ALASKA AIR GROUP CREDIT UNION Guide to Online Banking



Visit www.aagcu.org today!



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Welcome to Alaska Air Group Credit Union's Guide to Online Banking. With this service you have access to your account information 24 hours a day, 7 days a week. You can do everything you need to manage your AAGCU accounts from home, work or anywhere you have Internet access. We hope you find this guide helpful as you enroll and utilize all the features of Online Banking. You can always contact us if you have questions, we are here for you!

Accounts				🚯 Bill Pa	y 🗛 Apply for a Loan	
4 *******08	8 -	Welcome back, DON	ALD DUCK			
Deposit Accounts	\$99,990.00	Last login: 1/24/2018 2.	11:36 PM			
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50 - CHRISTMAS CLUE	\$4,995.00		222			
100 - CHECKING	\$50,000.00	Quick Links	New Messages			
		 Branch/ATM Locations Read Our Newsletter 	You cu	mently have no messag	es.	
		Loan Celourator Tax Information	New E-Notices			
		Bate Information	You I	nave no unread e-notices	9.	

With Online Banking, You Can:

- Check balances and monitor activity in your Alaska Air Group Credit Union checking and savings accounts.
- Transfer funds and bill pay (with single sign-on)
- Make Alaska Air Group Credit Union loan payments
- View E-Statements and E-Notices
- Create and manage visual budgets with MoneyDesktop
- Set up account alerts based on parameters you set
- Send Alaska Air Group Credit Union secure messages
- And more!



Alaska Air Group Credit Union's Online Banking is accessible through our main website. Follow the steps below to get started from your PC or mobile phone.



- 1. Open your browser and go to <u>www.aagcu.org</u>
- 2. Click the Online Banking link.

Note: The Online Banking site is optimized for PC and mobile viewing. Follow the same steps above using a mobile browser to access the Online Banking site on your phone.

Note: You can also view your AAGCU accounts on our new mobile app! More information and the download links are found on our web site or simply search "AAGCU" in the Google Play Store or Apple's App Store.





Once you've logged in, you'll be able to view your Alaska Air Group Credit Union accounts, transfer funds, pay bills, and much more.

Alaska Air Gro	up
Username Where do I enter my password? Login 2	<u>• Credit Union Home</u> Apply Online Welcome to our new Online Banking! FIRST TIME LOGIN: Username = Member Number Password = Last 6 of SSN You will be prompted to answer security questions and create a new password ESCURITY NOTIFICATION! This site is for authorized purposes only! Unauthorized attempts are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18 U.S.C Sec. 1001 and 1030. View Mobile Site
© 2018 Enhanced Software Products, Inc.	

 In the Username field, enter your Alaska Air Group Credit Union member number.

Note: This is your base account number with no suffixes. The account suffixes are not used for your Username. 2. Click the <u>Login</u> button to be directed to the security information page.

First Time Logging In - Continued

Once you enter your Member Number as your Username, you will be directed to the Security Information page. Your Online Banking enrollment requires you to answer questions as well as selecting an image and entering in a phrase. These measures help to ensure the safety and security of your accounts.





1. Answer each of the security questions with a response that you will remember. The next time you login, you will be presented with one of these questions at random.

Note: Answers to the security questions are Not case sensitive but character sensitive: abcde1 is the same as ABCDE1 but not the same as ABCDE 1.

- 2. Select an image from the choices displayed. This will appear each time you login to Online Banking.
- 3. Enter a unique security phrase that will appear along with your selected image each time you login the Online Banking.
- 4. Click <u>Continue</u> to continue your first-time login process.



You will need to reset your password and accept the disclosures to complete your first-time login. Once completed, you will be logged into Online Banking!

+ Change Password	
Enter your old Password in the first box, then enter a new Password in the second box, and repeat the same Password in the third box. Current Password: New Password:	Your new Password must: not be the list 6 dipts of your SSN. not be more than 1 dipts of your SSN. ontain a cambination of letters and numbers. not use spaces, appartual for a angle brackets (< >). Passwords are case sensitive: abcde2 is not the same as ABCDE1.
Confirm New Password:	

Your new Password must:

- Not be the last 6 digits of your SSN.
- Be at least 6 characters long and no more than 15 characters long.
- Contain a combination of letter and numbers.
- Not use spaces, apostrophes (') or angle brackets (<>).
- Passwords are case sensitive:

4

abcde1 is <u>not</u> the same as ABCDE1.

- 1. Enter the last 6 digits of the primary members Social Security Number in the Current Password field.
- 2. Create a new password. Make sure you enter the exact same password in the New Password and Confirm New Password fields.
- 3. Click <u>Change Password</u> to continue.



5. The next screen will present you with the Alaska Air Group Credit Union Online Banking Agreement and Disclosure Statement. Read it over carefully and scroll down to the bottom of the page to accept the terms.



6. At the bottom of the page, click <u>I Agree</u> to accept the terms of the agreement.

This is the final step of your first-time login. You will now be logged into Online Banking!



Once you've completed the first-time login process (pages 2-4), you will login to Online Banking using your Username, and newly created password along with the randomly displayed security question.

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0.2018 Enhanced Software Products, Inc.	ECUA





- Enter your Username. This will still be your Alaska Air Group Credit Union Member Number unless you changed it to a Unique Username in the Settings tab of Online Banking.
- 2. Double check that your security phrase and image are what you designated during your first-time login process. Contact AAGCU immediately if they are not.
- 3. A security question will be displayed at random. Enter the answer you designated during your first-time login process.
- 4. Check the box if you would like Online Banking to remember your Security answer on the computer browser you are currently signing on with.

Note: If you select this option, you will not need to answer one of the randomly selected security questions. You will still be presented with your security image/phrase on the Password step.

Note: We recommend that you only register private computers that you control such as your home computer.

5. Enter your password and hit <u>Continue</u> to access the Online Banking program.



When you first get logged into Online Banking, you will see your personal information on file with the credit union, a summary of your accounts, new messages and E-N otices, and quick links to other services. Click the Accounts tab to return to this page from anywhere in Online Banking.

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50 - CHRISTMAS CLUB \$4,995.	0							
100 - CHECKING \$50,000.	O Quick Links	New Messages	8					
	Branch/ATM Locations Branch/ATM Locations	You curr	rently have no mes	sages.				
	2 · Loan Calculator · Tax Information	New E-Notices	9					
	Bate Information	You ha	ve no unread e-no	tices.				

- 1. Accounts
- 2. Transfers
- **3. Statements**
- 4. Notices
- 5. Apply Online
- 6. Member Information
- 7. Quick Links
- 8. New Messages
- 9. New E-Notices

- 10.Bill Pay
- 11. Apply for a Loan
- 12. Help Center
- **13. Contact Infomation**
- 14. Settings
- 15. Alerts
- 16. Message Center
- 17. Logout of Online Banking



The account summary page will display once you're logged in. From this location, you can quickly access all your accounts from one screen, view your account balances or review account history.



- 1. Accounts tab in Online Banking
- 2. Accounts listed here. Full account numbers are not displayed for security purposes.

Note: If you are a joint owner on multiple Alaska Air Group Credit Union accounts, you can have them all display here with a single sign-on. Contact the credit union to have our staff link those accounts for you.

- 3. Click the tools icon on a specific account to access Bill Pay.
- 4. Deposit Accounts are listed under their corresponding credit union accounts. Here you can view the account suffix numbers, account descriptions. Click into individual deposit accounts to view account balances and more.

5. View account details such as account balance, available balance, the annual percentage yield, and dividends.

Click the expand button on the right-hand side to view more account info such as date opened, last activity, and dividend information.

- View transactions here. Transactions list the date, amount, description, and balance.
 Deposits amounts will show as black and withdrawal amounts will show as red.
- 7. Click to view the transaction E-Receipt.
- 8. Tools allow you to print your current page view, search for specific transactions by various criteria, and download transaction history by various file types.



It's easy to transfer money from one account to another. You can use the Transfer Funds feature to make payments to your loan account, including your car loans or your Home Equity line of credit. Use recurring transfers, with a variety of frequency options, to manage your ongoing budget needs. Choose the Transfer tab from the main menu to get started.

DONALD DUCK					Help	Contact	Settings	Alerts	Message Center	Logout
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	100 - CHECKING	\$50,000.00	To Account: 23208 C - 1::0 - SAVINGS	::\$48,995.00						
			Amount: \$100							
			Perform This Transfer:							
			Description:	E C						
			Next	0						

- 1. <u>Transfers</u> tab.
- 2. Select the account to transfer funds From and To.
- 3. Designate the amount of the transfer.
- 4. Select the frequency of the transfer.
- 5. Enter a description for the transfer. This will show in transactions (optional).

- 6. Click <u>Next</u> to confirm your transaction details in the secondary screen.
- 7. Manage scheduled transfers allows you to view all your scheduled transfers. You can edit and delete scheduled transfers within this tab.

Note: Automatic loan payments set up by the credit union will show here but you cannot edit or delete them. You must contact a loan officer to make changes to these scheduled payments.



You can view your monthly statements online just as you would on paper. Click the Statements tab to begin. Once you are in enrolled in E-Statements, you can view and download statements as you please. Statements are available for January 2018 forward. You will need to request previous years statements from the Alaska Air Group Credit Union staff.

DONALD DUCK	Help	Contact	Settings	Alerts	Message Center	Logout
Accounts Transfers Statements Notices Apply Online						
E-Statements						
Select statement: No Statements Available 🕈 View E-Statement	6	E-Statem	ent Enrollment.	Agreement er may be Statements. tatements	5	
Statement Inserts						
View Statement in New Window Download Statement Important Disclosures and Draft Reconciliation Sheet Important						

Note: See page 12 for E-Statement enrollment directions.

- 1. <u>Statements</u> tab .
- 2. Select the Statement by month that you would like to view or download.
- 3. Once you select a Statement, you can select any of the following options:
 - View Statement in new window
 - Download Statement
 - Important Disclosures and Draft Reconciliation Sheet
- 4. Click the Inserts tab to view the inserts sent with Statement mailings.

- 5. Click the link to view the E-Statement Enrollment Agreement at any time.
- 6. Having trouble opening and viewing your online statements? It may be because your Adobe Reader is out of date. Click the Adobe link to update to the newest version.
- 7. Click <u>Return to Paper Statements</u> at any point to un-enroll from E-Statements. You will return to receiving paper statements through the mail.



If you see the screen below when you enter the Statement tab within Online Banking, you are not currenty enrolled in E-Statements. You will continue to recieve paper statements through the mail until you enroll in E-Statements using the steps below. You must be the primary owner on the account to enroll for E-Statements.



E-Statement Enroliment: Account Number

E-Statement Enrollment Agreement

Definitions

The words "we", "our", "us" and "FSCU", as used in this agreement, mean Pocatelo Simplot Oredit Union, "You" and "you", refer to the accountification authorized by PSCU to receive electronic derivery of periodic account statements "E-statements" under this Agreement. Account of "wiccounts" mean your accounts at PSCU.

greement

This Agreement is a contract that establishes for terms covering the electronic delivery of your periodic account electronic terms covering the electronic delivery of your control account electronic bismick Credit Union (PSQU). By eventing 100 bits Agreement, you accent all the terms and conditions contained hereix. Please read it carefully, if you sign up to receive E-statements, the ferms and conditions of the terms and conditions for each of your RSQU accounts, as well as your other agreements with RSQU terms and conditions of the unit as looms, control te to apply on the agreements with RSQU accounts, as well as your other agreements with RSQU accounts, as well as your other agreements with RSQU accounts as one control terms and conditions of the units along accounts on the paper.

Consent to Electronic Delivery of Account Statements (E-statements)

When you ging not be 5-statements, you agree to reacher your periodic account interments online through our = Statement services, tosi win loo borger mode a paper copy of your statements. You electronic statements will contain the same contrat as the paper version you have been receiving, which may include account balances, transaction active, electronic funds transfer information, period-balan tensor and enter ordificance procedures. The statements will contain the same contrat as the paper version you have been receiving, which may include account balances, transaction active, electronic funds transfer information, period-balan tensor, and enter ordificance procedures. The statements that is received an our system on the transfer active tensor of the through our E-Statement you force, disclosures, promoticail instruints, revealed near to system tensors on the through our E-Statement you produce statement. When you going to fer "statements, you agree to provide a vuisit erral address to accessing the "Oue" provides the credit runn a notice of any changes to your erral address. You may change you erral address to you series in the "Oue" provides the credit runn a notice of any changes to you erral address. You may change you erral address to you series in the "Oue" provides the credit runn a notice of any changes to you erral address. You may change you erral address to you series in the "Oue" provides the credit runn a notice of any changes to you erral address. You may change you erral address to you series in the "Oue" provides the credit runn a notice of any changes to you erral address. You may change you erral address to you series in the "Oue" provides the credit runn a notice of any changes to you erral address. You may change you erral address to you series in the outer of address to you erral address. You may change you erral address to you series in the outer of address the statement address the address the address the statement address to you ereal address to you ereal address to you ereal address t



- 1. <u>Statements</u> tab.
- 2. Click the link <u>Click here to sign up!</u> to start your E-Statement enrollment.
- 3. You will see the Alaska Air Group Credit Union E-Statement User Agreement. Read the terms and scroll down to continue.
- 4. E-Statements are provided in PDF format. To verify that you are able to view PDF documents, please enter the code in the grey text box. If you are unable to view the document, click the box to download the latest version of Adobe Reader.

Note: Please allow a minute for the text box to load. The verification code may not show right away.

- When you are able to view the code in the grey text box, enter it in the Verification Code field.
- Select <u>I Agree</u> to agree to the terms and consent to recieve your periodic statements electronically. Click <u>Continue</u> to complete your E-Statement enrollment.



View important notices online in regards to your Alaska Air Group Credit Union accounts. Once you are in enrolled in E-Notices, you will recieve email notifications alerting you of new notices. Unread notices will also show when you first login to Online Banking.

Note: See page 14 for E-Notice enrollment directions.

DONALD DUCK		Help	Contact	Settings	Alerts	Message Center	Logout
Alask CR Accounts Transfe	ers Statements Notices Apply Online						
*****08	E-Notices There are no E-Notices available for your account.	4	E-Notice E Adobe Rer required to Return	Arcoliment Agree	ement (C)	3	

- 1. <u>Notices</u> tab.
- 2. View available E-Notices here.
- 3. Click the link to view the E-Notice Enrollment Agreement at any time.
- Having trouble opening and viewing your E-Notices? It may be because your Adobe Reader is out of date. Click the Adobe link to update to the newest version.
- 6. Click <u>Return to Paper Notices</u> at any point to un-enroll from E-Notices. You will return to receiving paper notices through the mail.



If you see the screen below when you enter the Notices tab within Online Banking, you are not currently enrolled in E-Notices. Enroll in E-Notices using the steps below.



- 1. Notices tab.
- 2. Click the link <u>Click here to sign up!</u> to start your E-Notices enrollment.
- You will see the Alaska Air Group Credit Union E-Notice Enrollment Agreement. Read the terms and scroll down to continue.
- 4. E-Notices are provided in PDF format. To verify that you are able to view PDF documents, please enter the code in the grey text box. If you are unable to view the document, click the box to download the latest version of Adobe Reader.

Note: Please allow a minute for the text box to load. The verification code may not show right away.

- 5. When you are able to view the code in the grey text box, enter it in the Verification code field.
- 6. Select <u>I Agree</u> to agree to the terms and consent to receive account notices electronically. Click <u>Continue</u> to complete your E-Notices enrollment.



Through Online Banking you can apply for a checking account, additional savings account, and loans. Please note that these applications (besides the additional savings account) do not automatically add the service - online submissions trigger our member services and loan departments to take action. You should expect to hear back from an Alaska Air Group Credit Union representative shortly after submitting an online application.

DONALD DUCK		Help	Contact	Settings	Alerts	Message Center	Logout
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	Accounts Transfers Statements Notices Apply Online						
	Applications Draft Account Application Savings Account Application Loan Application						



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- 1. Apply Online tab.
- 2. The <u>Draft Account Application</u> link will take you to a form to apply to add an Alaska Air Group Credit Union Checking Account. Once you complete all required fields, accept the disclosures and submit the application, a member services representative will be notified.
- 3. The <u>Savings Account Application</u> link will take you to a form to apply for an additional Alaska Air Group Credit Union Savings Account. Once you complete all required fields, accept the disclosures and submit the application, your additional savings account will be created.
- 4 . The <u>Loan Application</u> link will take you to Alaska Air Group Credit Union general loan application. Once you complete all required fields, accept the disclosures and submit the application, a member loan officer will be notified.
- 5 . Don't see the application you need? Use the <u>Contact</u> tab to email or call Alaska Air Group Credit Union. You can also use the Message Center to send secure messages to the member services or loan department.



In the Settings tab, you can to change your Password, Username, E-Mail Address, Contact Information, and reset your Security Questions. This is where you can also view your Online Enrollment Agreement.

DONALD DUCK	CREDIT UNION	Help Contact Settings	Alerts Message Center Logout
0	Settings]	
	Enter your old Password in the first box, then enter a new Password in the second box, and repeat the same Password in the third box. Current Password: New Password: Confirm New Password: Change Password	Your new Password must: not be the last 6 digits of your SSN. be at least 6 characters long and no more than 15 characters long. contain a combination of letters and numbers. <u>not uses spaces, postrophes (')</u> or angle b b should be at a set of the source as <i>ABCDEI</i> .	
3	 Change Username Change E-Mail Address Reset Security Questions Change Contact Information Online Enrollment Agreement 		

1. Settings tab.

2. Change your Password

Your new Password must:

- Not be the last 6 digits of your SSN.
- Be at least 6 characters long and no more than 15 characters long.
- Contain a combination of letter and numbers.
- Not use spaces, apostrophes (') or angle brackets (<>).
- Passwords are case sensitive: abcde1 is <u>not</u> the same as ABCDE1.

3. Change your Username

Your new Username must:

- Contain a combination of letters and numbers, nor be a valid email address (e.g. "name@example.com").
- Do not use apostrophes (').
- Usernames are not case sensitive.

4. Change your E-Mail Address

An E-Mail address is required to access Online Bill Pay and E-Statements. Under this Settings tab you may also select to opt out of E-Mail marketing.

5. Reset Security Questions

After pressing the Reset button below, you will be taken to the Security Information screen and prompted to re-complete the setup process. Once you have completed the security authentication process, you will be directed back to your account.

6. Change Contact Information

You may use this form to notify Alaska Air Group Credit Union of a change of address or phone number. You may be contacted by the Credit Union and/or asked to confirm the change of information in person.

7. Online Enrollment Agreement

Click the link to view the Online Enrollment Agreement that you accept when first enroll in Online Banking.



Alerts in Online Banking is a great tool to track and manage the funds in Alaska Air Group Credit Union accounts. You can set up alerts to notify you via E-Mail based on account balances and activity. Select the <u>Alerts</u> tab from the top menu in to get started.

DONALD DUCK								Help	Contact	Settings	Alerts	Message Center	Logout
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	Accounts	Transfers	Statements	Notices	Apply Online		2			1 New A	lert Z		
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Add Alert		,
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	Add Alert Ca	ncel
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Alaska Air Group Member Name	p CU < AAGCU_alerts@espsolution.net>	
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	Alaska Air Group	
	CREDIT UNION	
	Dear Member Name	
	Your account XXXXXXX had a transaction meeting you	
	criteria.	
	Your custom alert text HERE	
	Your custom alert text HERE	
	Your custom alert text HERE	
	Your custom alert text HERE	

- 1. Alerts tab.
- 2. Alerts will be delivered to the E-Mail address the credit union has on file. If the E-Mail being displayed is not correct, click the link to update it.
- 3. Click <u>New Alert</u> to create a new alert.
- 4. Select the account suffix you would like to link with the alert, and then choose to set an alert when...
 - Balance is above or below a specified amount
 - A transaction is greater than a specified amount
 - A transaction is between a specified amount
 - A transaction with the word(s)
 - An ATM/Debit deposit is posted
 - An ATM/Debit withdrawal is posted
 - A draft clears
 - My loan payment is due
 - My loan payment is past due
- 5. Add custom text that will display to you when the alert is triggered. Click <u>Add Alert</u> to set the new alert.
- 6. When an alert is triggered based on the parameters you set, you will receive an E-Mail similar to this example. It will reference your name, blocked out account number with visible account suffix, your alert parameter, and alert text you set when you created the alert.



Use the Message Center in Online Banking to send secure messages to Alaska Air Group Credit Union. You can easily contact the member services department or loan department directly. Once you send a message, you should expect to hear back from an Alaska Air Group Credit Union representative shortly.

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messages, drafts, sent m	essages, and messages
you have discarded in tra	ish.

3. Click to create a new folder in your message mailbox. You can title folders to keep your mailbox organized.

4 . Click to create a new message. Select the
department you want to contact, type your subject
line and select what your message is in regards to
(optional). Type your message and click <u>Send</u>
Message when ready. You can always save as a draft
and finish later or hit cancel at any time to delete.

Subject		1
Regarding: Ge	eneral Inquiry	\$

Create Folder

Cancel



We're ready to help you with any questions you may have. Please feel free to contact us at an Alaska Air Group Credit Union branch, call us toll free at (800) 626-3336, or E-Mail us at info@aagcu.org.

DONALD DUCK				Help Co	ntact Settings	Alerts	Message Center	Logout
Alaska CREDI	Air Grou T UNION	UP	nline				(2)	
Accounts				Bill Par	y 🛛 👪 Apply for a	Loan		
Accounts Deposit Accounts 1 - 0 - SAVINGS 50 - CHRISTMAS CLUB 100 - CHECKING	\$99,990.00 \$48,995.00 \$995.00 \$50,000.00	Welcome back, DC Last login: 1/23/2018 E-Mail: INFO@AAGC Home: (206) 824-980 Quick Links Branch/ATM Locatio Braach/ATM Locatio	NALD DUCK. 10:17:34 AM JORG 2 New Message	S currently have no message	у — «Фрину ной а зв.			

1. Contact tab.

This links to the Contact page on Alaska Air Group Credit Union's website.

2. Message Center

In the Message Center you can send secure messages to the Credit Union member services and loan departments

Note: Sending messages through the message center does not currently offer you the option to attach documents. If you need to send the credit union e-documents, use the secure contact us form on our main website at <u>www.aagcu.org</u>.



Visit www.aagcu.org today!