



# Online Banking User Guide



Everything you need to know about  
LGE Community Credit Union's  
Online Banking Experience

Learn more at [lgeccu.org/digital-banking-conversion.html](http://lgeccu.org/digital-banking-conversion.html)

## Welcome.

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LGE's digital banking experience offers the latest new features for all your devices! This is digital banking at its best, and will transform your experience into one that is smooth, quick and easy. Here are a few of the benefits:

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- SMOOTH experience with the seamless integration of Bill Pay and Online Banking
- QUICK access to your statements and features from all devices
- EASY money transfer tools all in one place
- CONVENIENT management of your card accounts from all devices
- ENHANCED security tools as well as Apple TouchID/Android Fingerprint available

The purpose of this guide is to provide you with an overview of important details regarding the many features and improvements available, whether you are new to LGE or are one of our current valued members. Our digital banking experience delivers the same high level of service you've come to expect from LGE. Your understanding of this new technology is important to us, so we've taken steps to provide you with a comprehensive look at the features you're most likely to access along with some of the exciting additional functionality available.

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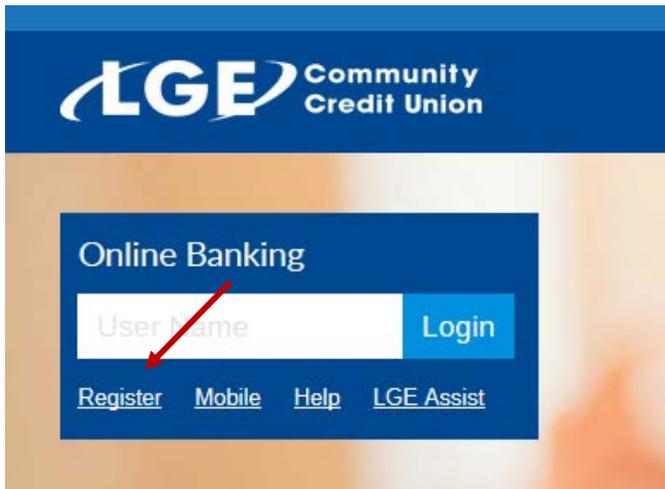
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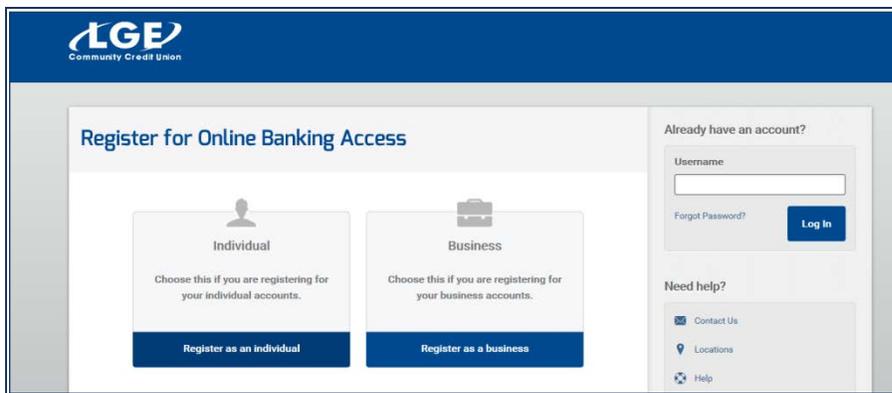
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## New User Registration

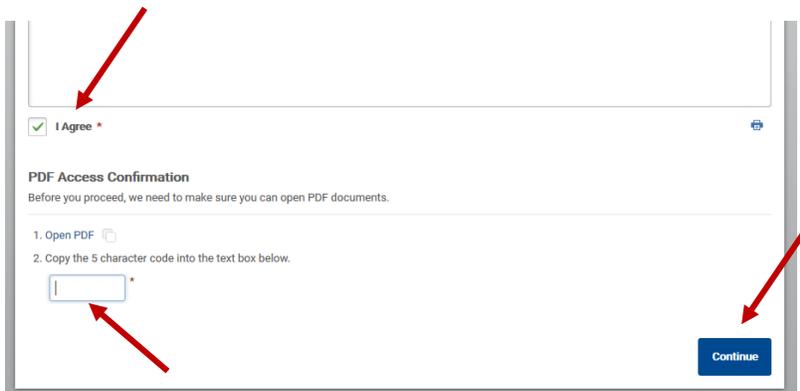
Click on **Register** to login new user.



Register as either an individual or business.



Check **I Agree** box for the disclosure. A PDF Access Confirmation will appear; enter the code provided within the PDF and click **Continue**.



Confirm identity by entering fields and click **Continue**.

The screenshot shows the 'Confirm Your Identity' step of the registration process. The page title is 'Register for Online Banking Access'. The main heading is 'Confirm Your Identity'. Below the heading, there is a paragraph explaining that the information is used to verify the user's account ownership. The form includes fields for 'Member Number', 'Social Security Number (SSN/TIN)' (with a note 'No dashes please'), 'Date Of Birth' (with dropdowns for Month, Day, and Year), and 'Zip Code'. At the bottom of the form are 'Cancel' and 'Continue' buttons. A red arrow points to the 'Continue' button. On the right side, there is an 'Application Process' sidebar with a progress indicator showing the current step is 'Confirm Your Identity'. Below the sidebar is a 'Need help?' section with links for 'Contact Us', 'Locations', and 'Help'.

Choose a Username and select email address for temporary Password to be sent. Then click **Continue**.

The screenshot shows the 'Register' step of the registration process. The page title is 'Register for Online Banking Access'. The main heading is 'Register'. Below the heading, there is a paragraph explaining that the user should choose a unique username and provide an email address for a temporary password. The form includes a 'Username' field and a 'Password' section with radio buttons for 'EMAIL' (selected) and 'Other'. At the bottom of the form are 'Cancel' and 'Continue' buttons. A red arrow points to the 'Continue' button. On the right side, there is an 'Application Process' sidebar with a progress indicator showing the current step is 'Register'. Below the sidebar is a 'Need help?' section with links for 'Contact Us' and 'Locations'.



Choose three (3) security questions to answer from the drop-down lists.

The screenshot shows a 'Security Questions' section with a heading and a paragraph of instructions: 'PLEASE CHOOSE QUESTION/ANSWER PAIRS THAT YOU CAN EASILY REMEMBER: The following questions and answers help keep your account information secure. It's important that you choose question and answer combinations that are not easy to guess, but at the same time, are easy for you to remember (select the arrow to the right of each question to browse question options). As an extra security measure, we will ask you to remember your answers the next time you to log in and occasionally ask you to answer them during subsequent logins.' Below this are three sets of input fields, each consisting of a 'Please select a question' dropdown menu and an 'Answer' text box. A 'This is a required field' tooltip is visible over the first answer box. To the right is a vertical progress bar with five steps: 'Confirm Your Identity', 'Register', 'Authenticate', 'Confirm Contact Information', and 'Done'. The 'Authenticate' step is currently active. Below the progress bar is a 'Need help?' section with links for 'Contact Us', 'Locations', and 'Help'.

Confirm email address and phone number, then click **Continue**.

The screenshot shows the 'Register for Online Banking Access' screen. It features the LGE Community Credit Union logo at the top left. The main content area has three input fields: 'Email', 'Phone Number' (with a 'Home' label), and 'Time Zone' (with a dropdown menu set to '(UTC-05:00) Eastern Time (US & ...)'). Below these fields are 'Cancel' and 'Continue' buttons. A red arrow points to the 'Continue' button. To the right is an 'Application Process' progress bar with five steps: 'Confirm Your Identity', 'Register', 'Authenticate', 'Confirm Contact Information', and 'Done'. The 'Confirm Contact Information' step is currently active. Below the progress bar is a 'Need help?' section.

Click on **Complete Profile**, **View Accounts** or **Customize Settings**.

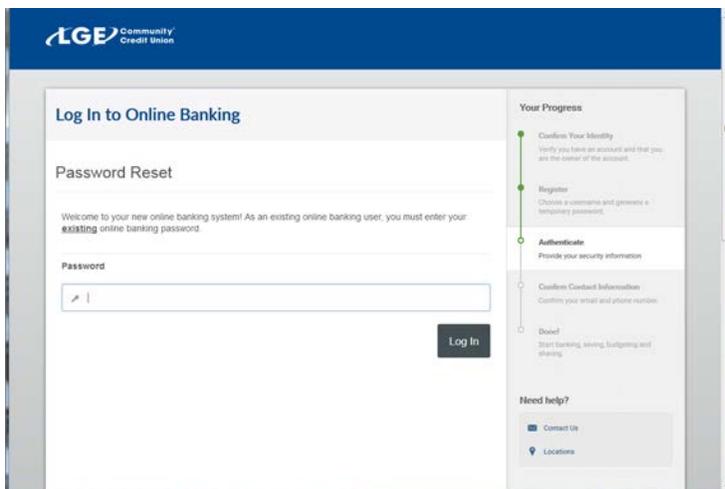
This screenshot is similar to the previous one but shows the next step in the registration process. The 'Get Started with Online Banking' section is now visible, containing three cards: 'Add your photo and other personal info to your profile' with a 'Complete Profile' button, 'View your accounts and balances' with a 'View Accounts' button, and 'Customize your online banking experience with your favorite theme' with a 'Customize Settings' button. The 'Application Process' progress bar on the right now shows the 'Confirm Contact Information' step as completed and the 'Done' step as active.

## First Time Login for Existing Users

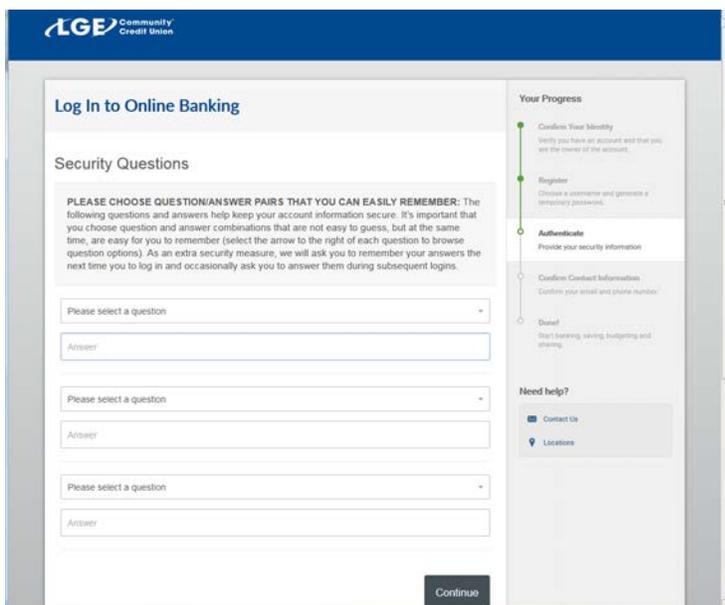
From LGE's home page ([www.LGEccu.org](http://www.LGEccu.org)), enter Username in Login Box and click **Login**.



Enter your **existing** password and click Login.



Choose three (3) security questions to answer from the drop-down lists.



Confirm email address and phone number, then click **Continue**.

Register for Online Banking Access

Email

Phone Number Home

Time Zone (UTC-05:00) Eastern Time (US & ...)

Cancel Continue

Application Process

- Confirm Your Identity: Verify you have an account and that you are the owner of the account.
- Register: Choose a username and generate a temporary password.
- Authenticate: Provide your security information.
- Confirm Contact Information: Confirm your email and phone number.
- Done: Start banking, saving, budgeting and sharing.

Need help?

Click on **Complete Profile**, **View Accounts** or **Customize Settings**.

Log In to Online Banking

Get Started with Online Banking

- Complete Profile: Add your photo and other personal info to your profile.
- View Accounts: View your accounts and balances.
- Customize Settings: Customize your online banking experience with your favorite theme.

Your Progress

- Confirm Your Identity: Verify you have an account and that you are the owner of the account.
- Register: Choose a username and generate a temporary password.
- Authenticate: Provide your security information.
- Confirm Contact Information: Confirm your email and phone number.
- Done: Start banking, saving, budgeting and sharing.

Check **I Agree** box for the disclosure. A PDF Access Confirmation will appear; click to open the PDF, then enter the code provided within the PDF and click **Continue**.

Terms and Conditions

Please accept the terms and conditions below to continue logging in.

AWAITING FI SPECIFIC DISCLOSURE...

I Agree

Continue

PDF Access Confirmation

Before you proceed, we need to make sure you can open PDF documents.

1. Open PDF
2. Copy the 5 character code into the text box below

Continue

## Subsequent Login for Existing Users (after initial login)

If device or username is not recognized, request a verification code which will be delivered via text, email or a phone call. Or click Questions, answer your security questions, and click Continue.

**Log In to Online Banking**

Either we don't recognize your username or we don't recognize this device.

Username: SampleName [Not SampleName?](#)

Text Questions Email Call

The verification code will be sent to (\*\*\*) \*\*\*-163.  
Standard messaging rules apply.

**Send Code**

Don't recognize this number?

*Red arrows point to the 'Text' icon, the 'Send Code' button, and the 'Questions' icon in the second screenshot.*

Text **Questions** Email Call

Please answer the questions below so we can verify your identity.

What was your childhood nickname?  
Answer

What was your favorite childhood sport?  
Answer

Don't recognize these questions?

Device Security  Remember Me On This Device

**Continue**

*Red arrows point to the 'Questions' icon, the 'Remember Me On This Device' checkbox, and the 'Continue' button.*

Enter Password and click **Login**.

**LGE** Community Credit Union

**Log In to Online Banking**

Username: SampleName [Not SampleName?](#)

Password:  [Forgot Password?](#)

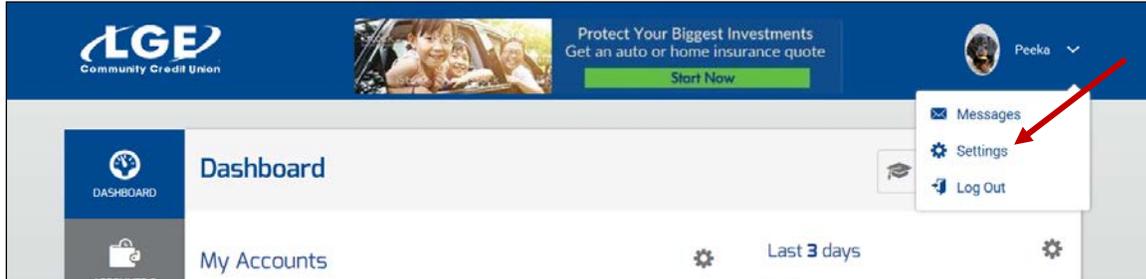
**Log In**

Need help?  
[Contact Us](#)  
[Locations](#)  
[Help](#)

## Settings

Change username, password, and reset security questions.

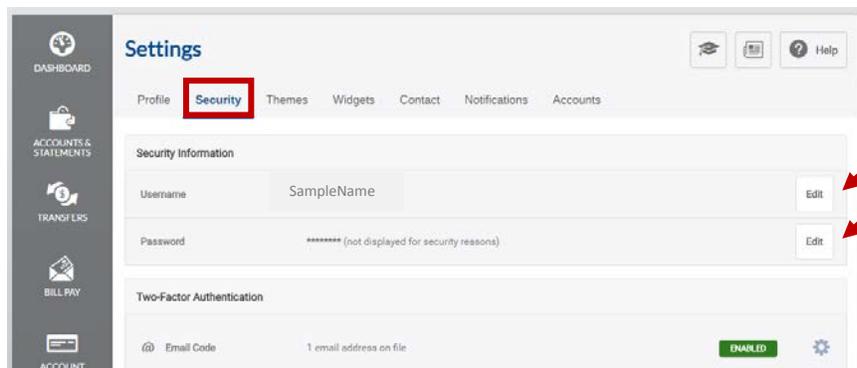
Select the drop-down menu at the top right of the page, and select **Settings**.



## Security

### Change Username and Password

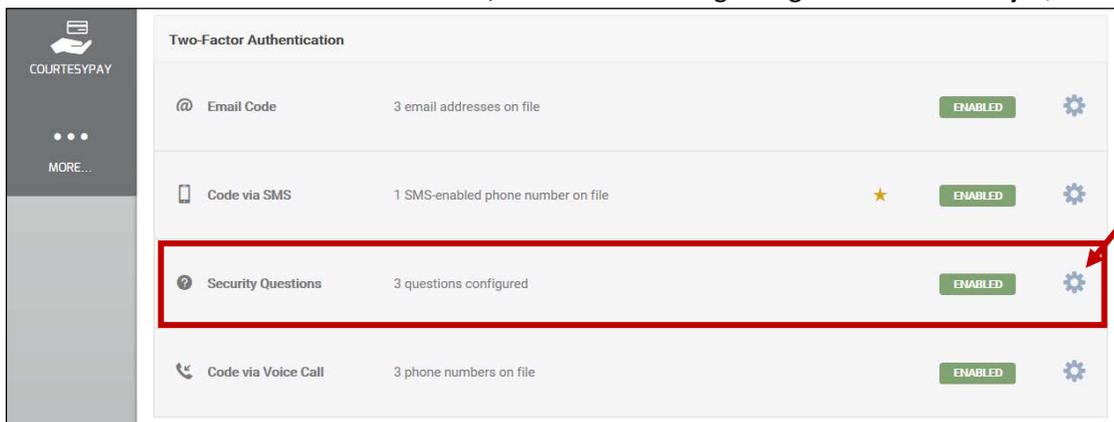
In the Security Information section, select **Edit** to update information. Select **Save Changes** when finished.



*Note: Password must be at least eight (8) characters in length, must contain at least one (1) lowercase letter, at least one (1) uppercase letter and at least one (1) number.*

### Reset Security Questions

In the Two-Factor Authentication section, click on the Settings widget next to **Security Questions**.



Reset security questions/answers and select **Done**.

Security Questions

PLEASE CHOOSE QUESTION/ANSWER PAIRS THAT YOU CAN EASILY REMEMBER: The following questions and answers help keep your account information secure. It's important that you choose question and answer combinations that are not easy to guess, but at the same time, are easy for you to remember (select the arrow to the right of each question to browse question options). As an extra security measure, we will ask you to remember your answers the next time you to log in and occasionally ask you to answer them during subsequent logins.

Select question 1

Answer

Select question 2

Answer

Select question 3

Answer

Set as preferred authentication method

Done

## Widgets

Navigate through OLB quickly by selecting favorite widgets to be displayed on the gray toolbar under Dashboard. Add up to five favorites by clicking the gray star to the right of the widget, which will then turn yellow. Remove favorites by clicking the yellow star again.

To change the order favorite widgets are displayed, select **Reorder Favorites**. Select, hold, and drag widget up or down. Click **Save Order**.

Settings

DASHBOARD

TRANSFERS

ACCOUNTS & STATEMENTS

BILL PAY

MORE...

Profile Security Themes **Widgets** Contact Notifications Accounts

Active

Reorder favorites

Transfers  
TransferV2 (more...)

Accounts & Statements  
MyAccountsV2 (more...)

Bill Pay  
The Alkami bill pay widget (more...)

Applications  
Apply for a loan or open and fund a new certificate. (more...)

Selecting the **Remove** button to remove the widget from Active status and move it to Available status. Select the **Add** button to move the widget from Available to Active. Only Active widgets may be selected as Favorites.

The screenshot displays the 'Settings' page with the 'Widgets' tab selected. The page is divided into two main sections: 'Active' and 'Available'. The 'Active' section contains a list of widgets, each with a 'Remove' button. The 'Available' section contains a list of widgets, each with an 'Add' button. Red arrows point to the 'Active' and 'Available' section headers, and another red arrow points to the 'Remove' button of the first widget in the 'Active' section. A 'Reorder Favorites' button is also visible in the top right of the 'Active' section.

Section	Widget Name	Description	Star	Action
Active	Accounts & Statements	MyAccountsV2 (more...)	★	Remove
	Transfers	TransferV2 (more...)	★	Remove
	Bill Pay	The Alkami bill pay widget (more...)	★	Remove
	Account Services	Order new checks, stop payment on a check, or request a withdrawal by check. (more...)	★	Remove
	Contact Center	Send us secure messages with Message Center. (more...)	★	Remove
	CardManagement	CardManagement (more...)	★	Remove
	High Rate Checking	Track your progress toward your monthly High Rate Checking rewards goals. (more...)	★	Remove
	Investments	ORCAInvestments (more...)	★	Remove
	Courtesy Pay	CourtesyPay (more...)	★	Remove
	Available	Applications	Apply for a loan or open and fund a new certificate. (more...)	

## Contact

### Change addresses, phone numbers, email addresses

Select **Edit** to change address, phone number or email address.

The screenshot shows the 'Settings' page with the 'Contact' tab selected. The page contains three main sections: 'Addresses', 'Phone Numbers', and 'Email Addresses'. Each section has an 'Edit' button. Red arrows point to these buttons: one to the 'Edit' button in the 'Addresses' section, one to the 'Edit' button in the 'Phone Numbers' section, one to the 'Edit' button in the 'Email Addresses' section, and one to the 'Add Email' button in the 'Email Addresses' section.

Section	Item	Value	Action
Addresses	Home	430 COMMERCE PARK DRIVE, ATTN: [REDACTED] MARIETTA GA 30060 US	Edit
Phone Numbers	Home	(770) 424-0060 SMS Not Confirmed	Edit
	Work		Edit
	Mobile		Edit
Email Addresses	Email	[REDACTED]@lgeccu.org PREFERRED	Edit Delete

Click **Save changes**.

A dialog box with a text input field containing '30127'. Below the input field are two buttons: 'Save Changes' (highlighted in blue) and 'Cancel'.

### Set Up SMS Text Messages

Select **Edit** next to the mobile number.

The screenshot shows the 'Settings' page with the 'Contact' tab selected. The 'Phone Numbers' section is highlighted. A red arrow points to the 'Edit' button next to the 'Mobile' number field.

Section	Item	Value	Action
Addresses	Home	430 COMMERCE PARK DRIVE, ATTN: [REDACTED] MARIETTA GA 30060 US	Edit
Phone Numbers	Home	(770) 424-0060 SMS Not Confirmed	Edit
	Work		Edit
	Mobile		Edit
Email Addresses	Email	[REDACTED]@lgeccu.org PREFERRED	Edit Delete

Input mobile phone number and check the box next to “I would like to receive SMS text messages to this number” (standard text messaging rates will apply). Click Send a code via text.

Mobile

This is an international number

I would like to receive SMS text messages to this number

Standard text messaging rates will apply.

Status: Not Confirmed - we cannot deliver text to this number until it is confirmed.

Set as preferred contact phone

Input code in the Enter Code box. Select Confirm Code and Save Changes.

This is an international number

I would like to receive SMS text messages to this number

Standard text messaging rates will apply.

Status: Not Confirmed - we cannot deliver text to this number until it is confirmed.  
A confirmation code was sent to your number. Enter the code below to start receiving alerts.

[Resend confirmation code](#)

Set as preferred contact phone

Confirmed status displays if setup is complete.

This is an international number

I would like to receive SMS text messages to this number

Standard text messaging rates will apply.

**Status: Confirmed**

Set as preferred contact phone

## Notifications

Alerts are now called Notifications. Notifications can be set up to alert different events related to online banking and account information, such as a loan payment due within the next 7 days.

*Note: Create or edit only one gear at a time.*



Accounts & Statements	Transaction Alert	*	*	⚙️
	Balance Summary Alert	*	*	⚙️
	Balance Alert	*	*	⚙️
	Automatic Withdrawal Alert	*	*	⚙️
	Regulated Savings Transfer Alert	*	*	⚙️
	Direct Deposit Alert	*	*	⚙️
	Insufficient Funds Alert	*	*	⚙️
	Debit Card Purchase Alert	*	*	⚙️
Transfers	Transfer Fails	*	*	⚙️
	Transfer Succeeds	*	*	⚙️
Authentication	Online Banking Access Alert	*	*	⚙️

## Create Notification

To select Notification type, click on the gear  associated with the alert to set. Click **Select accounts** to choose account type.

Accounts & Statements	Transaction Alert	1 account	*	*	⚙️
	Balance Summary Alert		*	*	⚙️
	Balance Alert	1 account	*	*	⚙️
	Automatic Withdrawal Alert		*	*	⚙️
	Regulated Savings Transfer Alert		*	*	⚙️
	Direct Deposit Alert		OFF	<input type="checkbox"/>	ON

No accounts selected

Select at least one account in order to receive alerts.

After creating, editing, deleting, or turning off any notification(s), check **Email** or **Text**. Click **Save Changes**.

Accounts & Statements Transaction Alert OFF  ON

ACCOUNT	CREDIT EXACTLY	CREDIT OVER	DEBIT EXACTLY	DEBIT OVER
HIGH RAT... 1261-0005	\$200.00	-	-	-

Edit Alert Settings

Email

Email  
email@email.com

Save Changes Cancel

If the following green message appears at the top of the screen, the Notification has saved successfully.



### Transaction Alert

After selecting account, select **Add rule**.

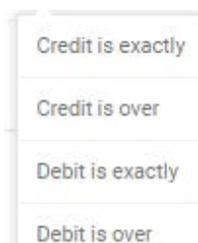
Transaction Alert

For each account, please enter a threshold or a specific amount to trigger an alert. You will be notified if any of the submitted criteria are met.

ACCOUNT	RULE
CHECKING 08000009	+ Add rule
SAVINGS 08000000	+ Add rule

Save Cancel

Select rule to add from dropdown box.



Enter transaction amount to be alerted on. Click **Save**.

Transaction Alert

For each account, please enter a threshold or a specific amount to trigger an alert. You will be notified if any of the submitted criteria are met.

ACCOUNT	RULE
CHECKING 08000009	Credit is exactly <input type="text"/>
	<a href="#">Add rule</a>
SAVINGS 08000000	<a href="#">Add rule</a>

**Save** Cancel

*Note: Only one rule can be set for each account type. For example, two rules for **Credit is exactly** cannot be set.*

### Balance Summary Alert

Use dropdown options to select **Alert Frequency**. Select **Account** type. Click **Save**.

Balance Summary Alert

Manage how often and when you would like to receive alerts for the accounts you select below.

ALERT FREQUENCY

Weekly on Sunday at 12:00 AM

ACCOUNTS

CHECKING 08000009

SAVINGS 08000000

**Save** Cancel

### Balance Alert

Enter amount(s) in Goes Below or Goes Above field for account type desired. Multiple alerts may be set at one time. Click **Save**.

Balance Alert

Enter a high or low balance threshold. You will be alerted when a specific account balance goes above or goes below the specified amount. Blank entries will be ignored, and the "Goes below" balance must be less than the "Goes Above" balance.

ACCOUNT	GOES BELOW	GOES ABOVE
CHECKING 08000009	<input type="text"/>	<input type="text"/>
SAVINGS 08000000	<input type="text"/>	<input type="text"/>

**Save** Cancel

### Automatic Withdrawal Alert

Select account for automatic withdrawal notifications. Click **Save**.

Automatic Withdrawal Alert ✕

**Accounts**  
Choose the accounts you'd like to receive automatic withdrawal alerts for:

 CHECKING 08000005

 SAVINGS 08000000

**Save** **Cancel**

### Regulated Savings Transfer Alert

Enter amount(s) in Number of Transfers Exceeds for account type desired. Multiple alerts may be set at one time. Click **Save**.

Regulated Savings Transfer Alert ✕

Savings account regulations allow for a maximum of 6 transfers per month. Please enter the number of transfers after which you would like to be notified. If you do not wish to be alerted on certain accounts, simply leave those fields blank.

ACCOUNT	NUMBER OF TRANSFERS EXCEEDS
<input type="checkbox"/>  CHECKING 08000005	<input type="text"/>
<input type="checkbox"/>  SAVINGS 08000000	<input type="text"/>

**Save** **Cancel**

### Direct Deposit Alert

Select account for direct deposit notifications. Click **Save**.

Direct Deposit Alert ✕

**Accounts**  
Choose the accounts you'd like to receive direct deposit alerts for:

 CHECKING 08000005

 SAVINGS 08000000

**Save** **Cancel**

### Insufficient Funds Alert

Select account for insufficient funds alert. Click **Save**.

Insufficient Funds Alert ✕

Accounts

Choose the accounts you'd like to receive insufficient funds alerts for:

■ CHECKING 080000005

■ SAVINGS 080000000

**Save** Cancel

### Debit Card Purchase Alert

Enter amount(s) in Minimum Amount for account type desired. Multiple alerts may be set at one time. Click **Save**.

Debit Card Purchase Alert ✕

Please enter a minimum amount threshold for debit card purchases on each of your accounts. If you do not wish to be alerted on certain accounts, simply leave those fields blank.

ACCOUNT	MINIMUM AMOUNT
<span style="color: green;">■</span> CHECKING 080000005	<input type="text"/>

**Save** Cancel

### Transfer Fails

Select communication type for Transfer Fails. Click **Save Changes**.

Transfers

Transfer Fails OFF  ON

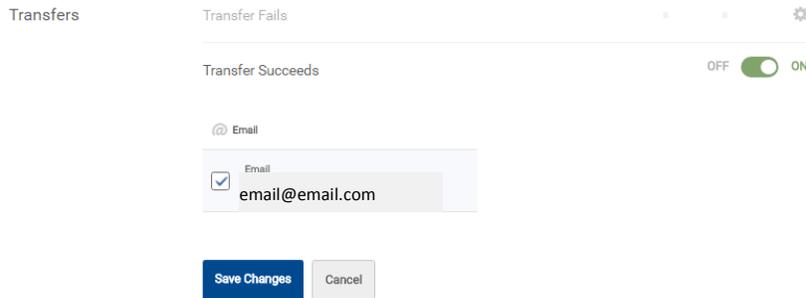
 Email

Email  
email@email.com

**Save Changes** Cancel

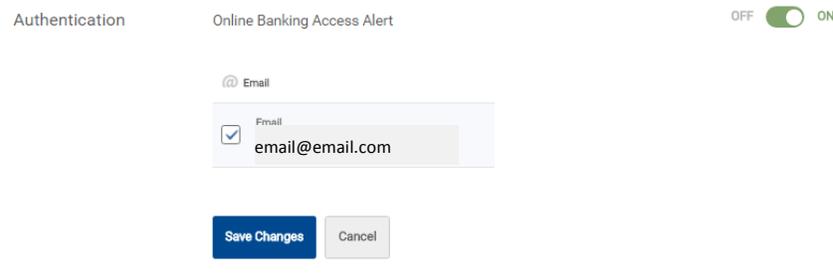
### Transfer Succeeds

Select communication type for Transfer Succeeds. Click **Save Changes**.



### Online Banking Access Alert

Select communication type for Online Banking Access Alert. Click **Save Changes**.



### Edit Notification

Click on gear  . Click **Edit Alert Settings**. Delete amount, enter new account, and click **Save**.

### Delete or Turn Off Notifications

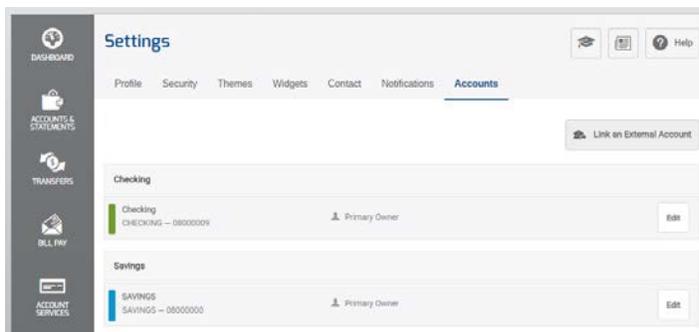
Select  or trash  icon that appears to the right of any amount. Click **Save**.

*Note: The alert settings type will uncheck mark automatically.*

## Accounts

### Rename Account and Select Account Color

Click **Edit** to select account.



Change Nickname and Account Color. Click **Save**. No special characters are allowed.

#### Edit Account Details

Account	CHECKING – 08000009
Nickname	<input type="text" value="STEPHS CHECKING"/> <small>(Maximum characters allowed: 25)</small>
Account Color	<input type="color" value="#008000"/>

#### Hide Account

You may hide this account from widgets, such as Dashboard, My Accounts, Transfers, etc. Don't worry, you will not lose any transaction data and it will all still be there should you decide to come back and un-hide this account.

Hide This Account

### Add an External Account

Select Settings, Accounts, then Link and External Account.

The screenshot shows the LGE Community Credit Union website. The top navigation bar includes the LGE logo, a promotional banner for a 0.45% APY Money Market Account, and a user profile for 'KIMBERL...'. The main content area is titled 'Settings' and has several tabs: Profile, Security, Themes, Widgets, Contact, Notifications, and Accounts. The 'Accounts' tab is selected. Below the tabs, there is a 'Link an External Account' button. The 'Checking' section lists two accounts: 'HIGH RATE CHECKING' (LGE HIGH RATE CHECKING – ###4140-0009) and 'Tim' (LGE HIGH RATE CHECKING – ###7782-0009). The 'Savings' section lists one account: 'BASE SAVINGS' (SAVINGS – ###4140-0000). A dropdown menu is open, showing 'Messages', 'Settings', and 'Log Out'. Red arrows point to the 'Accounts' tab, the 'Link an External Account' button, and the 'Settings' option in the dropdown menu.

Click **I Agree** to ACH Transfer Policy and click Continue.

### ACH Transfer Policy

Within Online Banking you may separately enroll for the External Transfer service ("Service"). This Service allows you to transfer funds between your linked personal deposit accounts at LGE Community Credit Union ("LGECCU") and certain deposit accounts at other financial institutions. An inbound transfer moves funds into an account at LGECCU. An outbound transfer moves funds from an account at LGECCU to an account outside of LGECCU. You will need to enroll each of your non-LGECCU accounts that you wish to use for this Service. You acknowledge that the origination of ACH transactions to your account must comply with the provisions of U.S. law and that you are authorized to conduct transactions on all accounts involved in the transfer. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of this Service will be verified in accordance with LGECCU procedures. The verification process must be completed before initiating the Service. You will have 14

I Agree \*

Add bank account information and click Save.

Add Account at another bank ×

Account Type

Routing Number

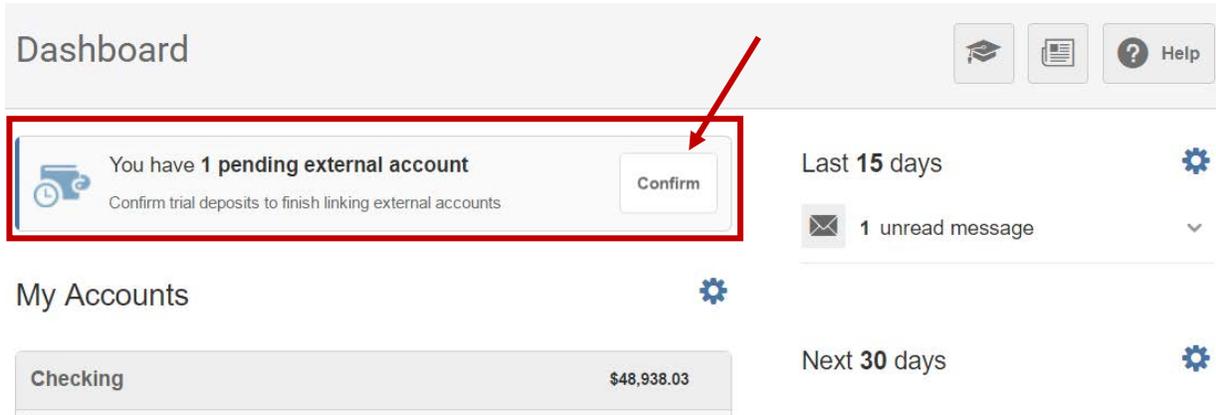
Account Number

Confirm Account Number

Nickname ?

Note: External Transfer accounts may also be added via the Transfers  icon.

To verify the trial deposits of a new external account, go to the Dashboard click confirm on the notification.



Click Confirm to the right of Pending.

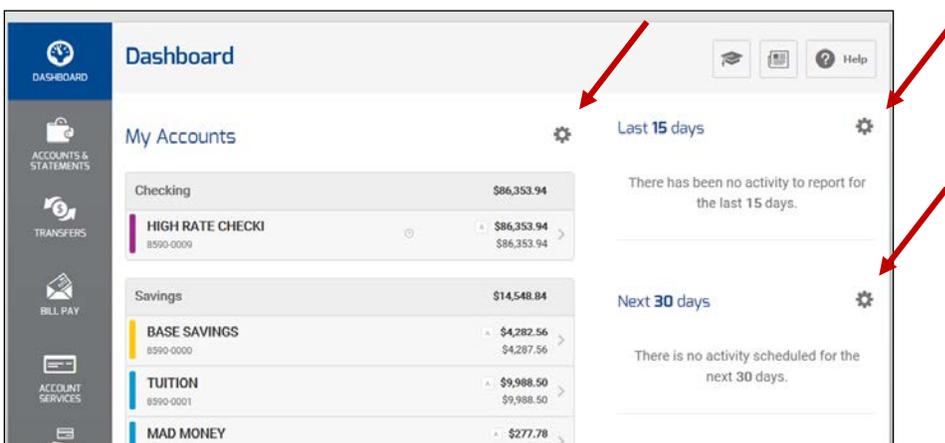


## Dashboard

The Dashboard provides a collection of information about Accounts, Announcements, Alerts, and Promotions. The dashboard is made up of many different content panels. Each content panel provides a different set of information. The default Dashboard is made up of several content panels. The Credit Union's routing number displays across the platform and can be found at the bottom of every page.



Three gears are displayed on the page: My Accounts, Last (#) days, Next (#) days



## My Accounts

Choose the accounts that you want to display on the dashboard by clicking on the My Accounts gear. **At least one account must be selected.** Click **Save**.

### Dashboard Settings

**Accounts**

Choose the accounts you'd like to appear on your dashboard. You must select at least one account.

**Checking**

STEPHS CHECKING 08000005

**Savings**

SAVINGS 08000005

## Recent Activity

Choose how many days of recent activity and which types of activities to display on the dashboard by clicking on the Last (#) days gear. Click **Save**.

### Dashboard Settings

**Recent Activity**

You can choose how many days of recent activity, and what types of information you'd like displayed on your dashboard.

**How many days?**

15

1

3

7

15

New Messages

Login Activity

## Upcoming or Scheduled Activity

Choose how many days of upcoming or scheduled activity and what types of information to display on the dashboard by clicking on the Next (#) days gear. Click **Save**.

### Dashboard Settings

**Upcoming Activity**  
You can choose how many days of upcoming activity, and what types of information you'd like displayed on your dashboard.

**How many days?**  
30

**What to display**  
Choose which activities you'd like displayed.

- Bill Payments
- Transfers
- Pending Transactions
- Auto Draft Payments

Cancel Save

## Available Balance

Available balance is displayed on the Dashboard in bold, and is indicated by the letter A.

The screenshot shows a financial dashboard with a sidebar on the left containing navigation icons for Dashboard, Accounts & Statements, Transfers, Bill Pay, and Account Services. The main content area is titled "Dashboard" and includes a notification for a \$24.00 payment due in 3 days on a VISA PLATINUM card. Below this is the "My Accounts" section, which lists two accounts: a Checking account with a balance of \$4,089.65 and a Savings account with a balance of \$87.20. The Checking account balance is bolded and has a small 'A' next to it, with a red arrow pointing to it. The Savings account balance is also bolded and has a small 'A' next to it. To the right of the accounts, there are sections for "Last 15 days" and "Next 15 days" activity, with a message stating "There is no activity scheduled for the next 15 days." A "Quick Links" section is also visible at the bottom right.

Account Type	Account Name	Account ID	Balance
Checking	HIGH RATE CHECKI	2240-0009	<b>\$4,089.65</b>
Savings	BASE SAVINGS	2240-0000	<b>\$87.20</b>

Click on each account to view balance as well.

The screenshot shows the 'Accounts & Statements' interface. On the left is a navigation sidebar with icons for Dashboard, Accounts & Statements, Transfers, Bill Pay, and Account Services. The main content area is titled 'Accounts & Statements' and has tabs for 'Accounts' and 'Statements'. Under 'Accounts', there is a list of 'All Accounts':

- Checking: 1 account, \$4,089.65
- HIGH RATE CHECKI**: 2240-0009, \$4,089.65 (highlighted with a green bar)
- Savings: 1 account, \$87.20
- BASE SAVINGS: 2240-0000, \$87.20

The 'HIGH RATE CHECKI' account is selected, showing its 'Current Balance' and 'Available Balance' as \$4,089.65. Below this are tabs for 'Transactions' and 'Account Details'. The 'Transactions' tab is active, showing a search bar, a filter icon, and a 'Sort By: Default' dropdown. A table of transactions is displayed:

DATE	DESCRIPTION	CREDITS	DEBITS	BALANCE
SEP 23	LOCKHEED MARTIN TYPE: DIR DEP ID: 95218...	\$1,179.40		\$4,089.65

A red arrow points to the 'Help' icon in the top right corner.

### Pending Transactions

Click the clock icon next to the account type to display pending transactions.

The screenshot shows the 'Dashboard' page with a 'My Accounts' section. The 'Checking' account type is selected, showing a balance of \$86,347.94. Next to the 'Checking' label is a clock icon. A tooltip above the clock icon says '1 pending transaction'. A red arrow points to the clock icon. To the right, there is a message: 'There has been no activity to report for the last 15 days.' The 'Last 15 days' filter is also visible.

The screenshot shows the 'Accounts & Statements' page with the 'HIGH RATE CHECKI' account selected. The 'Current Balance' and 'Available Balance' are \$86,347.94. The 'Transactions' tab is active, showing a search bar and a 'Sort By: Default' dropdown. A red arrow points to the search bar. Below the search bar is a section for 'PENDING TRANSACTIONS':

DATE	DESCRIPTION	AMOUNT
SEP 28 2016	LGE COMMUNITY CR - DIRECT DEP <i>Miscellaneous</i>	\$1,426.89

Below the pending transactions is a section for 'POSTED TRANSACTIONS' with columns for DATE, DESCRIPTION, CREDITS, DEBITS, and BALANCE.

## Loans

Click the Loan you want to display.

The dashboard shows a sidebar with navigation options: ACCOUNT SERVICES, COURTESYPAY, and MORE... The main content area is divided into sections: BASE SAVINGS (\$4,278.56), TUITION (\$9,983.50), MAD MONEY (\$277.78), Loans (highlighted with a red bracket), Credit Cards (\$469.46), and Mortgages (\$49,591.65). The 'Loans' section lists SIGNATURE (\$9,436.16) and PERSONAL LOC (\$1,304.88). To the right, a message states 'There is no activity scheduled for the next 30 days.' Below this is a 'Quick Links' section with 'Business Auto Loans' and 'Business Credit Cards'.

Click **Account Details** to view loan details such as due date, interest rate, open date, and year-to-date interest.

The 'SIGNATURE' loan account details page shows a current balance of \$9,436.16. The page includes navigation options for Transactions, Account Details (selected), and Loan Coupon. A table of loan details is displayed below:

Field	Value
NUMBER	1234567-0050
NICKNAME	SIGNATURE
BALANCE	\$9,436.16
INTEREST RATE	8.000 %
INTEREST PAID YTD	\$0.00
LOAN OPEN DATE	09/27/2016
LAST PAYMENT DATE	09/27/2016
PAYMENT	\$313.84

## Accounts and Statements

### Transactions

View transaction history for a specific account or a group of accounts. Select account and click on the filter icon. Fill in date range, if known, transaction amount or range, credit or debit, or check number. Click Search.

The screenshot shows the 'Accounts & Statements' interface. On the left, under 'All Accounts', several accounts are listed: Checking (\$4,089.65), HIGH RATE CHECKI (2240-0009) (\$4,089.65), Savings (\$87.20), BASE SAVINGS (2240-0000) (\$87.20), Loans (\$14,357.30), SIGNATURE (2240-0050), 2014 SUBARU FORE (2240-0051) (\$15,050.89), PERSONAL LOC (2240-0098) (\$5,000.00), and Credit Cards (\$8,223.18). A red arrow points to the 'HIGH RATE CHECKI' account. The main area shows the 'HIGH RATE CHECKI' account details with a current balance of \$4,089.65 and an available balance of \$4,089.65. Below this, there are search filters: a search bar, a filter icon (indicated by a red arrow), a 'Sort By: Default' dropdown, and a 'Date Range' field. Other filters include 'CATEGORY: Any', 'TRANSACTION AMOUNT: 0.00' with a 'Range' checkbox, 'TYPE: Any', 'CREDIT OR DEBIT?: Any', and 'CHECK NUMBER' with a 'Range' checkbox. At the bottom right, there are 'Clear Filters' and 'Search' buttons, with a red arrow pointing to the 'Search' button.

### Download to Quicken/QuickBooks/Desktop

Selecting Account and click the Export Transactions icon to download to Quicken or desktop. The Quicken service supports the latest version as well as the two previous versions.

The screenshot shows the 'Accounts & Statements' interface with the 'CHECKING' account selected. The account details show a current balance of \$29.32 and an available balance of \$29.32. The search filters are visible, and a red arrow points to the 'Export Transactions' icon (a download symbol) located at the bottom right of the search filter area. The table below the filters has columns for 'DATE', 'DESCRIPTION', 'CREDITS', 'DEBITS', and 'BALANCE'.

## Export Transactions X

### Downloading to Quicken

This method allows you to update all of your accounts with one click. This service supports the latest version as well as the two previous versions of Quicken. This includes downloading financial data from financial institutions, and technical support.

### Downloading to your desktop

You can download account information to your desktop as a comma-delimited file or comma-separated value (CSV) file and import it into Microsoft Excel and most other spreadsheet programs on Windows or Mac.

Export Format

Select

Cancel

Export

### Retrieve Member Number and MICR Number

Click on the Checking account then **Account Details** to locate member number and MICR number information.

The screenshot displays a banking interface with a sidebar on the left and a main content area on the right. The sidebar lists various services: TRANSFERS, BILL PAY, ACCOUNT SERVICES, and COURTESYPAY. The main content area shows a list of accounts under 'All Accounts'. The 'Checking' account is selected, showing a balance of \$86,353.94. Below it, a 'HIGH RATE CHECKI' account is highlighted with a green background, also showing a balance of \$86,353.94. A red box highlights the 'Account Details' link next to this account, with a red arrow pointing to it from above. The 'Account Details' page for the 'HIGH RATE CHECKI' account is shown on the right, displaying various fields: NUMBER (1234567-0009), NICKNAME (HIGH RATE CHECKI), BALANCE (\$86,353.94), AVAILABLE BALANCE (\$86,353.94), CHECKING NUMBER (MICR) (127100800123456), and INTEREST SINCE OPEN (\$384.70).

Field	Value
NUMBER	1234567-0009
NICKNAME	HIGH RATE CHECKI
BALANCE	\$86,353.94
AVAILABLE BALANCE	\$86,353.94
CHECKING NUMBER (MICR)	127100800123456
INTEREST SINCE OPEN	\$384.70

## Check Copy

To view or print a copy of a cleared check, select the filter icon and enter the check number or range.

The screenshot shows the 'Accounts' section of a financial management system. On the left, a sidebar lists navigation options: ACCOUNTS & STATEMENTS, TRANSFERS, BILL PAY, ACCOUNT SERVICES, CONTACT CENTER, and MORE. The main area is titled 'Accounts' and 'Statements'. Under 'All Accounts', 'CHECKING' is selected, showing a current balance of \$29.32 and an available balance of \$29.32. Below this, there are filter options for 'Transactions' and 'Account Details'. A search bar is present, along with a 'Sort By' dropdown set to 'Default'. The 'CHECK NUMBER' filter is set to '100' to '9000' with the 'Range' checkbox checked. Other filters include 'DATE', 'CATEGORY', 'TRANSACTION AMOUNT', 'TYPE', and 'CREDIT OR DEBIT?'. A 'Clear Filters' button and a 'Search' button are at the bottom right.

When transaction appears, click on Check icon to view and print.

The screenshot shows a list of transactions. The left sidebar lists accounts: SIGNATURE (\$9,436.16), PERSONAL LOC (\$1,304.88), Credit Cards (\$469.46), VISA PLATINUM (\$469.46), Mortgages (\$49,591.65), MORTGAGE LOAN (\$20,252.93), and MORTGAGE LOAN (\$29,338.72). The main area shows a list of transactions. The 'POSTED TRANSACTIONS' section is active, showing a transaction on APR 25, 2016, for 'CHECK # 8433' with a debit of \$82.82 and a balance of \$7.29. A red arrow points to the 'CHECK # 8433' text in the description. Above the list, there are 'Clear Filters' and 'Search' buttons.

## Print Loan Coupons

Select loan, click on **Loan Coupon**, and print.

The screenshot shows the 'Accounts & Statements' page. On the left is a navigation menu with icons for Dashboard, Accounts & Statements, Transfers, Bill Pay, and Account Services. The main content area is titled 'Accounts & Statements' and has tabs for 'Accounts' and 'Statements'. Under 'Accounts', there's a section for 'All Accounts' listing Checking, Savings, and Tuition accounts. To the right, there's a 'SIGNATURE' section with a 'Current Balance' of \$9,436.16. Below this are links for 'Transactions', 'Account Details', and 'Loan Coupon', with a red arrow pointing to the 'Loan Coupon' link. A search bar and a 'Sort By' dropdown are also visible. At the bottom, a transaction table shows a credit of \$313.84 on 09/27/2016.

### STEP 1

Click the "Print" icon in the top right of the page to print your Loan Coupon

### STEP 2

Cut along the lines and place coupon in an envelope

### STEP 3

Address the envelope with the following address:

LGE Community Credit Union  
430 Commerce Park Drive, Marietta, GA 30060

### STEP 4

Send your envelope from your mailbox or nearest Post Office

	LOAN PAYMENT DUE DATE	REGULAR PAYMENT
	NOV 27 / 2016	\$63.84
MEMBER NAME	LOAN ACCOUNT	
JOE MEMBER	SIGNATURE 0050-1234567	

All loans are available only to members residing in Texas

## Statements and Tax Forms

View and print regular, Personal Line of Credit, or Visa statements and Tax forms.

Select **Statements**. Then select Statement Type and Date and click View Statement.

Tax Forms and Tax Information can also be viewed and printed here.

**Accounts & Statements**

Accounts **Statements** Tax Information

If you are experiencing difficulties with this page, enable third-party cookies or click here to open in a new window..

**LGE**  
Community Credit Union *eStatements.*

[ Dividend Newsletter ] [ Statement Inserts ] [ Disclosures ] [ Help ] [ Reconciliation Form ]

Welcome - thank you for choosing eStatements!

To View a Statement:

- Select Statement Type:**
  - Regular
  - Account Analysis
  - Regular Business
  - PRA
  - Visa
  - Tax Forms
- Select Statement Date:**
  - 30 Nov 2016
  - 31 Oct 2016
  - None Available
  - None Available
  - None Available
  - None Available
  - None Available
- Select Output:**
  - View Statement

**Exit or Account Maintenance:**

Logoff

### Loan Due Dates

Select the loan. Click on **Account Details** to view all the details of the loan, such as Due Date, Interest Rate, Open Date and Year-to-Date interest.

**Accounts & Statements**

Accounts Statements

**All Accounts**

Account Type	Account ID	Balance
Savings	1690-0000	\$325.19
Loans	1690-0050	\$17,391.41

**2014 BMW X3** *1690-0050* Current Balance  
**\$17,391.41**

Transactions Account Details

Search: [ ] Sort By: Default

DATE	DESCRIPTION	CREDITS	DEBITS	BALANCE
SEP 17 2016	From Share 00 <i>Add a category Transfer</i>	\$180.58		\$17,391.41

## Transfers

Here you can access the Quick, Classic, Scheduled or History tabs.

### Quick

Use the Quick tab to transfer funds between accounts.

The screenshot shows the 'Transfers' page with the 'Quick' tab selected. The 'From' section lists two accounts: CHECKING (8670-0009) with an available balance of \$189.81 and SAVINGS (8670-0000) with an available balance of \$1,149.80. The 'Amount' section has buttons for \$20, \$40, \$60, \$80, \$100, \$200, \$300, \$400, \$500, \$1000, \$2000, \$3000, \$4000, \$5000, and 'Other...'. The 'To' section lists three accounts: CHECKING (8670-0009) with a balance of \$189.81, SAVINGS (8670-0000) with a balance of \$1,154.80, and 2012 GMC LIGHT D (8670-0050) with a balance of \$16,278.54. A 'Make Transfer' button is at the bottom right.

1. Select account for funds withdrawal. The system displays the account nickname and the available balance.
2. Select amount to transfer.
3. Select account for funds deposit. The system highlights selected destination account and displays the account nickname, a portion of the account number, and the available balance.
4. Complete transfer by selecting Make Transfer.

Once **Make Transfer** is selected, the following confirmation is displayed.



## Classic

Use the Classic tab to transfer funds between accounts, schedule recurring transfers, and make loan payments.

The screenshot shows the 'Transfers' interface in 'Classic' mode. A red arrow points to the 'Classic' tab in the top navigation bar. The 'Transfer Details' section contains the following fields:

- From Account \* (dropdown menu)
- To Account \* (dropdown menu with an 'Add Account' button below it)
- Amount \* (text input field containing '0.00')
- Date (calendar icon, showing '10/25/2016')
- Frequency (dropdown menu set to 'One Time')
- Reason (text input field)

The 'Transfer Confirmation' section displays:

- From Account: None Selected
- To Account: None Selected
- Amount: \$0.00
- Occurs: One Time
- On: Today
- Reason: (empty)

A 'Confirm Transfer' button is located at the bottom right of the confirmation section.

Select account for funds withdrawal, select account for funds deposit, key in transfer amount, select date, select frequency, and type reason. Then **Confirm Transfer**.

The screenshot shows the 'Transfers' interface with the following filled-in details:

**Transfer Details:**

- From Account \* (SAVINGS)
- To Account \* (CHECKING)
- Amount \* (300.00)
- Date (10/25/2016)
- Frequency (One Time)
- Reason (bills)

**Transfer Confirmation:**

- From Account: SAVINGS (8670-0000) \$1,209.80
- To Account: CHECKING (8670-0009) \$129.81
- Amount: \$300.00
- Occurs: One Time
- On: Today
- Reason: bills (indicated by a red arrow)

A 'Confirm Transfer' button is located at the bottom right.

**Note:** To add an LGE member's account at another bank, select the Add Account drop-down.

## Transfers

Quick **Classic** Scheduled History

Transfer Details

From Account \*

To Account \*

+ Add Account

Amount \*

at LGE Community Credit Union

at another bank

Select option, complete fields, and click **Save**.

Once **Confirm Transfer** is selected, the following confirmation is displayed.



Recurring transfers will show under the scheduled tab with all the details listed.

## Transfers

Quick Classic **Scheduled** History

October '16							November '16							
SU	MO	TU	WE	TH	FR	SA	SU	MO	TU	WE	TH	FR	SA	SU
						1			1	2	3	4	5	
2	3	4	5	6	7	8	6	7	8	9	10	11	12	4
9	10	11	12	13	14	15	13	14	15	16	17	18	19	11
16	17	18	19	<b>20</b>	21	22	20	21	22	23	24	25	26	18
23	24	25	26	27	28	29	27	28	29	30				25
30	31													

**Scheduled Transfers**

NOV 20 2016

CHECKING — 8670-0009

2012 GMC LIGHT D — 8670-0050

**\$378.12 Monthly**

Started on 10/20/2016 and ends on 10/20/2018

Reason: Monthly Loan Payment

## Delete a Recurring Transfer

Select **Scheduled** in the Transfers tab. Then select **Edit Series**.

The screenshot shows the 'Transfers' section of a financial application. The 'Scheduled' tab is selected, indicated by a red arrow. Below the tabs are three calendar views for October, November, and December 2016. At the bottom, a 'Scheduled Transfers' section displays a list of transfers. A red arrow points to the 'Edit Series' button for the first transfer.

Month	SU	MO	TU	WE	TH	FR	SA	
October '16							1	
	2	3	4	5	6	7	8	
	9	10	11	12	13	14	15	
	16	17	18	19	20	21	22	
	23	24	25	26	27	28	29	
	30	31						
November '16			1	2	3	4	5	
	6	7	8	9	10	11	12	
	13	14	15	16	17	18	19	
	20	21	22	23	24	25	26	
	27	28	29	30				
December '16						1	2	3
	4	5	6	7	8	9	10	
	11	12	13	14	15	16	17	
	18	19	20	21	22	23	24	
	25	26	27	28	29	30	31	

**Scheduled Transfers** Show Search

NOV 20 2016	CHECKING - 8670-0009	\$378.12 Monthly	Started on 10/20/2016 and ends on 10/20/2018	Reason: Monthly Loan Payment
2016	2012 GMC LIGHT D - 8670-0050			

**Edit Series**

Then select **Cancel Series**.

### Edit Series

**Amount** \$378.12

**From Account** CHECKING - 8670-0009

**To Account** 2012 GMC LIGHT D - 8670-0050

**Frequency** Monthly

**Start Date** 10/20/2016

**Reason** Monthly Loan Payment

The 'Next Transfer' section shows the date NOV 20 2016, the amount \$378.12, and a 'Skip Transfer' checkbox. A red arrow points to the 'Cancel Series' button.

Skip Transfer

**Cancel Series** Cancel Save

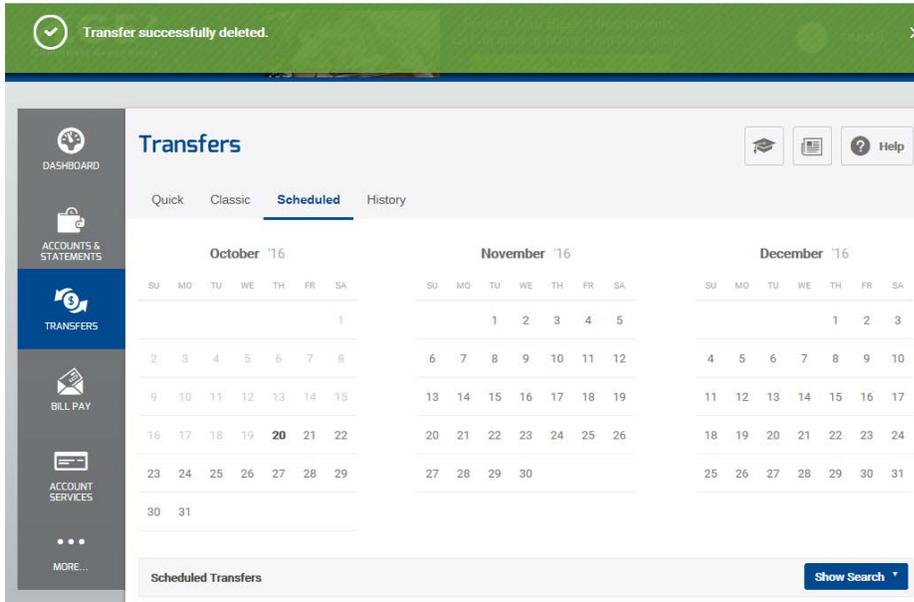
The following pop-up will display. Select **Yes** to permanently delete transfer.

### Are you sure?

Clicking 'Yes' will remove this transfer or transfer series from the system permanently. Do you wish to continue?

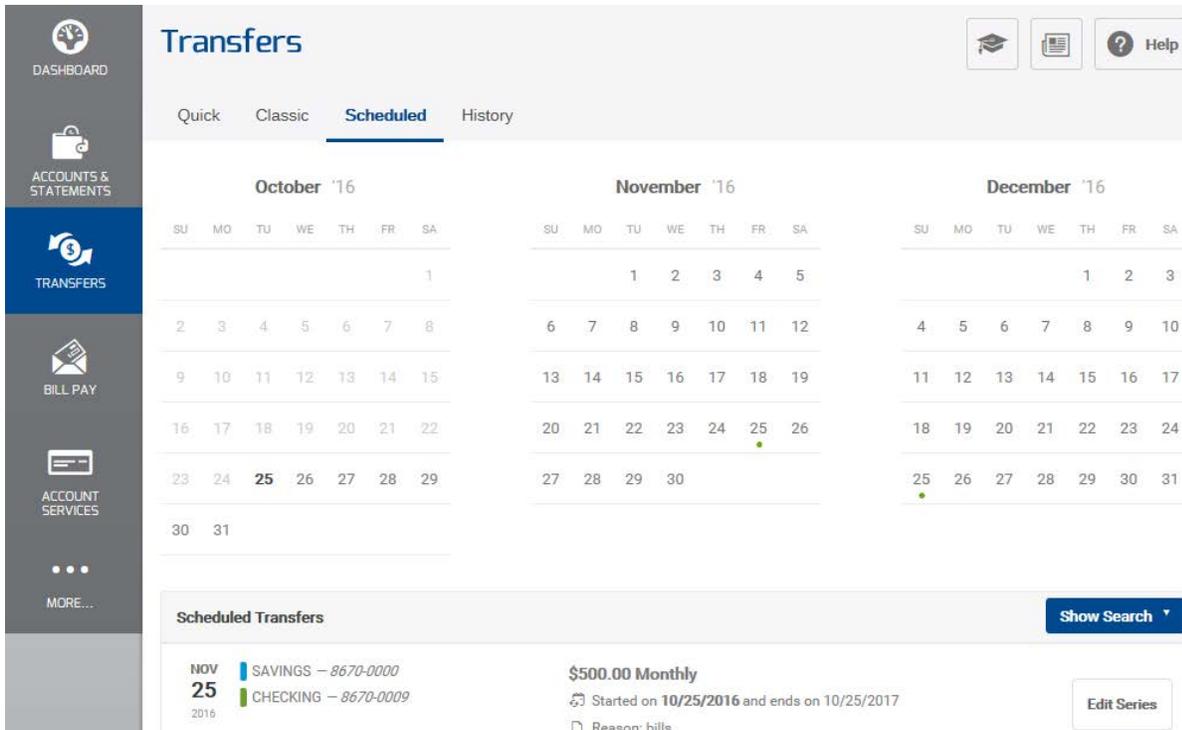
No Yes

The following confirmation will display. All scheduled transfers will be removed from the calendar.



### Scheduled

Scheduled transfers will show the monthly amount, the date the transfer starts, the date the transfer ends and the reason, if one was entered.



Select **Edit Series** to change amount, skip next scheduled transfer, or cancel entire series. Click **Save**.

### Edit Series

**Amount \***

**From Account** SAVINGS – 8670-0000

**To Account** CHECKING – 8670-0009

**Frequency** Monthly

**Start Date** 10/25/2016

**Reason**

**Next Transfer**

NOV 25 2016 \$500.00  Skip Transfer

**Cancel Series**

Use **Search** to locate a scheduled transfer.

The screenshot shows the 'Transfers' page with a sidebar on the left containing navigation options: DASHBOARD, ACCOUNTS & STATEMENTS, TRANSFERS (highlighted), BILL PAY, ACCOUNT SERVICES, and MORE... The main content area has tabs for Quick, Classic, Scheduled (selected), and History. Below the tabs are three calendar views for October '16, November '16, and December '16. At the bottom, the 'Scheduled Transfers' section is visible, featuring a search filter with dropdowns for 'From Account' and 'To Account' (both set to 'All Accounts'), a 'Sort By' dropdown, and a 'Search Dates' field set to '10/25/16 - 1/31/17'. A red arrow points to the 'Search' button in the bottom right corner of the search filter area.

## History

This tab displays transfers that have been completed on the account.

The green box indicates that the transfer was successful

**SUCCEEDED**

The screenshot shows the 'Transfers' page with the 'History' tab selected. The page title is 'Transfers' and there are navigation tabs for 'Quick', 'Classic', 'Scheduled', and 'History'. A sidebar on the left contains navigation options: 'DASHBOARD', 'ACCOUNTS & STATEMENTS', 'TRANSFERS', 'BILL PAY', 'ACCOUNT SERVICES', and 'MORE...'. The main content area is titled 'Transfer History' and includes a 'Show Search' button. Below this, there is a list of four transfer entries, each with a date (OCT 25 2016), source and destination accounts, amount, frequency, start/end dates, reason, and a 'SUCCEEDED' status. Each entry also has a 'View Details' button.

Date	From Account	To Account	Amount	Frequency	Start/End	Reason	Status	Action
OCT 25 2016	SAVINGS - 8670-0000	CHECKING - 8670-0009	\$500.00	Monthly	Started on 10/25/2016 and ends on 10/25/2017	bills	SUCCEEDED	View Details
OCT 25 2016	CHECKING - 8670-0009	SAVINGS - 8670-0000	\$142.00	Weekly	Started on 10/25/2016 and ends on 10/27/2016	Saving Money	SUCCEEDED	View Details
OCT 25 2016	SAVINGS - 8670-0000	CHECKING - 8670-0009	\$300.00	One Time	Started on 10/25/2016	bills	SUCCEEDED	View Details
OCT 25 2016	CHECKING - 8670-0009	SAVINGS - 8670-0000	\$60.00	One Time	Started on 10/25/2016		SUCCEEDED	View Details

## View Transfer History

Complete fields to view transfer history.

The screenshot shows the 'Transfers' page with the 'History' tab selected. The page title is 'Transfers' and there are navigation tabs for 'Quick', 'Classic', 'Scheduled', and 'History'. A sidebar on the left contains navigation options: 'DASHBOARD', 'ACCOUNTS & STATEMENTS', 'TRANSFERS', 'BILL PAY', 'ACCOUNT SERVICES', and 'MORE...'. The main content area is titled 'Transfer History' and includes a 'Hide Search' button. Below this, there are search filters: 'From Account' (All Accounts), 'To Account' (All Accounts), 'Search Dates' (7/25/16 - 10/25/16), 'Status' (Any), and 'Sort By'. There are 'View All' and 'Search' buttons. Below the filters, there is a list of two transfer entries, each with a date (OCT 25 2016), source and destination accounts, amount, frequency, start/end dates, reason, and a 'SUCCEEDED' status. Each entry also has a 'View Details' button.

Date	From Account	To Account	Amount	Frequency	Start/End	Reason	Status	Action
OCT 25 2016	SAVINGS - 8670-0000	CHECKING - 8670-0009	\$500.00	Monthly	Started on 10/25/2016 and ends on 10/25/2017	bills	SUCCEEDED	View Details
OCT 25 2016	CHECKING - 8670-0009	SAVINGS - 8670-0000	\$142.00	Weekly	Started on 10/25/2016 and ends on 10/27/2016		SUCCEEDED	View Details

## Bill Pay

Select Bill Pay from the Dashboard.

**Multipay:** Pay multiple bills at the same time.

**Classic Pay:** Schedule a one time or recurring payment to a person or business.

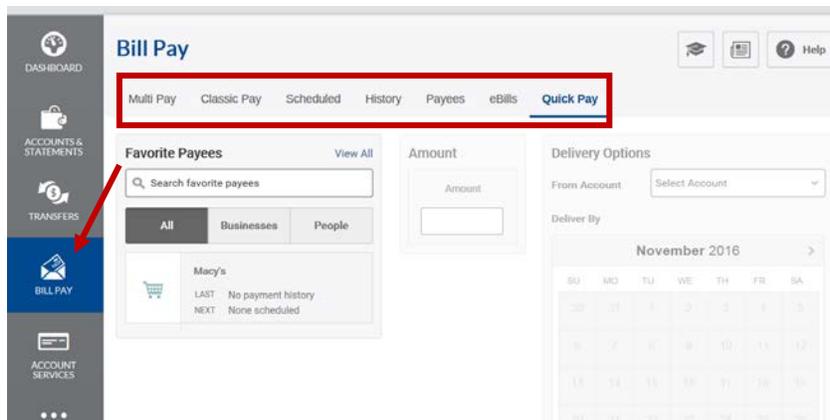
**Scheduled:** See payments that have been scheduled.

**History:** See payment history and search for a sent payment.

**Payees:** Show all payees that have been set up. View summary and detailed information about payees and add payees.

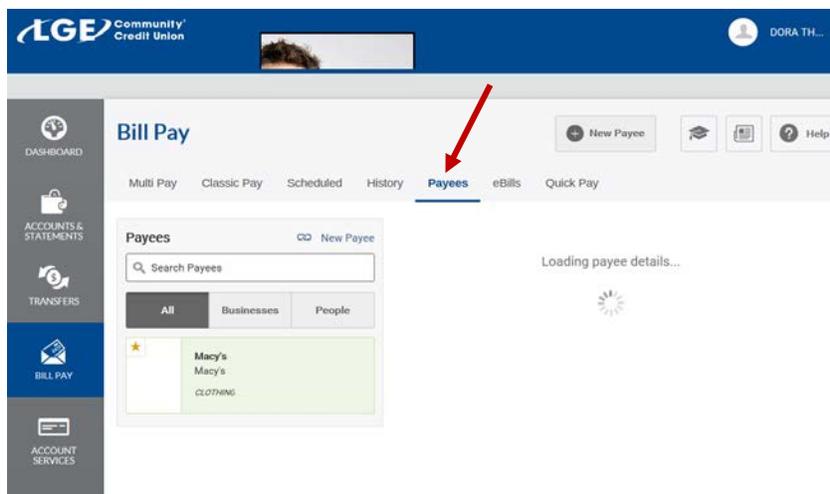
**eBills:** Show any payees that are eligible for eBills. View summary information, enroll, un-enroll, and edit eBills, and manage autopay.

**Quick Pay:** Make a one-time payment to a person or business. Only active (favorite) payees are listed on the Quick Pay screen (designate active payees on the Payees screen).

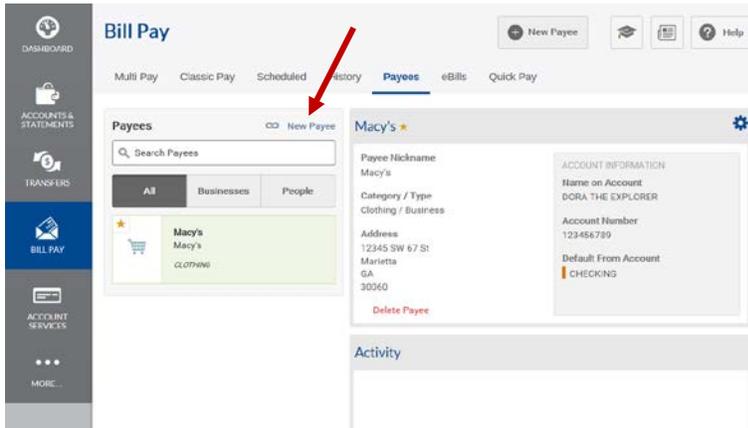


## Add a Payee

Select Payees.



Click New Payee.

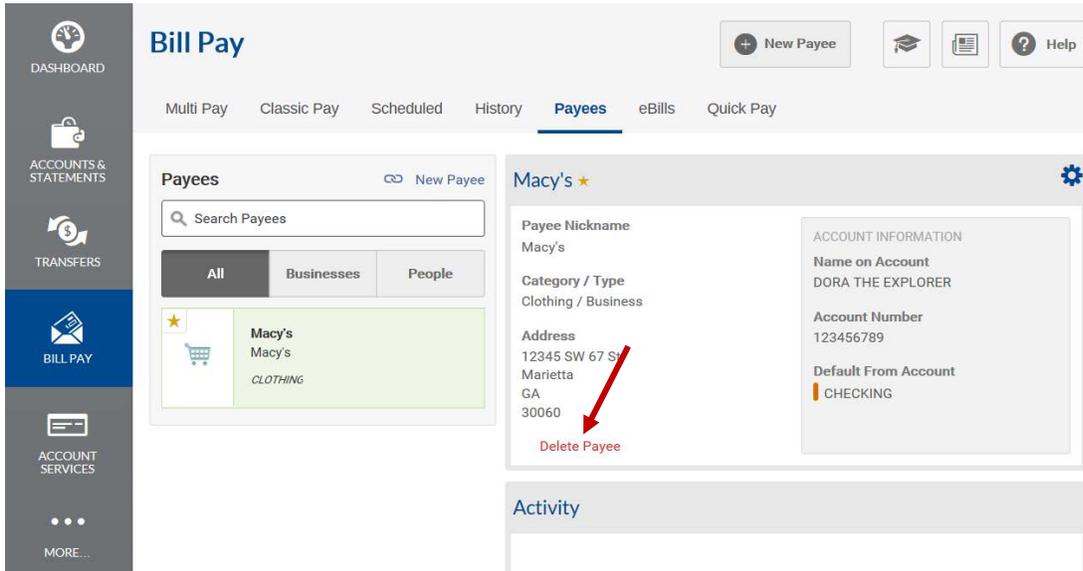


Choose Business or Person and complete fields. Click Next.

A screenshot of a modal window titled 'Add Payee'. At the top, it says 'I'm paying a...'. Below this are two buttons: 'Business' and 'Person'. Two red arrows point from the text above to these buttons. Below the buttons are several form fields, each with a red asterisk indicating a required field: 'Name Of Business \*' (with a placeholder 'As it appears on a bill'), 'Payee Zip Code \*' (with a placeholder 'Zip code of the payee'), 'Payee Category \*' (a dropdown menu with 'Select Category'), and 'Default Funding Account \*' (a dropdown menu with 'Select Account'). At the bottom, there are two more fields: 'Account Number ? \*' (with a placeholder 'As it appears on a bill') and 'Confirm Account Number \*'. At the very bottom of the modal are two buttons: 'Cancel' and 'Next'.

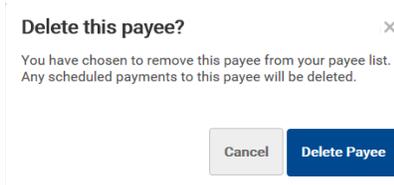
## Delete a payee

Click Delete Payee.



The screenshot shows the 'Bill Pay' interface. On the left is a navigation sidebar with options: DASHBOARD, ACCOUNTS & STATEMENTS, TRANSFERS, BILL PAY (highlighted), and ACCOUNT SERVICES. The main content area has a top navigation bar with 'Multi Pay', 'Classic Pay', 'Scheduled', 'History', 'Payees' (selected), 'eBills', and 'Quick Pay'. Below this is a 'Payees' section with a search bar and tabs for 'All', 'Businesses', and 'People'. A card for 'Macy's' (CLOTHING) is visible. To the right is a detailed view for 'Macy's' with fields for 'Payee Nickname', 'Category / Type', 'Address', and 'ACCOUNT INFORMATION'. A red arrow points to the 'Delete Payee' link at the bottom of the details.

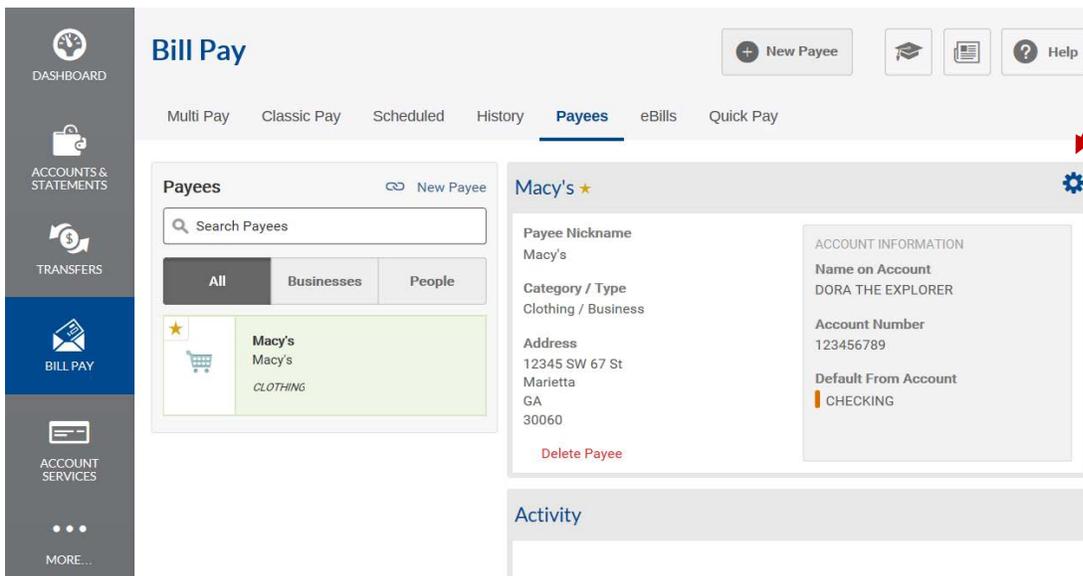
Delete Payee confirmation box will appear. Click Delete Payee.



The screenshot shows a confirmation dialog box titled 'Delete this payee?'. The text inside reads: 'You have chosen to remove this payee from your payee list. Any scheduled payments to this payee will be deleted.' At the bottom, there are two buttons: 'Cancel' and 'Delete Payee'.

## Edit a Payee

Click gear next to the payee you wish to edit.



The screenshot shows the 'Bill Pay' interface, similar to the first one. A red arrow points to the gear icon (settings) located at the top right of the 'Macy's' payee details card.

Edit payee address or other details (such as Name on Account, Account Number, Payee Category, etc) and click Save Payee.

**Edit Macy's**

Address    Details

PayeeName \*    Macy's

AddressLine1 \*    12345 SW 67 St

AddressLine2   

City \*    Marietta

State \*    Georgia

Nickname \*    Macy's

NameOnAccount \*    DORA THE EXPLORER

ApplyToAccountNumber \*    123456789

Payee Category \*    Clothing

From Account \*    CHECKING

Payee Image        Upload Image

By default, the system will assign an image based on the payee category.

Favorite?     Shown In Quick/Multi Pay

Cancel    Save Payee

### Research a Payment

Select History and click Show Search.

**Bill Pay**    Help

Multi Pay    Classic Pay    Scheduled    **History**    Payees    eBills    Quick Pay

**Bill Payment History**    Show Search

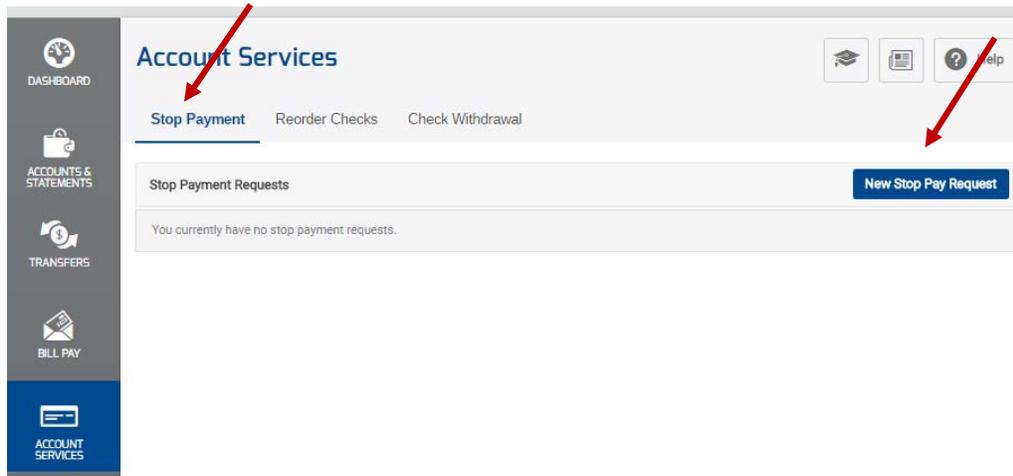
There are no payments to show.

## Account Services

### How to place a Stop Payment, Reorder Checks and Check Withdrawal

#### Stop Payment

Select Stop Payment and click New Stop Pay Request.



Complete fields and click **Search** to verify check has cleared. If it has not cleared, check box **I Agree** and select **Submit Request**.

#### Add Stop Payment Request

Account *	<input type="text" value="Select Account"/>
Check Number	<input type="text"/> <input type="checkbox"/> Range
Check Date	<input type="text"/>
Amount	<input type="text"/>

Search for matching transactions before stopping payment.

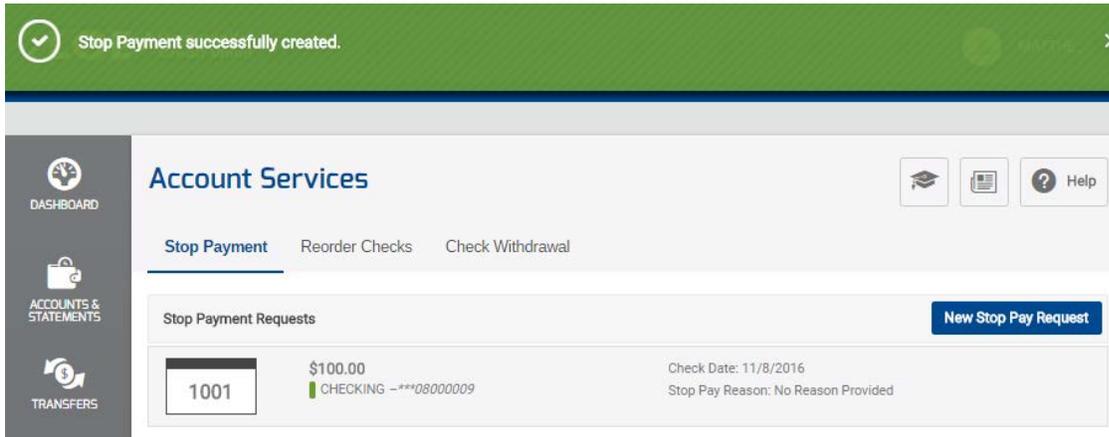
Payee Name	<input type="text"/>
Remarks	<input type="text"/>

By checking 'I Agree' and clicking 'Submit Request', I acknowledge that I have read and agree to the [Stop Payment Policy](#) of LGE Community Credit Union.

I Agree \*

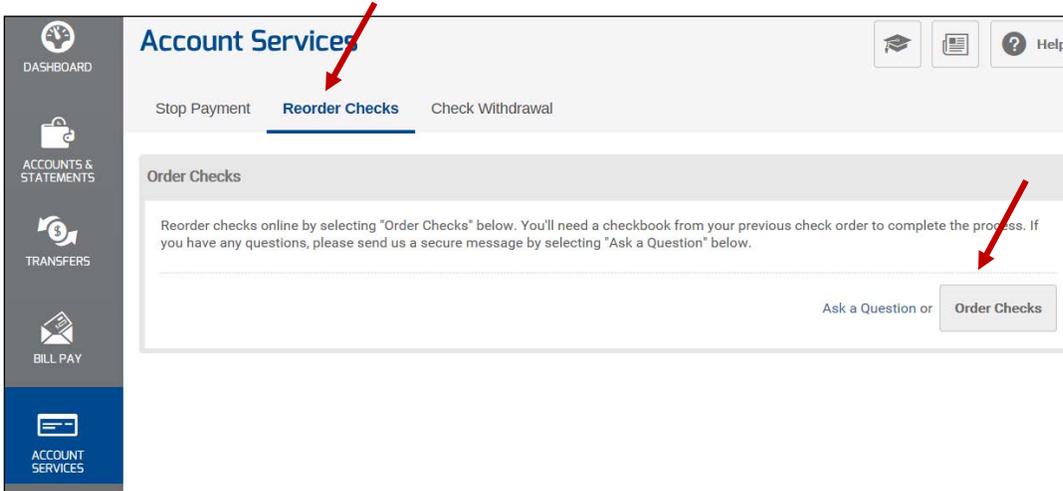
<input type="button" value="Cancel"/>	<input type="button" value="Submit Request"/>
---------------------------------------	---

The following confirmation will display.



### Order/Reorder Checks

Select **Reorder Checks** and click **Order Checks**.



Select checks for order.



## Check Withdrawal

Withdraw funds by check by completing the following fields. Check will be issued to registered online banking user and mailed to address on account.

**Account Services**

Stop Payment   Reorder Checks   **Check Withdrawal**

Check Withdrawal

Withdraw funds by check to send yourself a check for a specified amount.

From Account \*   Select Account

Amount \*   Max: \$999,999.99

Payable To:   MATTHEW TRENT GILBERT

**Submit**

The following message will display if funds are not available.

**Account Services**

Stop Payment   Reorder Checks   **Check Withdrawal**

**⚠** There was a problem submitting your request. Please fix the following errors and resubmit your request.

- The total withdrawal amount exceeds the available balance of your chosen account. Please choose a different account or adjust your requested balance.

Check Withdrawal

Withdraw funds by check to send yourself a check for a specified amount.

From Account \*   CHECKING

Amount \*   10.00   Max: \$999,999.99

Payable To:   MATTHEW TRENT GILBERT

**Submit**

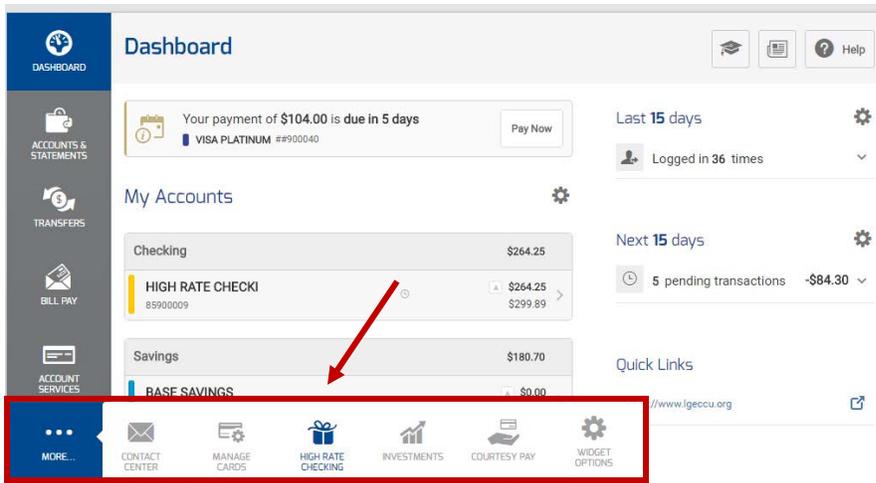
If funds are available, click **Yes** to confirm issue of check.

### Are you sure?

Are you sure you want to issue a check for \$10.00? The check will arrive within 2 to 5 business days.

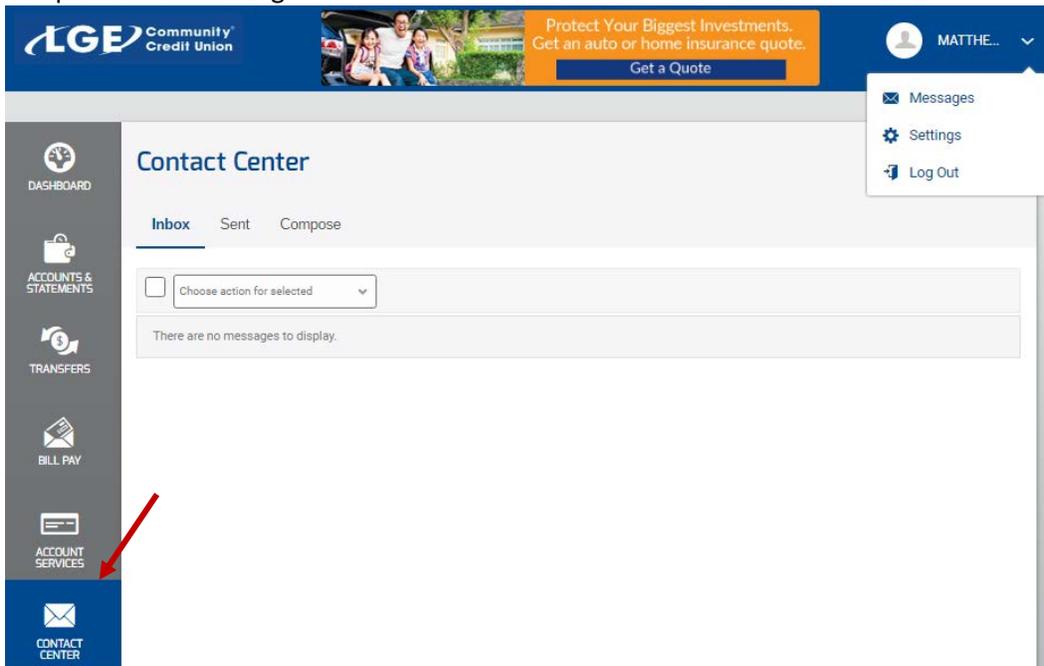
## More

More tab displays Contact Center, Manage Cards, High Rate Checking, Investments, Courtesy Pay, and Widget Options.



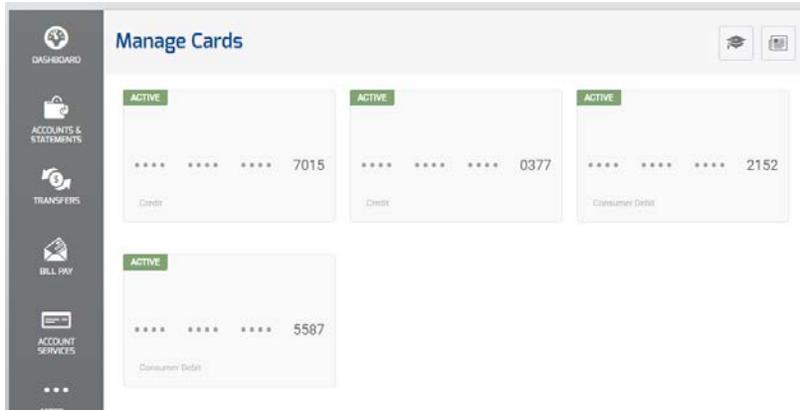
## Contact Center

Select **Contact Center** to access secured messaging. View messages in Inbox and Sent items and Compose a new message.

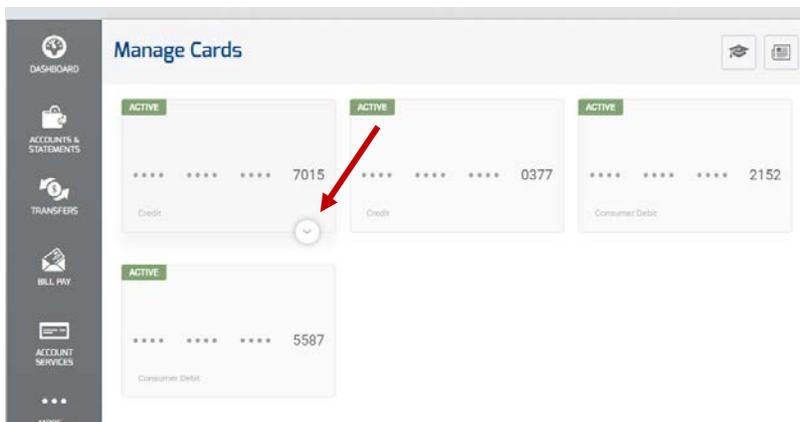


## Manage Cards

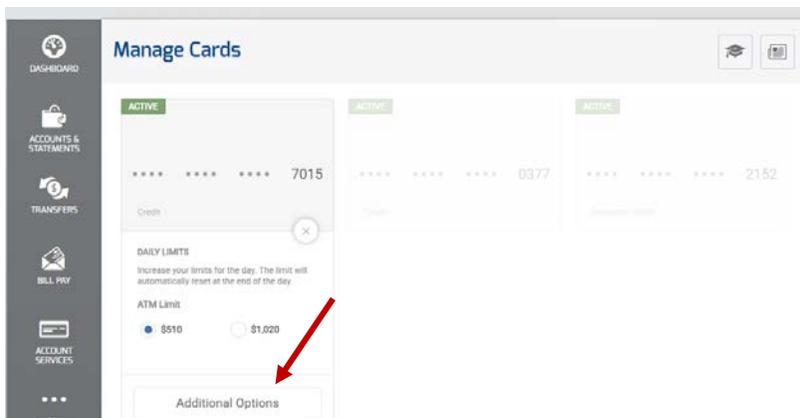
Select **Manage Cards** for card options. Personalize your card, change daily card limit, or replace, block, or close card permanently.



Click the card or hover and click the down arrow when it displays to see card options.



To change a card limit, select the radio button next to the limit to be changed. Limits are only increased for the day and will be reset at the end of the day.



*Note: Any changes made to limits, foreign transactions, and card maintenance will be updated immediately.*

## Additional Options

Select **Additional Options** to order a personalized card, or to replace, block, or permanently close a card.

Additional Card Options

Here you can replace, request a physical replacement, block, or close your card permanently.

**PERSONALIZE**

**Design my own card**  
I would like to personalize my debit card

**REPLACEMENT OPTIONS**

**Lost (replacement card will have a new number)**  
I have lost my card and I need a new card.

**Stolen (replacement card will have a new number)**  
My card was stolen and I need a new card.

**Misplaced (replacement card will have a new number)**  
I have misplaced my card and need to order a new one.

**Damaged (card number remains active)**  
My card is damaged and I need a replacement card.

**BLOCK OR CLOSE YOUR CARD**

You can place a temporary block onto your VISA Debit Card. It will remain visible in your "Manage Cards" section, but can not be used. You can unblock your VISA Debit Card at any time by hovering over the blocked card. Closing your VISA Debit Card or VISA Credit Card will permanently remove the card and its ability to be used.

Block this card Close this card

Cancel

## Design Your Own Card (DYOC)

Upload an image (or select from library) and design custom Visa debit or credit card.

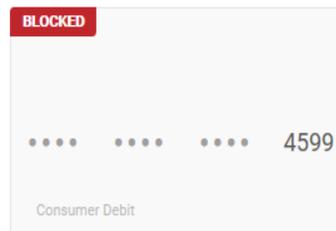
## Block or Close Your Card

Place a temporary block by selecting **Block this card**. It will remain visible in Manage Cards section, but cannot be used.

### BLOCK OR CLOSE YOUR CARD

You can place a temporary block onto your card. It will remain visible in your "Manage Cards" section, but can not be used. You can unblock your card at any time by hovering over the blocked card. Closing your card will permanently remove your card and its ability to be used.

Block this card Close this card



Unblock card by hovering over blocked card and selecting **Unblock** in the Manage Cards section. This immediately reactivates a card.

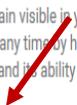
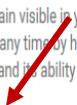


Closing card will permanently remove card and its ability to be used.

Select **Close this card**. Then select **Close this card** again to confirm. This will close the card immediately.

**BLOCK OR CLOSE YOUR CARD**

You can place a temporary block onto your card. It will remain visible in your "Manage Cards" section, but can not be used. You can unblock your card at any time by hovering over the blocked card. Closing your card will permanently remove your card and its ability to be used.



**Close this card** ✕

EXPECTED DELIVERY DATE  
November 29, 2016

---

PLEASE CONSIDER

- You will no longer be able to use this current card number.
- This card will no longer be visible from your "Manage Cards" section.
- This action is not reversible.

### Lost/Stolen/Misplaced/Damaged Card

Select **Lost** (replacement card will have a new number) if card was lost and a new card is needed.

**Report Card as Lost** ✕

EXPECTED REPLACEMENT DATE  
November 10, 2016

---

PLEASE CONSIDER

- Your card will become **closed** once it is claimed as lost.
- You will no longer be able to use this current card number for purchases as it will no longer be visible from your "Manage Cards" section.
- The replacement card will have a **new card number** to be used for future purchases.
- Your replacement card will be available in "Manage Cards" when it arrives.

Select **Stolen** (replacement card will have a new number) if card was stolen and a new card is needed.

**Report Card as Stolen** ✕

EXPECTED REPLACEMENT DATE  
November 10, 2016

---

PLEASE CONSIDER

- Your card will become **closed** once it is claimed as stolen.
- You will no longer be able to use this current card number for purchases as it will no longer be visible from your "Manage Cards" section.
- The replacement card will have a **new card number** to be used for future purchases.
- Your replacement card will be available in "Manage Cards" when it arrives.

Select **Misplaced** (replacement card will have a new number) if card was misplaced and a new card is needed.

Report Card as Misplaced ×

---

**EXPECTED REPLACEMENT DATE**

November 10, 2016

---

**PLEASE CONSIDER**

- Your card will become **closed** once it is claimed as misplaced.
- You will no longer be able to use this current card number for purchases as it will no longer be visible from your "Manage Cards" section.
- The replacement card will have a **new card number** to be used for future purchases.
- Your replacement card will be available in "Manage Cards" when it arrives.

---

Select **Damaged** (card number remains active) if card is damaged and a replacement card is needed.

Report Card as Damaged ×

---

**EXPECTED REPLACEMENT DATE**

November 10, 2016

---

**PLEASE CONSIDER**

- Your card will **not be closed** once it is claimed as damaged.
- You will be able to use this current card number for purchases while your physical card is being replaced.
- The replacement card **will have the same card number** to be used for future purchases.

---

## High Rate Checking

View status of High Rate Checking account.

TRANSFERS

BILL PAY

ACCOUNT SERVICES

COURTESYPAY

MORE...

DIVIDEND REWARDS CHECKING ACCOUNT  
**HIGH RATE CHECKING - 8590-0009**

**ATM Surcharge Benefits**  
ATM fees are eligible for a refund of up to \$10.00 per cycle.

CYCLE	REFUNDED
<b>Current Cycle</b> 9/30/2016 - 10/28/2016	<i>PENDING</i>
<b>Previous Cycle</b> 8/31/2016 - 9/29/2016	<b>\$4.95</b>

**Requirements for Dividend Rewards Benefits**

REQUIREMENT	REQUIRED	ACTUAL	MET
<b>E-statements</b>	YES	<b>NO</b>	<b>✗</b>

**CURRENT CYCLE** 9/30/2016 - 10/28/2016

Online Banking Accessed	1	285	✔
-------------------------	---	-----	---

1/29/2016 - 2/26/2016 FEB

2/29/2016 - 3/30/2016 MAR

3/31/2016 - 4/28/2016 APR

4/29/2016 - 5/30/2016 MAY

5/31/2016 - 6/29/2016 JUN

6/30/2016 - 7/28/2016 JUL

7/29/2016 - 8/30/2016 AUG

8/31/2016 - 9/29/2016 SEP

**9/30/2016 - 10/28/2016 OCT**

10/31/2016 - 11/29/2016 NOV

11/30/2016 - 12/29/2016 DEC

Online Banking Accessed	1	285	✔
ACH Transactions	1	<b>0</b>	<b>✗</b>
Debit/Credit Card Transactions	20	<b>0</b>	<b>✗</b>
Debit/Credit Card Amount Spent	\$250.00	<b>\$0.00</b>	<b>✗</b>
<b>REQUIREMENTS NOT MET</b>			<b>✗</b>

**PREVIOUS CYCLE** 8/31/2016 - 9/29/2016

Online Banking Accessed	1	183	✔
ACH Transactions	1	22	✔
Debit/Credit Card Transactions	20	58	✔
Debit/Credit Card Amount Spent	\$250.00	<b>\$1,269.97</b>	✔
<b>REQUIREMENTS MET</b>			✔

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Routing Number: 261171480

Federally insured by the NCUA.  
An Equal Housing Lender.

## Investments

View an account with LGE Investments and Retirement.

**Investments**

Currently, you do not have an account with our investment group. If you would like to open an investment account or would like to speak with an adviser, call us at 770-424-0060.

Investment products and services offered through CUSO Financial Services, L.P. (Member FINRA/SIPC). Products are not NCUA/NCUSIF or federally insured, not credit union guarantees, and may lose value.

Please use the secure message system if you believe that you got this message in error or to submit any questions or concerns.

[Send a Message](#)

**INVESTMENTS**

## Courtesy Pay

Opt in or out of Courtesy Pay.

**Courtesy Pay**

Courtesy Pay is a service that allows LGE to pay an ACH or check item presented against your checking account even if it causes the account to become overdrawn. It allows LGE Community Credit Union to provide a higher level of service to you by helping to protect your account and reputation when an inadvertent overdraft occurs.

Courtesy Pay for ATM or Debit transactions is a service we provide with your affirmation. It allows us to pay ATM or Debit card transactions presented against your checking account even if they cause the account to become overdrawn. [Click here for additional information.](#)

The Courtesy Pay limit includes any overdraft fees assessed.

[See more](#)

COURTESY PAY FEE	ELIGIBLE TRANSACTION TYPES
<b>\$30.00</b> PER TRANSACTION	ATM (with your affirmation) Debit Transactions (with your affirmation) Checks Electronic Transactions (ACH)

**Courtesy Pay for ATM or Debit**

Opting in allows LGE to strive to pay ATM or Debit Card Transactions presented even if it causes the account to become overdrawn. Opting out means that your debit card will be declined if you have insufficient funds to cover the amount of a transaction.

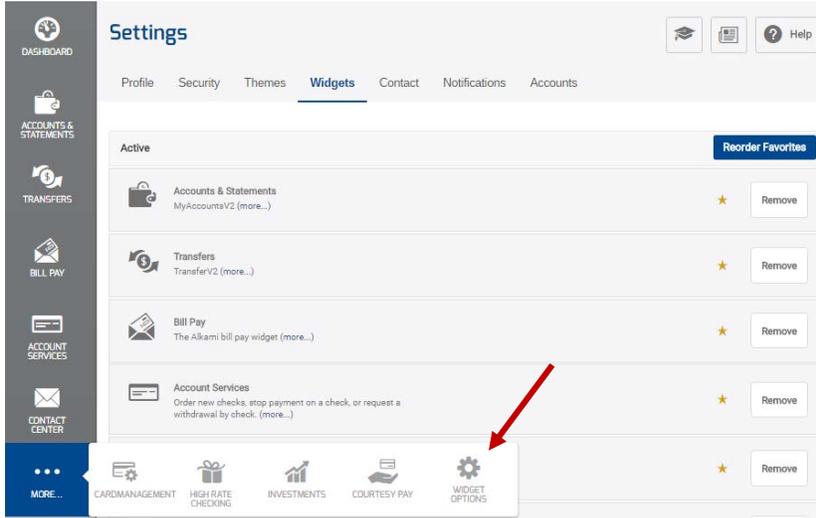
## Opt In/Out of Courtesy Pay

Opt in/out by selecting the **Opt In** toggle switch. Check box **I agree** and click **Save**.

 I Agree

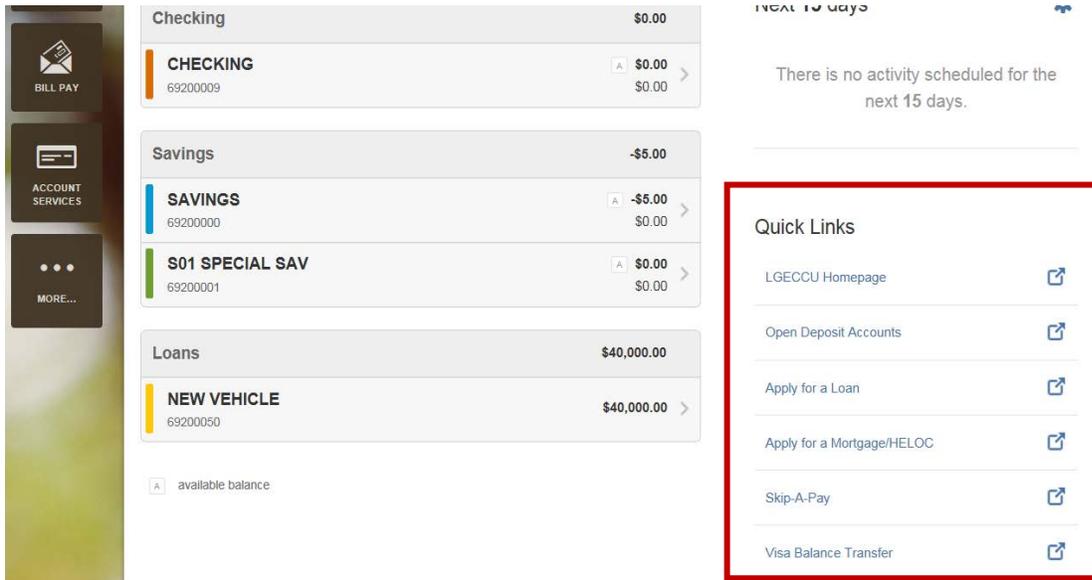
## Widget Options

Select **Widget Options** to return to Widgets in Settings.



## Quick Links

Select link under Quick Links to visit the LGE homepage, open a deposit account, apply for a loan, apply for a mortgage, skip a loan payment, or make a Visa balance transfer.



## View Debit/Credit Card Holds

View Debit Card or Credit Card pending transactions.

All pending transactions will be displayed on the Dashboard. Select down arrow for additional information about the pending transaction.

The screenshot shows two dashboard widgets. The first widget, titled "Last 15 days", includes a gear icon and a dropdown arrow. A red arrow points to the gear icon. Below it, a user profile icon is followed by the text "Logged in 7 times". The second widget, titled "Next 30 days", includes a gear icon and a dropdown arrow. Below it, a clock icon is followed by the text "1 pending transaction" and "\$-5.29". Below these widgets is a "Quick Links" section with the URL "https://www.lgeccu.org" and an external link icon.

Hover over the clock icon to display pending transactions. Click the clock icon to display posted transactions.

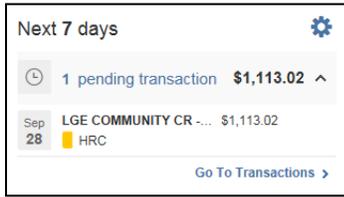
The screenshot shows a credit card summary card. The top section is titled "Credit Cards" and shows a balance of "\$160.43". Below this, a card titled "THE ACHIEVER" with card number "##400040" is displayed. A red arrow points to a clock icon next to the card. To the right of the card, the available balance is shown as "\$160.43" and the total balance as "\$334.28". A legend at the bottom indicates that the clock icon represents a "pending transaction" and the "A" icon represents an "available balance".

## See Pending ACH

Pending ACH amount displays under upcoming activity in Dashboard widget.

The screenshot shows a full dashboard interface. On the left is a navigation sidebar with icons for "DASHBOARD", "ACCOUNTS & STATEMENTS", "TRANSFERS", and "BILL PAY". The main content area is titled "Dashboard" and includes a payment reminder: "Your payment of \$301.28 is due today" with a "Pay Now" button. Below this is a "My Accounts" section with a gear icon. A "Checking" account is listed with a balance of "\$-22.16". A red arrow points to the "Next 7 days" widget in the right-hand column, which shows "1 pending transaction" for "\$1,113.02".

Click on  to view more information about the pending transaction.



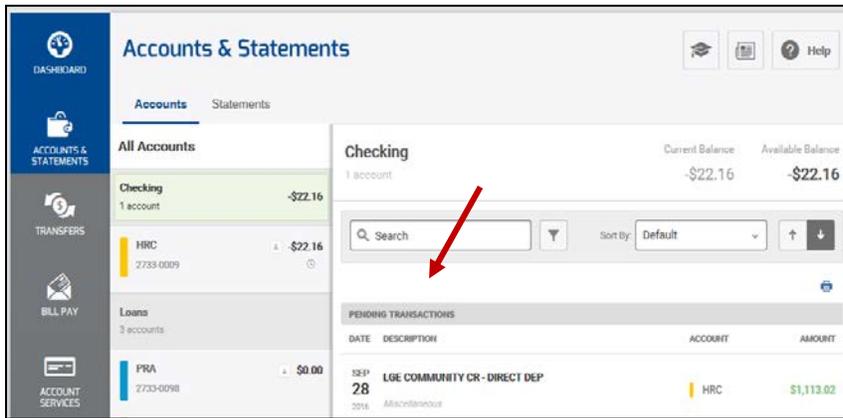
Next 7 days 

🕒 1 pending transaction \$1,113.02 ^

Sep 28  LGE COMMUNITY CR ... \$1,113.02

[Go To Transactions >](#)

Pending ACH can also be found in Accounts & Statements widget.



**Accounts & Statements**   

**Accounts** Statements

**All Accounts**

- Checking 1 account -\$22.16
- HRC 2733-0009 -\$22.16
- Loans 3 accounts
- PRA 2733-0098 \$0.00

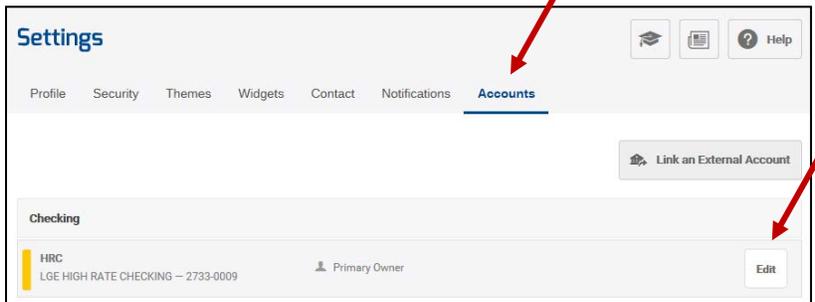
**Checking** 1 account Current Balance: -\$22.16 Available Balance: \$22.16

🔍 Search  Sort by: Default  

**PENDING TRANSACTIONS**

DATE	DESCRIPTION	ACCOUNT	AMOUNT
SEP 28 2014	LGE COMMUNITY CR - DIRECT DEP	HRC	\$1,113.02
	<small>Macrolibout</small>		

*Note: If account type is hidden, an ACH deposit or withdrawal will not display on main Dashboard. Click **Settings, Accounts, and Edit** button on account type to change. (Also see Widget instructions.)*



**Settings**   

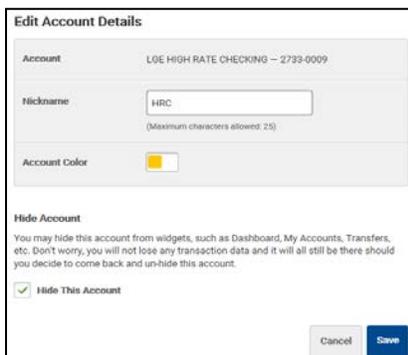
Profile Security Themes Widgets Contact Notifications **Accounts**

 Link an External Account

**Checking**

- HRC LGE HIGH RATE CHECKING - 2733-0009  Primary Owner 

Uncheck mark **Hide This Account**. Click **Save**.



**Edit Account Details**

Account: LGE HIGH RATE CHECKING - 2733-0009

Nickname:  (Maximum characters allowed: 25)

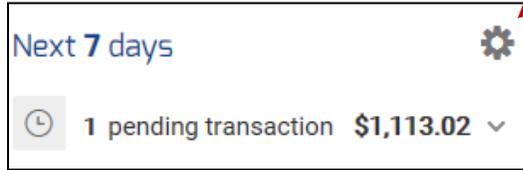
Account Color: 

**Hide Account**

You may hide this account from widgets, such as Dashboard, My Accounts, Transfers, etc. Don't worry, you will not lose any transaction data and it will all still be there should you decide to come back and un-hide this account.

Hide This Account

Note: If Pending Transactions are hidden, click on the gear under Next 7 days.



Next 7 days 

 1 pending transaction \$1,113.02 

Check Pending Transactions box. Click Save.

**Dashboard Settings**

**Upcoming Activity**  
You can choose how many days of upcoming activity, and what types of information you'd like displayed on your dashboard.

**How many days?**  
7 

**What to display**  
Choose which activities you'd like displayed.

- Bill Payments
- Transfers 
- Pending Transactions
- Auto Draft Payments