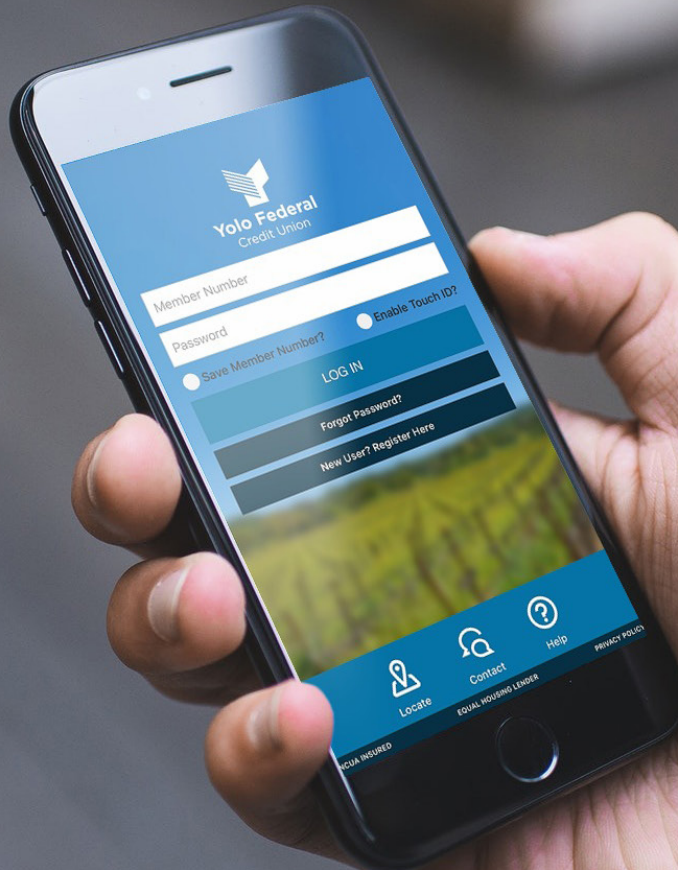




Yolo Federal
Credit Union



USER GUIDE

Online Banking & Mobile App

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FAQs

What web browsers are supported for Online Banking?

Internet Explorer 11

Chrome 60 and 61

Firefox 54 and 55

Safari 10 and 11

Microsoft Edge 39 and 40

Why can't I see the logout button?

This could be due to your screen settings. If zooming is enabled this could impact your ability to view certain functions. For Online Banking (non-Mobile App) the optimal dimensions are:

Landscape: 1024px X 768px

Portrait: 768px X 1024px

Why do I have to authenticate my account every time?

You should only need to authenticate your device at the first log-in. If you are authenticating every time, your internet browser could be set to continuously clear cookies, which impacts your computer recognizing your account. Also, if you switch between more than one account, you will need to authenticate each time. For security purposes, each device can be authenticated to only one account.

FAQs

What is the current Mobile App version supported?

The Mobile App requires version of 8.5.311 or later for iOS devices and 8.5.14 or later for Android devices.

What mobile devices are compatible with the Mobile App?

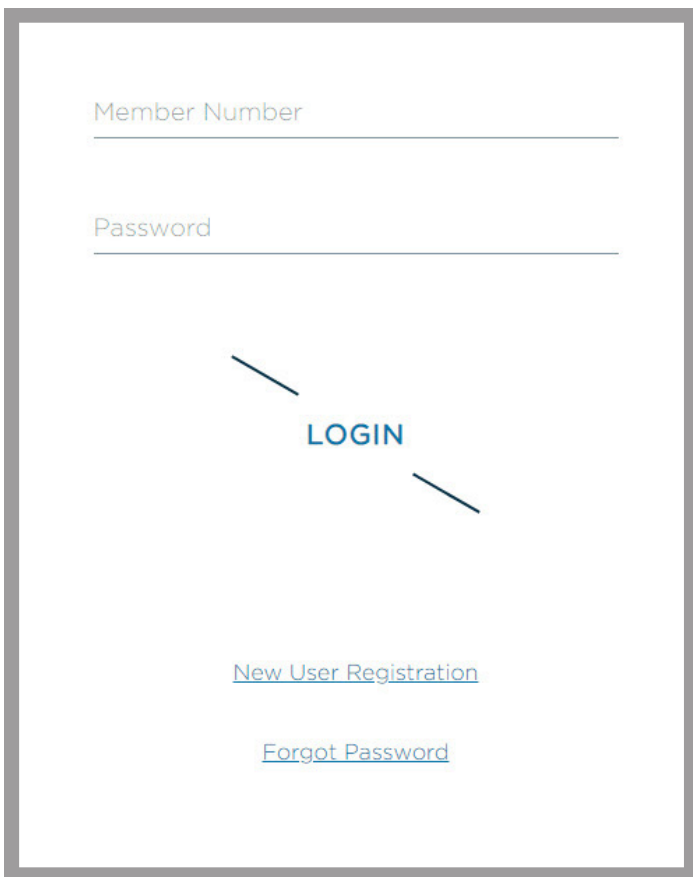
The Mobile App requires 10.3 or later for iOS devices and 5.0 or later for Android devices.

your account. Also, if you switch between more than one account, you will need to authenticate each time. For security purposes, each device can be authenticated to only one account.

New User Registration

- 1 If you are registering for the first time, click the **New User Registration** link.

Before continuing with registration, you are required to accept the **Electronic Service Agreement Disclosure**.

A screenshot of a web interface for login and registration. It features two input fields at the top: "Member Number" and "Password", each with a horizontal line below it. In the center, the word "LOGIN" is displayed in blue capital letters, flanked by two diagonal lines. At the bottom, there are two links: "New User Registration" and "Forgot Password", both underlined and in blue text.

Member Number

Password

LOGIN

[New User Registration](#)

[Forgot Password](#)

New User Registration

2 You will be prompted to enter the following **Primary Account Holder's Information:**

- Member Number
- Last 4 digits of SSN/TIN
- Date of Birth
- Zip Code

Note: Must enter the primary account holder's information and not the joint account holder.

Click **Verify** to finish.

Member Number
Enter Member Number

Last 4 Digits of SSN/TIN

Date Of Birth
--/------

Zip Code

Verify

New User Registration

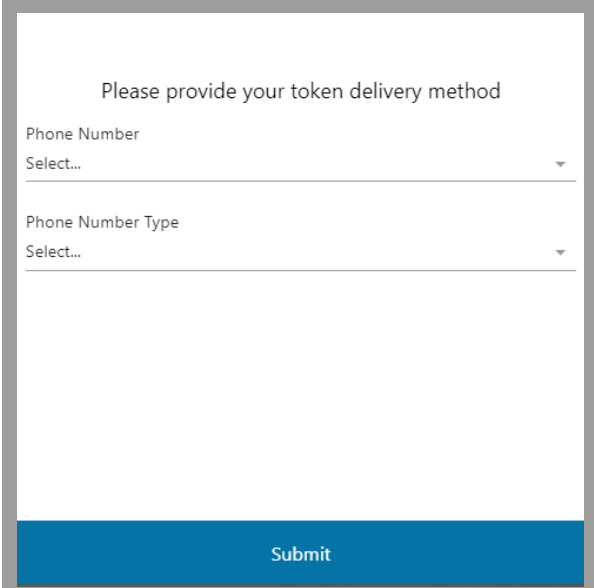
- 3 For security purposes, you will need to verify your identity at first log-in for each device. You can choose to have the **Authentication Code** sent to the phone number or email address on file.

Click **Submit** after you have selected your options.

Depending on the send method (text, call, or email) you choose, an **Authentication Code** will be sent to you from one of the following:

- 592-17
- 512-961-1265
- security-alert@no-reply.com

Enter the code and click **Verify** to finish.

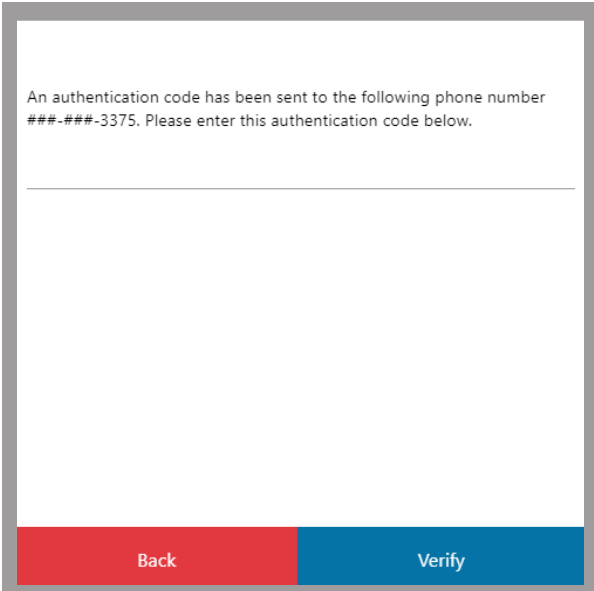


Please provide your token delivery method

Phone Number
Select...

Phone Number Type
Select...

Submit



An authentication code has been sent to the following phone number
###-###-3375. Please enter this authentication code below.

Back Verify

New User Registration

4 The final step is to **create a password**.

Your password must be between 7-10 characters long and include the following:

- Capital Letter
- Lowercase Letter
- Number
- Special Character
! # % \$ ^ & * _ + - = () [] { } ?

Click **Submit** to finish.

Enter Member Number and Choose Password

Password

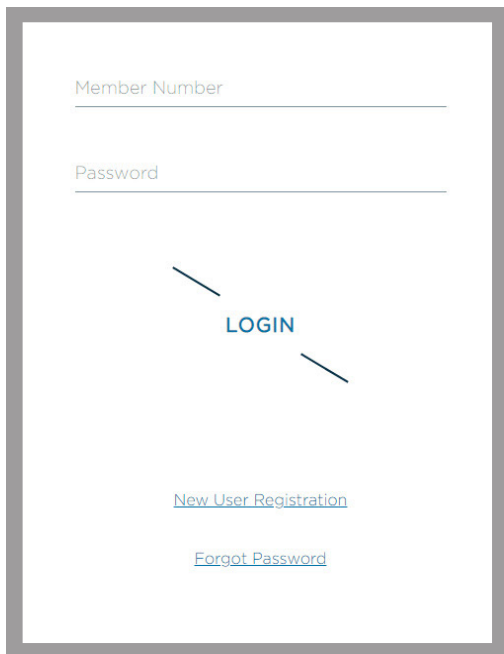
Password length is a minimum of 7 and a maximum of 10 characters
Include at least 1 number
Include one special character:
(! # % \$ ^ & * _ + - = () [] { } ?)

Confirm Password

Submit

Forgot Password

- 1 You can reset it by clicking on the **Forgot Password** link.



Member Number

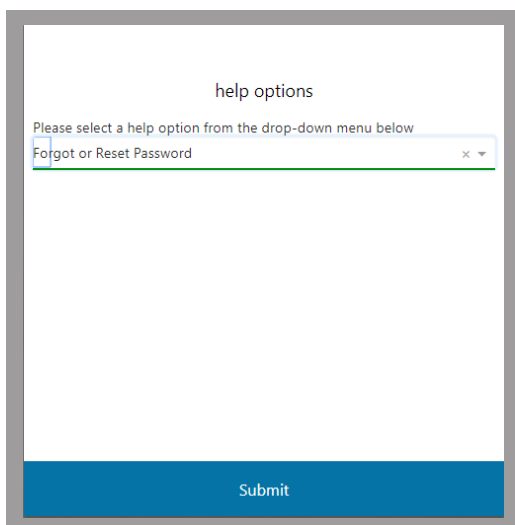
Password

LOGIN

[New User Registration](#)

[Forgot Password](#)

- 2 The **help options** window will open. Select **Forgot or Reset Password** from the dropdown menu and click **Submit**.



help options

Please select a help option from the drop-down menu below

Forgot or Reset Password

Submit

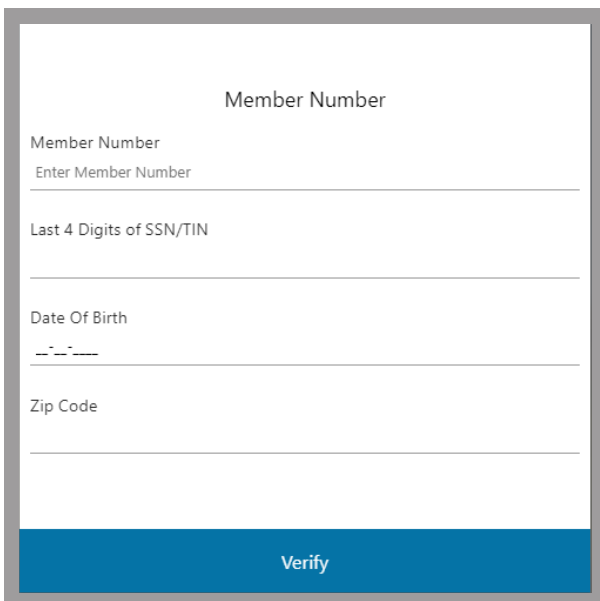
Forgot Password

3 You will be prompted to enter the following **Primary Account Holder's Information**:

- Member Number
- Last 4 digits of SSN/TIN
- Date of Birth
- Zip Code

Note: Must enter the primary account holder's information and not the joint account holder.

Click **Verify** to finish.

A screenshot of a web form titled "Member Number" at the top. The form contains four input fields: "Member Number" with a placeholder "Enter Member Number", "Last 4 Digits of SSN/TIN", "Date Of Birth" with a placeholder "--/--/----", and "Zip Code". At the bottom of the form is a blue button labeled "Verify".

Member Number

Member Number
Enter Member Number

Last 4 Digits of SSN/TIN

Date Of Birth
--/--/----

Zip Code

Verify

Forgot Password

- 4 For security purposes, you will need to verify your identity upon first-time log-in on each device. You can choose to have the **Authentication Code** sent to the phone number or email address on file.

Click **Submit** after you have selected your options.

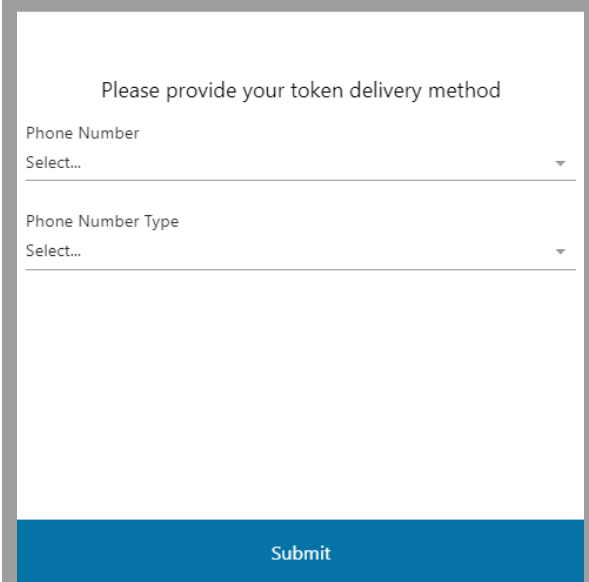
Depending on the send method (text, call, or email) you choose, an **Authentication Code** will be sent to you from one of the following:

592-17

512-961-1265

security-alert@no-reply.com

Enter the code and click **Verify** to finish.

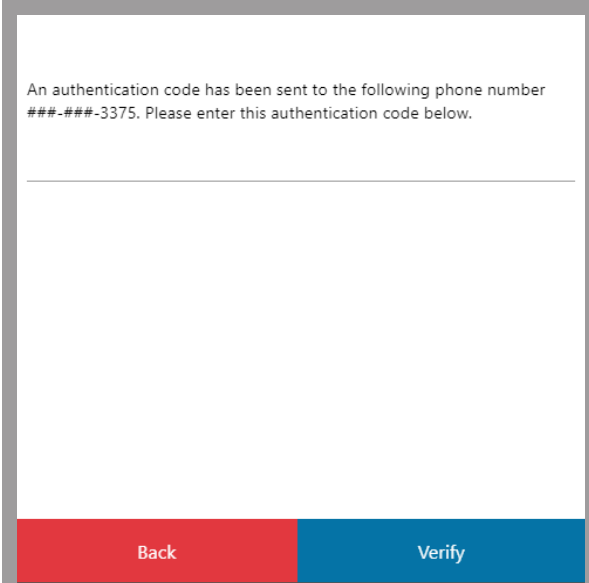


Please provide your token delivery method

Phone Number
Select...

Phone Number Type
Select...

Submit



An authentication code has been sent to the following phone number
###-###-3375. Please enter this authentication code below.

Back Verify

Forgot Password

5 The final step is to **set a password**.

Your password must be between 7–10 characters long and include the following:

- Capital Letter
- Lowercase Letter
- Number
- Special Character
! # % \$ ^ & * _ + - = () [] { } ?

Click **Submit** to finish.

Enter Member Number and Choose Password

Password

Password length is a minimum of 7 and a maximum of 10 characters
Include at least 1 number
Include one special character:
(! # % \$ ^ & * _ + - = () [] { } ?)

Confirm Password

Submit

Accounts & Transactions

View Accounts

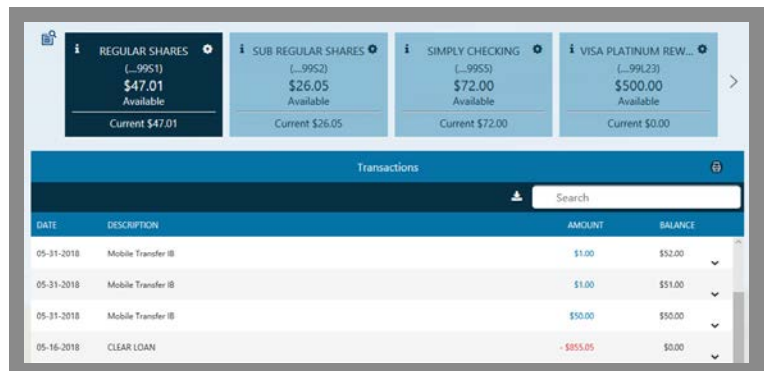
All accounts are listed at the top of the screen in boxes.

Note: Must click the arrow on the far right to scroll through all accounts via web browser.



View Transactions

Click on the box of the corresponding account. The dark blue box indicates the account for which you are viewing transactions.



Search Transactions

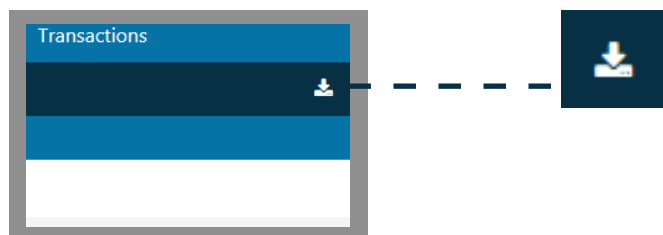
Use the search tool to find transactions on an account.



Download Transactions



Click on an account and select the download icon to the left of the search bar.

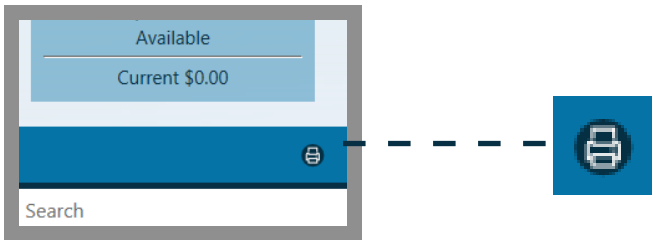


Note: You will have the option to choose whether you want to download a QuickBooks, Quicken, or Comma Delimited (Excel) file.

Accounts & Transactions

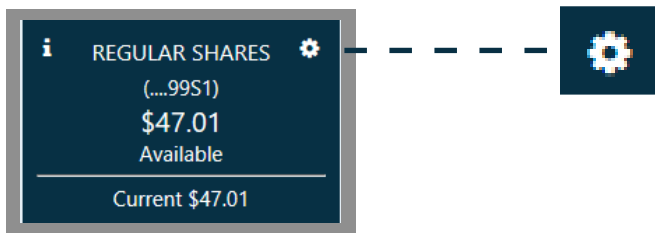
Print Transactions

The printer icon in the right-hand corner allows you to print transactions for an account.



Account Settings

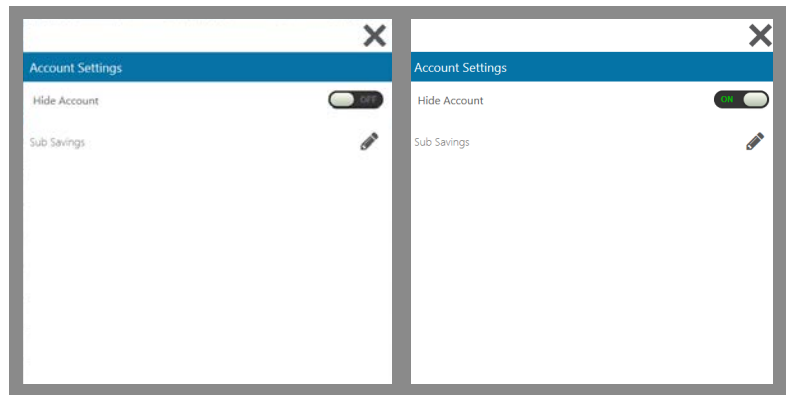
By selecting the gear icon on the chosen account, you can hide, unhide, and rename the account.



Accounts & Transactions

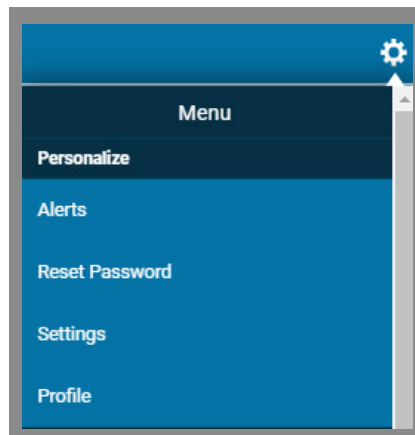
Hide Accounts

In Account Settings, click on the toggle to the right to switch it ON/OFF. Hiding an account will remove it from the boxes at the top of the screen.

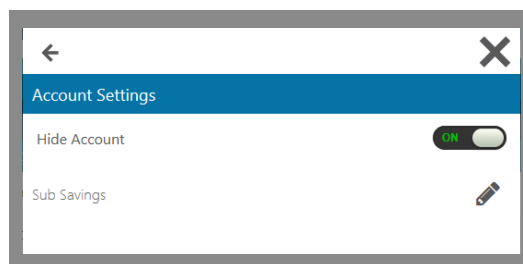
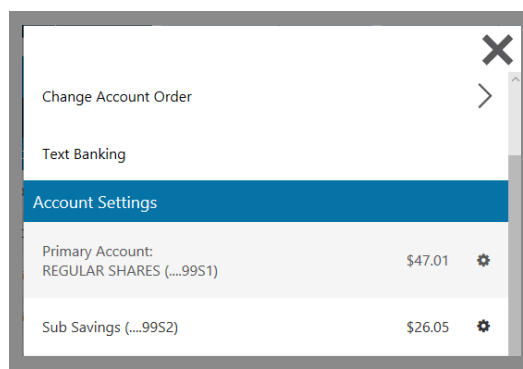


Unhide Accounts

To unhide an account, go to the gear settings icon at the top right of the screen. Click **settings** from the menu.



Click on the hidden account and then toggle it back to OFF. Click the X when you are finished to return back to the main dashboard.

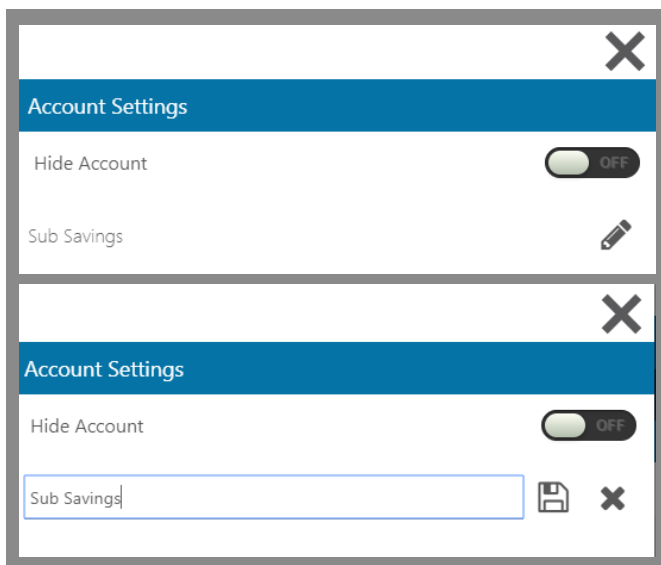


Accounts & Transactions

Rename Accounts

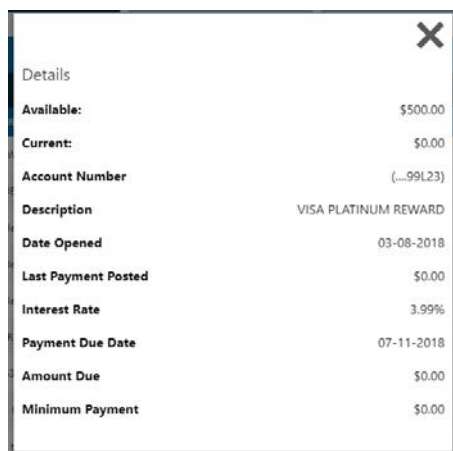
To rename an account, click on the gear settings icon. From the account settings menu, select the pencil icon.

Once you have renamed the account, save your changes by selecting the save icon.



Account Details

For additional account details, click on the icon in the corner of each account box. A pop-up box will appear with detailed information.

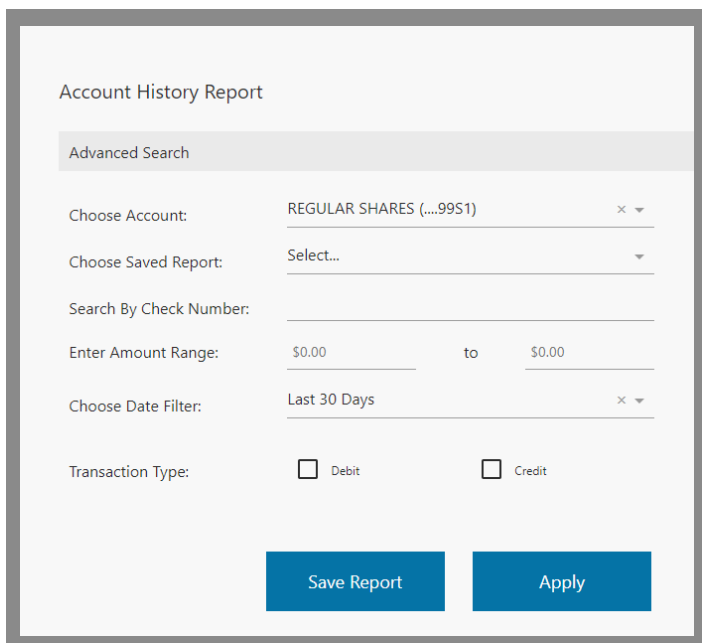


Accounts & Transactions

Account Reporting

The Account Reporting tool gives you the option to pull reports for each of your accounts. Search for checks, amounts, date ranges, and debit vs. credit transactions.

Note: This tool is only accessible from a desktop browser. It is not accessible from the Mobile App.



The screenshot shows a web form titled "Account History Report". Below the title is a section labeled "Advanced Search". The form contains several input fields and checkboxes:

- Choose Account:** A dropdown menu with "REGULAR SHARES (...9951)" selected and a close button (x).
- Choose Saved Report:** A dropdown menu with "Select..." selected.
- Search By Check Number:** An empty text input field.
- Enter Amount Range:** Two text input fields, both containing "\$0.00", with a "to" label between them.
- Choose Date Filter:** A dropdown menu with "Last 30 Days" selected and a close button (x).
- Transaction Type:** Two checkboxes labeled "Debit" and "Credit", both of which are currently unchecked.

At the bottom of the form are two blue buttons: "Save Report" and "Apply".

Manage Money

Transfer Funds

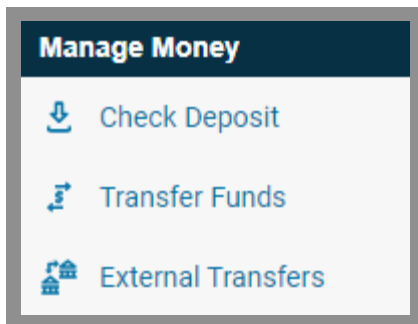
You can transfer funds from one account to another with the Transfer Funds feature.

- 1 Select the **Accounts** you would like the funds to transfer from and to.
- 2 Select the **Amount**, the transfer **Date**, and leave an optional **Memo**.
- 3 Click **Submit** to complete transfer.

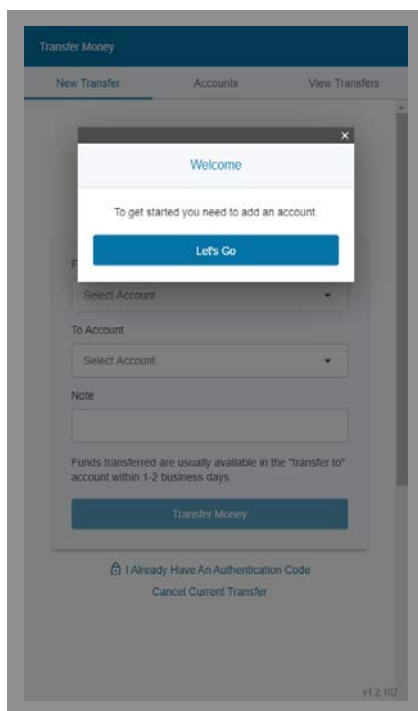
The screenshot shows a 'Transfer Funds' form with a blue header bar. The form is divided into two main sections. The left section contains input fields for 'Transfer From' (with a dropdown arrow and a red error message 'This field is required'), 'Transfer To' (with a dropdown arrow), 'Amount' (with a dollar sign icon and '\$0.00'), 'Send Date' (with a calendar icon and '01-03-2020'), and 'Memo' (with a notepad icon and 'Memo'). The right section is titled 'Summary' and displays 'Amount \$0.00', 'From --', 'To --', and 'Send Date 01-03-2020'. At the bottom, there are two buttons: 'Cancel' on a red background and 'Submit' on a blue background.

Manage Money

External Transfer



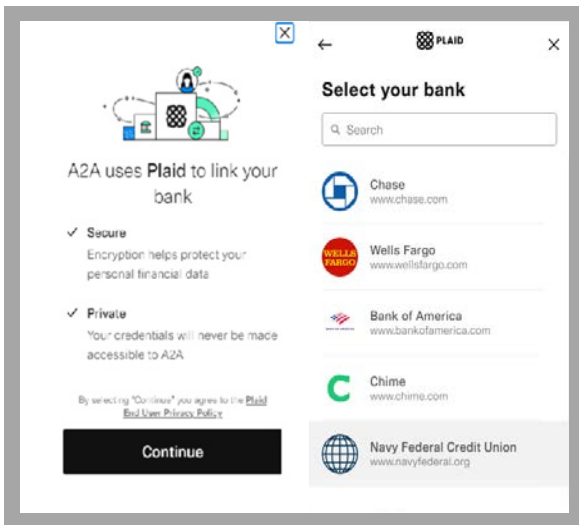
- 1 First, you will need to add your external account information.



Manage Money

External Transfer

Option 1: Using **Plaid**, you'll be able to link to your account using your external financial institution's online login credentials.



Option 2: You can manually add your external account with the verification of micro-deposits. You will need the **Routing Number, Account Name, and Account Number.**

A screenshot of the "Account Information" form in the mobile app. The form is titled "Account Information" and includes a sub-header "Please fill out the form below to manually add a new account." The form fields are: "Name of the Account" (text input), "Nickname" (text input), "Routing Number" (text input), "Account Number" (text input), and "Account Type" (radio buttons for "Checking" and "Savings", with "Checking" selected). At the bottom is an "Add Account" button.

Manage Money

External Transfer

- 2 After adding an external account, you can schedule a transfer. Select your **From Account**, **To Account**, and leave an optional **Note**. Click **Transfer Money**.

Transfer Money

New Transfer Accounts View Transfers

Amount to Transfer:

\$0.00

Tap above to change amount

From Account

Select Account

To Account

Select Account

Note

Funds transferred are usually available in the "transfer to" account within 1-2 business days.

Transfer Money

[I Already Have An Authentication Code](#)

[Cancel Current Transfer](#)

Click **View Transfers** to view, edit, and cancel transfers.

Transfer Money

New Transfer Accounts View Transfers

Click **Accounts** to view, manage, or delete your External Accounts.

Transfer Money

New Transfer Accounts View Transfers

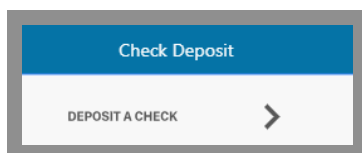
Manage Money

Check Deposit

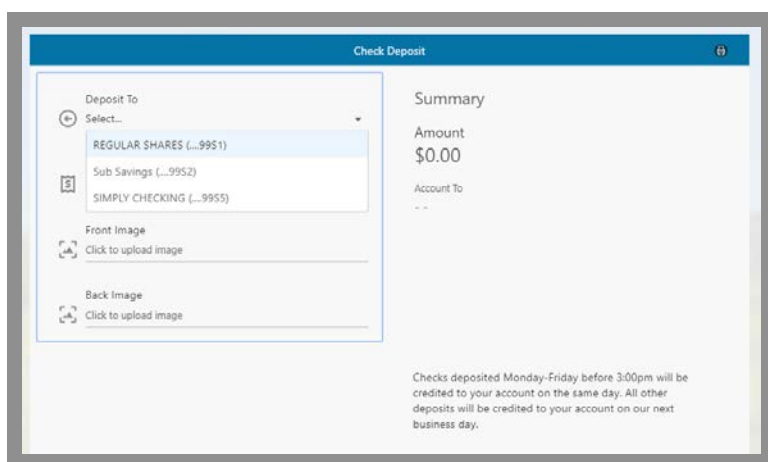
The check deposit tool gives you the ability to electronically deposit a check to your account.

Checks deposited Monday–Friday by 3:00 PM (PST) will be credited to your account on the same day. All other deposits will be credited to your account the next business day.

- 1 Once you've initiated a Check Deposit, click **Deposit A Check**.



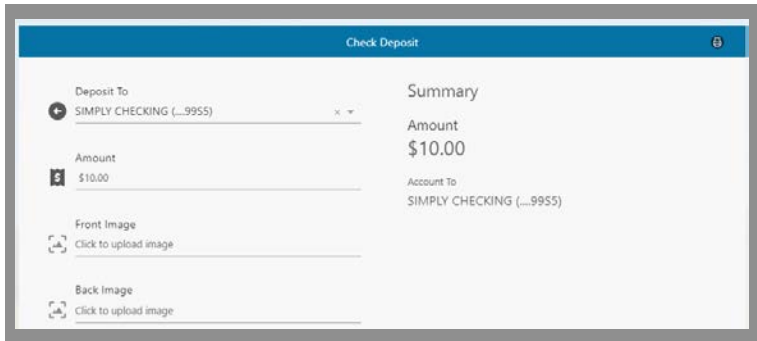
- 2 Click the drop-down menu icon to **select the account** to deposit to.

A screenshot of the 'Check Deposit' form. On the left, there is a 'Deposit To' section with a dropdown menu currently showing 'REGULAR SHARES (...9951)'. Below this are fields for 'Front Image' and 'Back Image', each with a camera icon and the text 'Click to upload image'. On the right, a 'Summary' section shows 'Amount \$0.00' and 'Account To --'. At the bottom, a disclaimer states: 'Checks deposited Monday-Friday before 3:00pm will be credited to your account on the same day. All other deposits will be credited to your account on our next business day.'

Check Deposits: The first \$500 of your deposits may be available on the first business day. Funds will generally be available no later than the seventh business day after the day of your deposit. Please refer to the **Funds Availability Policy** in your membership agreement.

Manage Money

3 Enter the amount of the check.

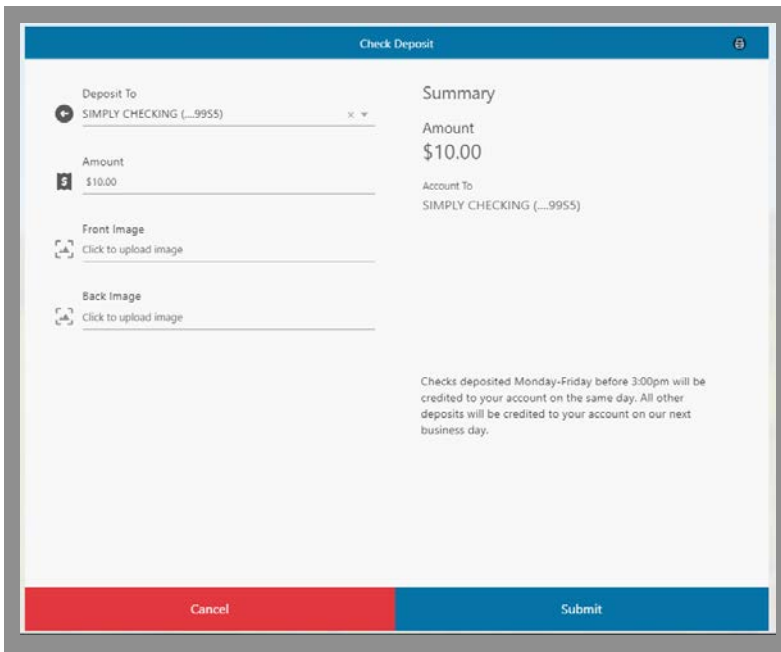


The image shows a 'Check Deposit' form. On the left, there are four fields: 'Deposit To' with a dropdown menu showing 'SIMPLY CHECKING (...9955)', 'Amount' with a text input field containing '\$10.00', 'Front Image' with a 'Click to upload image' button, and 'Back Image' with a 'Click to upload image' button. On the right, there is a 'Summary' section with the following information: 'Amount' \$10.00, and 'Account To' SIMPLY CHECKING (...9955).

4 You will need to **upload an image** of the front and back of the check.

Click **Submit** to complete deposit.

Note: If you are using a desktop computer, you will need to have an image of the back and front of the check saved to your computer in order to upload.



The image shows the same 'Check Deposit' form as before, but with a disclaimer at the bottom right: 'Checks deposited Monday-Friday before 3:00pm will be credited to your account on the same day. All other deposits will be credited to your account on our next business day.' At the bottom of the form, there are two buttons: 'Cancel' (red) and 'Submit' (blue).

Payments

Pay Bills and Move Money

eBill

Enroll in eBill to directly link to your biller's online accounts and schedule single or automatic recurring payments.

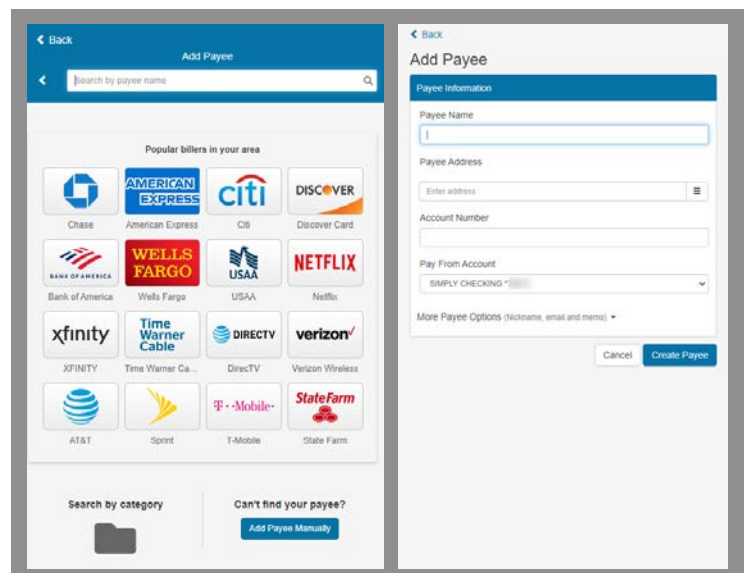
Electronic Payment

Electronic payments have an estimated 1 day delivery date.

Check Payment

Physical check payments have an estimated 3 day delivery date.

- 1 Add Payee:** If a biller accepts eBill, from Bill Pay, you can connect by logging into your **biller's online account** using your account credentials. Or, manually add the payee with the **Payee Name, Address, and Account Number**.



The image displays two side-by-side screenshots of the 'Add Payee' interface. The left screenshot is from a mobile app, showing a grid of popular billers (Chase, American Express, Citi, Discover, Bank of America, Wells Fargo, USAA, Netflix, Xfinity, Time Warner Cable, DIRECTV, Verizon, AT&T, Sprint, T-Mobile, State Farm) and a search bar. The right screenshot is from a web browser, showing a form with fields for Payee Name, Payee Address, Account Number, and Pay From Account, along with a 'Create Payee' button.

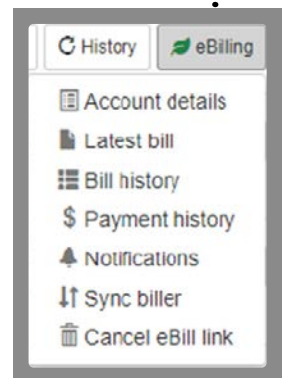
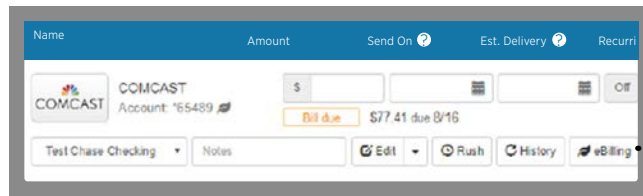
Requests for payments to be sent on the same day as the date of Your request must be received by us no later than 3:00 pm Pacific Time for it to be sent that business day. Please refer to the **Electronic Services Agreement And Disclosure** in your membership agreement.

Payments

2 Under eBilling you can:



- **View Account Details**—displays biller account information including current bill and minimum payment.
- **Open Latest Bill** or review **Billing History**—view the most recent bill, or previous bills from the selected biller.
- **Review Payment History**—displays previous payment amounts and dates.
- **Manage Notifications**—add, update, or change notifications for payment reminders and more.



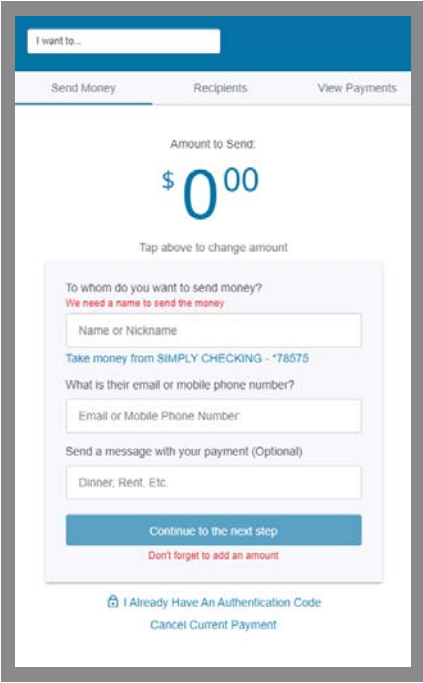
Payments

Pay a Person

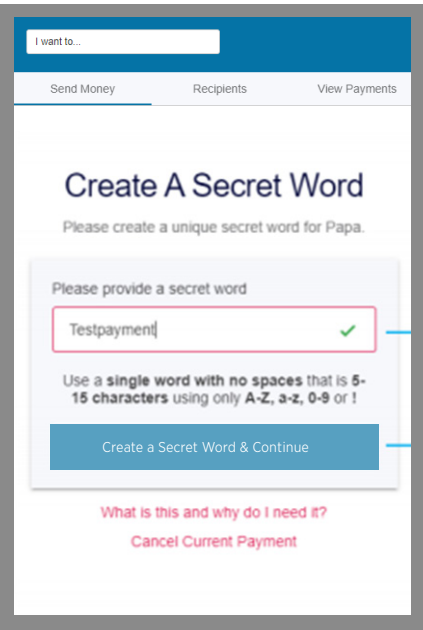
Securely send money to someone with their email or mobile phone number.

1 Enter **payment information**.

- Dollar amount you're sending
- Enter a name or nickname
- Enter recipient's email or mobile phone number
- Add a memo about payment (optional)



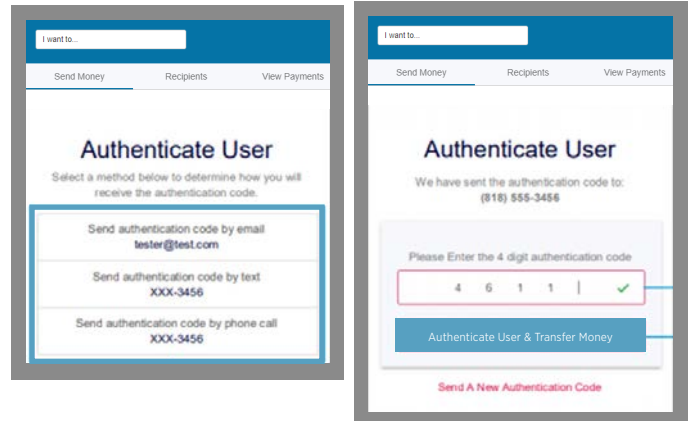
2 **Create a Secret Word** and share it with the recipient. They will need this to accept the funds. **Click Create Secret Word & Continue.**



Payments

3 Select a method of authentication email, text, or phone call.

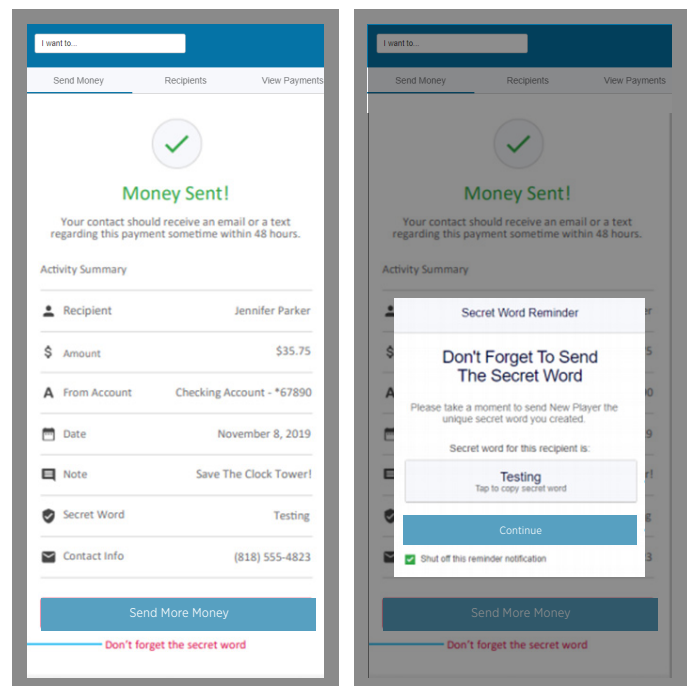
4 Enter the Authentication Code that you received.



5 Click **Authenticate User & Transfer Money**. Don't forget the Secret Word.

6 Send the **Secret Word** to the Recipient.

7 Click **Continue** to close the reminder.

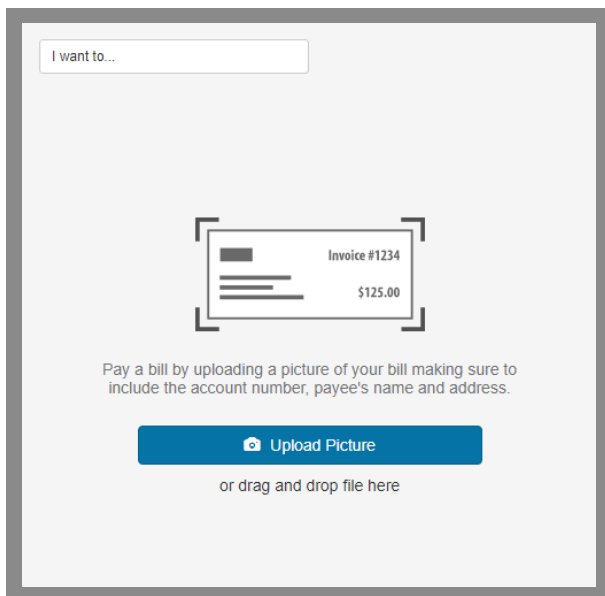


Payments

Pay with Picture

Schedule bill payments with a snap of a photo.

- 1 Upload a picture** of your bill. The image must include the **Account Number** and the **Payee's Name** and **Address**.



I want to...

Invoice #1234
\$125.00

Pay a bill by uploading a picture of your bill making sure to include the account number, payee's name and address.

 Upload Picture

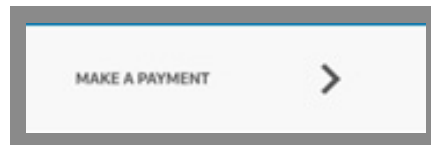
or drag and drop file here

Payments

Pay a Member

Members can send money to a Yolo Federal member using their Last Name, Member Number, and Account Type.

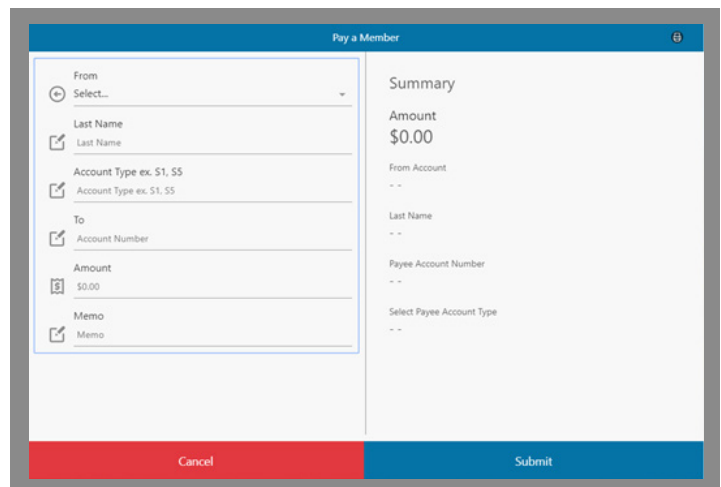
1 Select **Make a Payment**.



2 Enter **Payment Information**.

- From Account
- Member's Last Name
- Member's Account Type
Ex. S1, S5
- Member's Account Number
- Payment Amount
- Leave a memo about the payment (optional)

3 Once the payment information has been completed, select the **Submit** button to confirm.

A screenshot of a mobile app interface titled 'Pay a Member'. The interface is divided into two main columns. The left column contains a form with the following fields: 'From' (a dropdown menu with 'Select...' as the placeholder), 'Last Name' (a text input field with a small icon to the left), 'Account Type ex. S1, S5' (a text input field with a small icon to the left), 'To' (a text input field with a small icon to the left), 'Amount' (a text input field with a dollar sign icon to the left), and 'Memo' (a text input field with a small icon to the left). The right column contains a 'Summary' section with the following information: 'Amount \$0.00', 'From Account --', 'Last Name --', 'Payee Account Number --', and 'Select Payee Account Type --'. At the bottom of the screen, there are two buttons: a red 'Cancel' button on the left and a blue 'Submit' button on the right.

Monitor

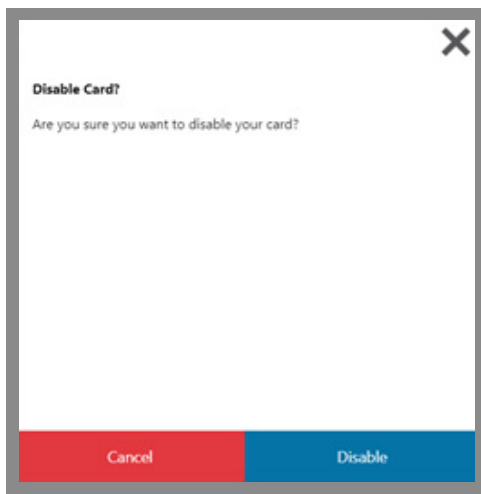
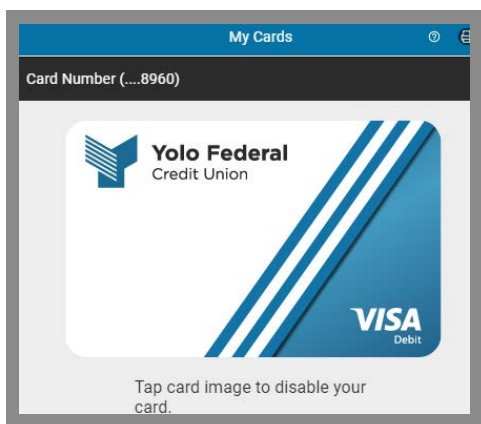
Manage Cards

Turn your cards on and off with just a click.

1 Disable a card

Click directly on the card image.

A window will pop up to confirm your selection. Select the **Disable** button to confirm.



Monitor

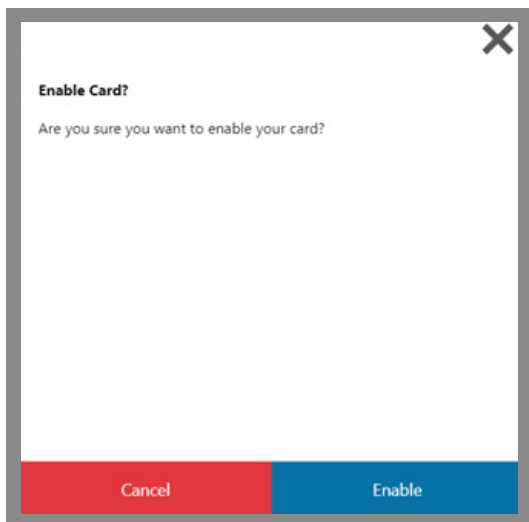
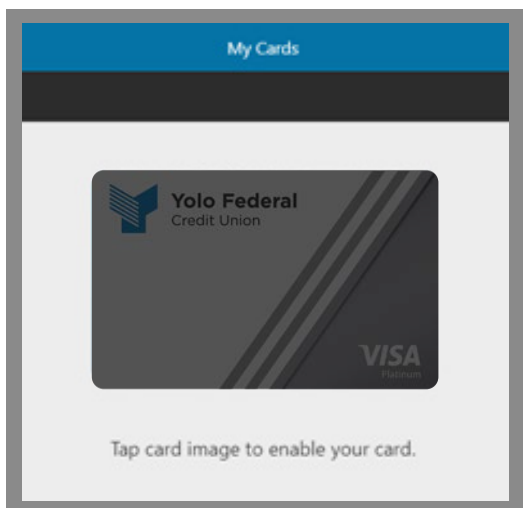
2 Reactivate a Disabled Card

Click directly on the card.

A window will pop up to confirm you wish to reactivate the card.

Select the **Enable** button to confirm.

Note: All disabled cards will appear black with stripes to indicate that it is disabled.

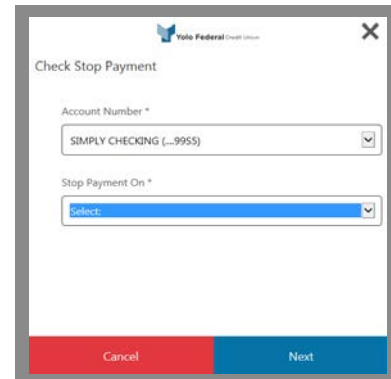


Monitor

Stop Check Payment

You can initiate a stop payment on an individual check or a range of checks.

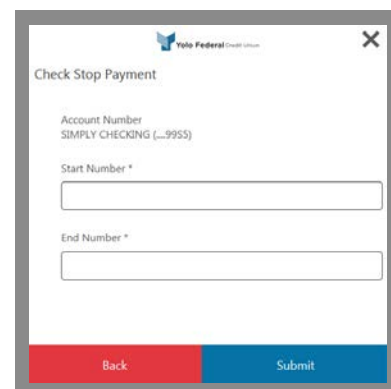
- 1 Once you've initiated a **Stop Check Payment**, a pop-up window will appear where you can select the checks you want to stop.



The screenshot shows a pop-up window titled "Check Stop Payment" with the Yolo Federal Credit Union logo in the top left and a close button (X) in the top right. The window contains two dropdown menus. The first is labeled "Account Number *" and has "SIMPLY CHECKING (...9955)" selected. The second is labeled "Stop Payment On *" and has "Select:" selected. At the bottom, there are two buttons: "Cancel" on the left and "Next" on the right.

- 2 Enter the check number(s) you wish to place a stop payment on. Click **submit** to confirm your stop payment for the indicated checks.

Note: There is a \$20 fee for each stop payment request. If you would like to stop a payment on a range of checks, it is a \$20 fee for the one-time request to stop the range of checks.



The screenshot shows a pop-up window titled "Check Stop Payment" with the Yolo Federal Credit Union logo in the top left and a close button (X) in the top right. The window contains two text input fields. The first is labeled "Start Number *" and the second is labeled "End Number *". At the bottom, there are two buttons: "Back" on the left and "Submit" on the right.

Monitor

Check Withdrawal

You can issue a check withdrawal to be mailed to you.

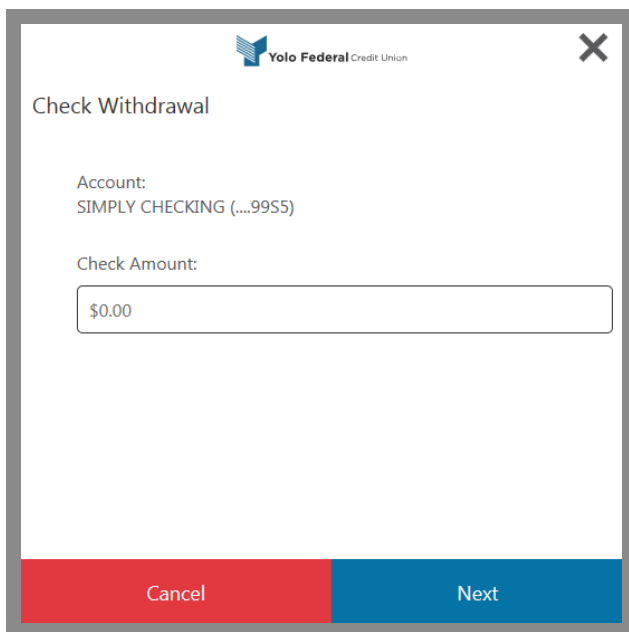
- 1 Once you've initiated a **Check Withdrawal**, a pop-up window will appear. Enter the amount you want the check issued for.

The following screen will ask you to confirm the check amount.

- 2 Click **Next** to finalize and submit the check withdrawal.

Note: It could take up to 5 business days for your check to arrive to the mailing address on your account.

Checks can only be withdrawn from a Checking Account.



The screenshot shows a pop-up window titled "Check Withdrawal" from Yolo Federal Credit Union. The window has a close button (X) in the top right corner. It displays the account name "SIMPLY CHECKING (....99S5)" and a "Check Amount:" label. Below the label is a text input field containing "\$0.00". At the bottom of the window, there are two buttons: a red "Cancel" button on the left and a blue "Next" button on the right.

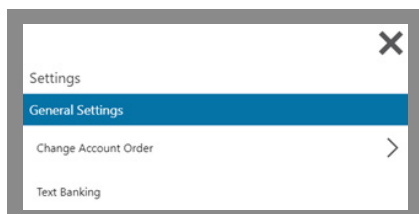
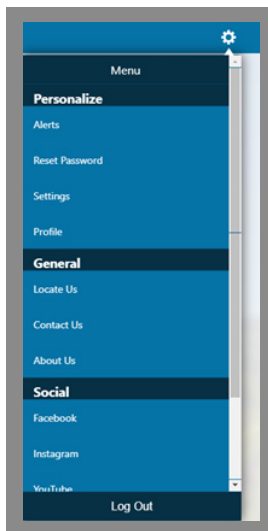
Monitor

Text Banking

The Text Banking feature allows you to check your balance, recent history, or make account transfers with a text message.

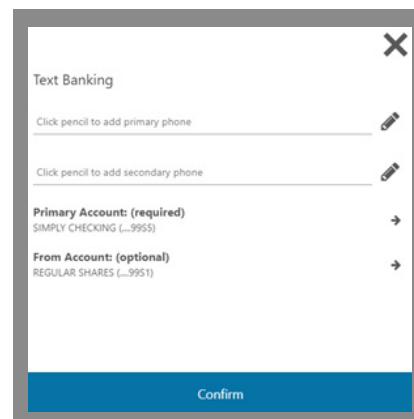
1 To enable **Text Banking**, click the **settings gear symbol** in the top right-hand corner of the screen.

2 Click **Settings** under the settings menu, select **Text Banking**



3 Use the pencil icon to **add your phone number** and **select your primary** and **secondary accounts**.

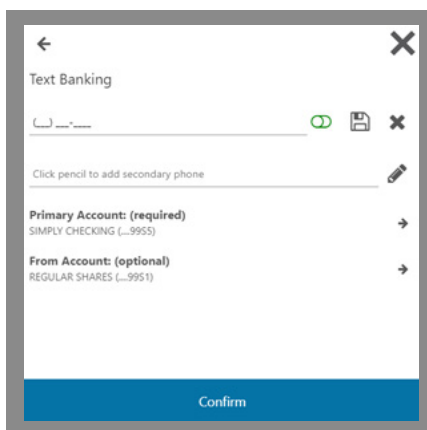
Note: You have the option to add a secondary phone number, but it is not required.



Monitor

- 4 Once you have saved your number, and selected your account preferences, click the **Confirm** button to complete your settings.

Note: The primary account is the account you will receive information for.

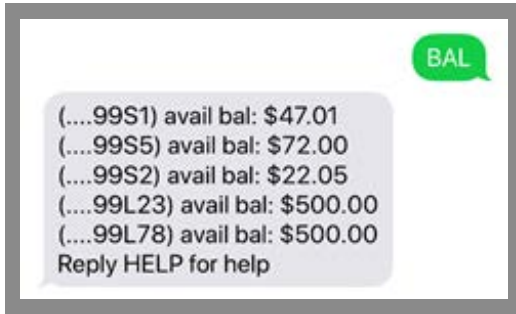


The screenshot shows a mobile app interface for 'Text Banking'. At the top, there is a back arrow and a close 'X' button. Below the title, there is a text input field with a green checkmark, a save icon, and a close 'X' button. Underneath, there is a text input field with a pencil icon and the text 'Click pencil to add secondary phone'. Below that, there are two account selection options, each with a right arrow: 'Primary Account: (required)' with 'SIMPLY CHECKING (...9955)' and 'From Account: (optional)' with 'REGULAR SHARES (...9951)'. At the bottom, there is a blue 'Confirm' button.

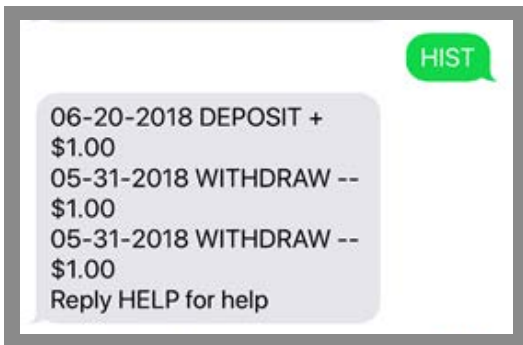
Monitor

Text Banking

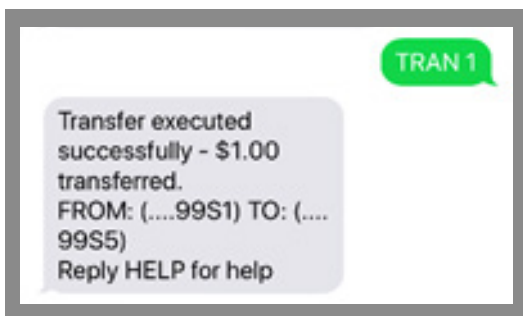
To check balances, text “BAL” to 592-17



To check your recent history of your primary account, text “HIST” to 592-17



To **make a transfer** into your primary account, text “TRAN” and the amount to 592-17.

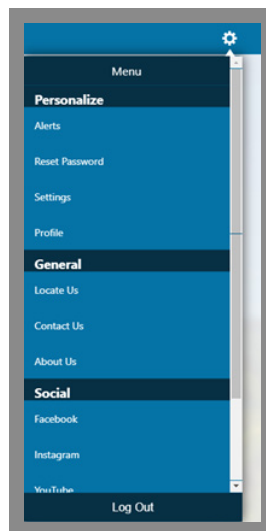


Monitor

Account Alerts

Account Alerts can be set up to notify you when your account balance falls below a set amount or when a credit or debit above a specific amount clears your account.

- 1 To enable Account Alerts, click the **settings gear symbol** in the top right-hand corner of the screen.



- 2 Click **Alerts**

A screenshot of the 'Alerts' setup screen. It has a back arrow at the top left. The screen is divided into two main sections. The top section is for email alerts, with a toggle switch labeled 'Email Disabled' (currently off). It includes fields for 'Enter the email address where you wish to receive email alerts' and 'Optional secondary email address', followed by a 'Save' button. The bottom section is for SMS alerts, with a toggle switch labeled 'SMS Disabled' (currently off). It includes fields for 'Enter the phone number where you wish to receive text alerts' and 'Optional secondary phone number', followed by 'Save' buttons. A small disclaimer at the bottom reads: 'Depending on your service plan, standard text messaging and data rates may apply.'

- 3 **Set up** how you would like to be notified (email or text).

- 4 **Select the account** you wish to place the alert on and **add the amount** for the alerts you wish to set.

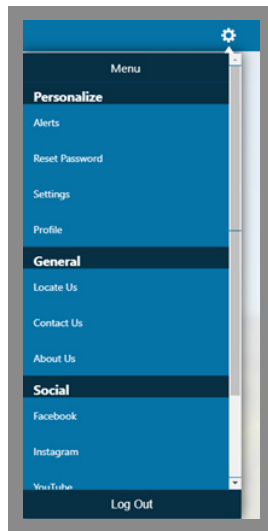
A screenshot of a dialog box titled 'Edit threshold amount'. It has a close button (X) in the top right corner. Below the title, there is a text input field containing '\$0.00'. At the bottom, there are two buttons: 'Cancel' (red) and 'Submit' (blue).

Monitor

Security Alerts

Security Alerts can be set up to notify you when something changes on your account, such as your phone number or email address.

- 1 To enable Security Alerts, click the **settings gear symbol** in the top right-hand corner of the screen.



- 2 Click **Alerts**

- 3 **Set up** how you would like to be notified (email or text).

A screenshot of the 'ALERTS' configuration screen. It has two main sections. The top section is for 'Email' notifications, with a toggle switch currently set to 'OFF'. It includes a text input field for 'Enter the email address where you wish to receive email alerts' and an 'Optional secondary email address' field. The bottom section is for 'SMS' notifications, also with a toggle switch set to 'OFF'. It includes a text input field for 'Enter the phone number where you wish to receive text alerts' and an 'Optional secondary phone number' field. There are 'Save' buttons for each section. A small note at the bottom states: 'Depending on your service plan, standard text messaging and data rates may apply.'

- 4 Click the **icon** next to the alert you wish to set up to **activate**.

A screenshot of the 'ALERTS' screen showing a list of security alerts to be configured. At the top, it says 'Please configure an email or phone number first in order to receive alerts' with a 'Configure' button. Below this is a section titled 'Security Alerts' with a list of alert types, each with a checkbox and a description: 'Alert me when the email address where I receive alerts is changed.', 'Alert me when the phone number where I receive alerts is changed.', 'Alert me when my alert preferences are changed.', 'Alert me when a change is made to my alert delivery methods.', 'Alert me when fingerprint login is enabled for my account.', 'Alert me when my mobile username or password are changed.', 'Alert me when my mobile PIN has been enabled.', and 'Alert me when my mobile PIN has been disabled.'

Monitor

Security Alerts

refer them to their Agreements and Disclosures and that nothing in this guide supersedes those disclosures.

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