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

Welcome.

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:

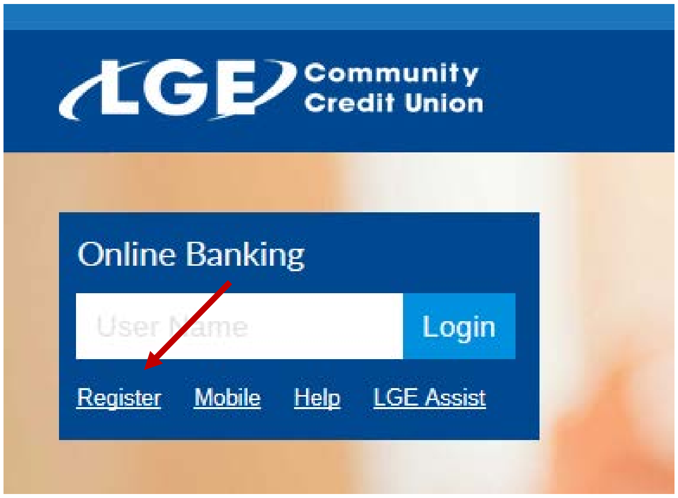
- SMOOTH experience with the seamless integration of Bill Pay and Online Banking
- QUICK access to your statements and features from all devices
- EASY money transfer tools all in one place
- CONVENIENT management of your card accounts from all devices
- ENHANCED security tools as well as Apple TouchID/Android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

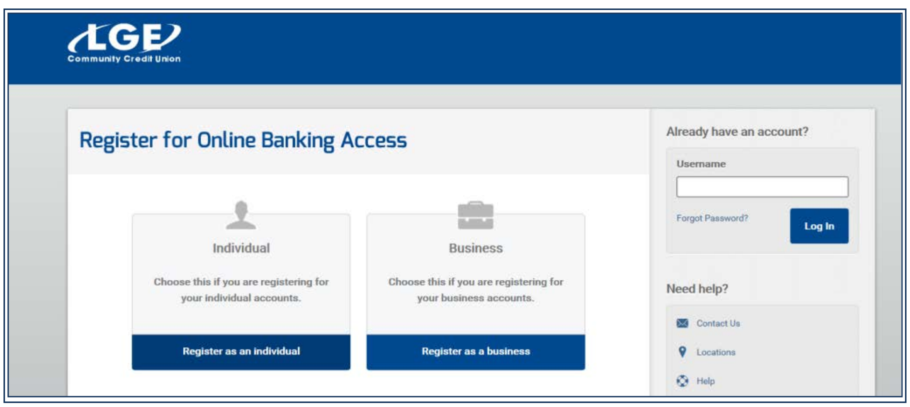
Table of Contents

New User Registration

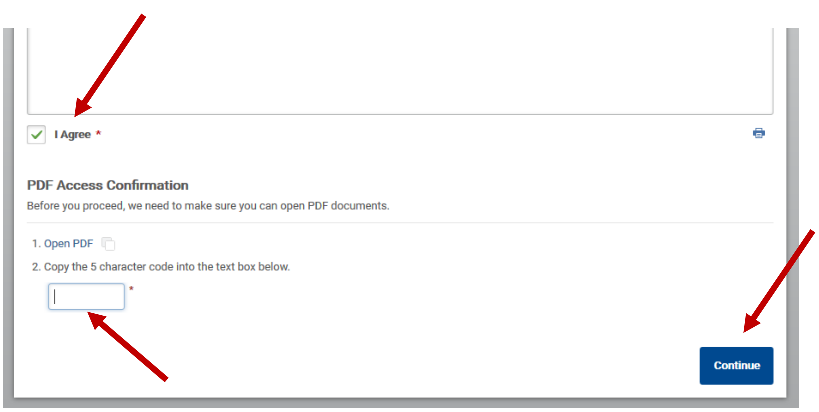
Click on **Register** to login new user.



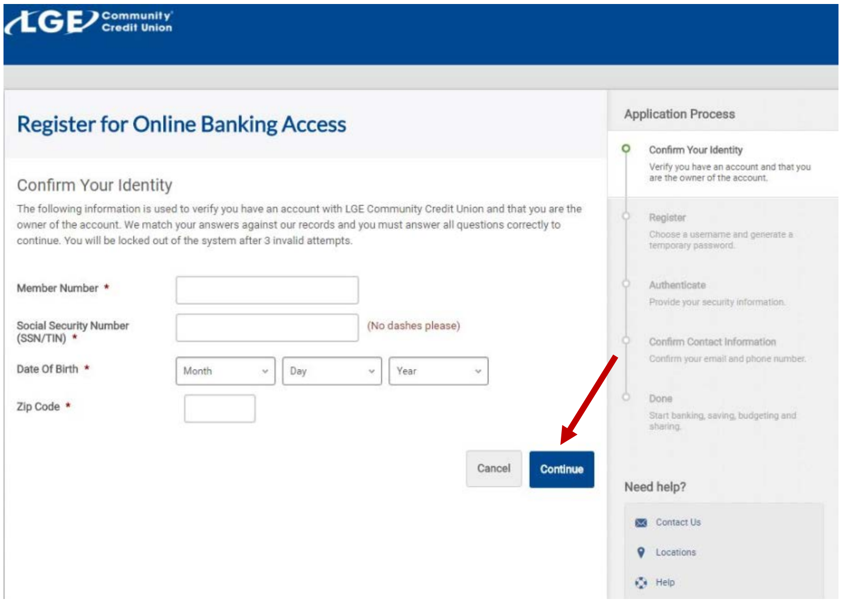
Register as either an individual or business.



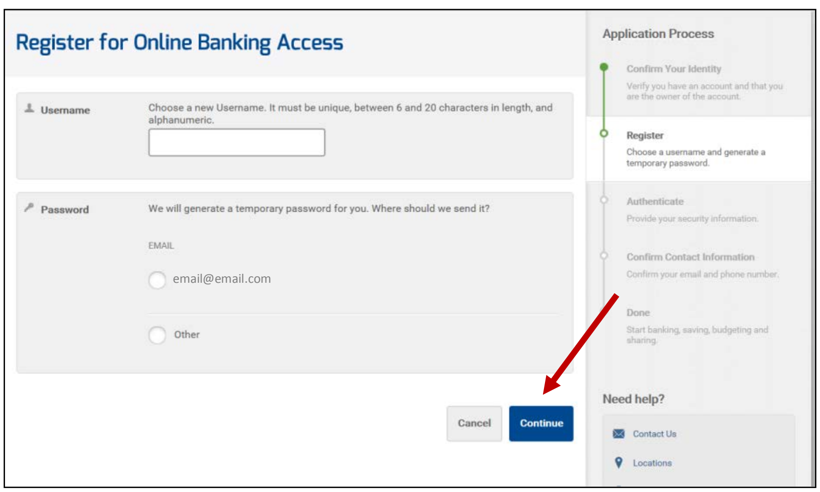
Check **I Agree** box for the disclosure. A PDF Access Confirmation will appear; enter the code provided within the PDF and click **Continue**.



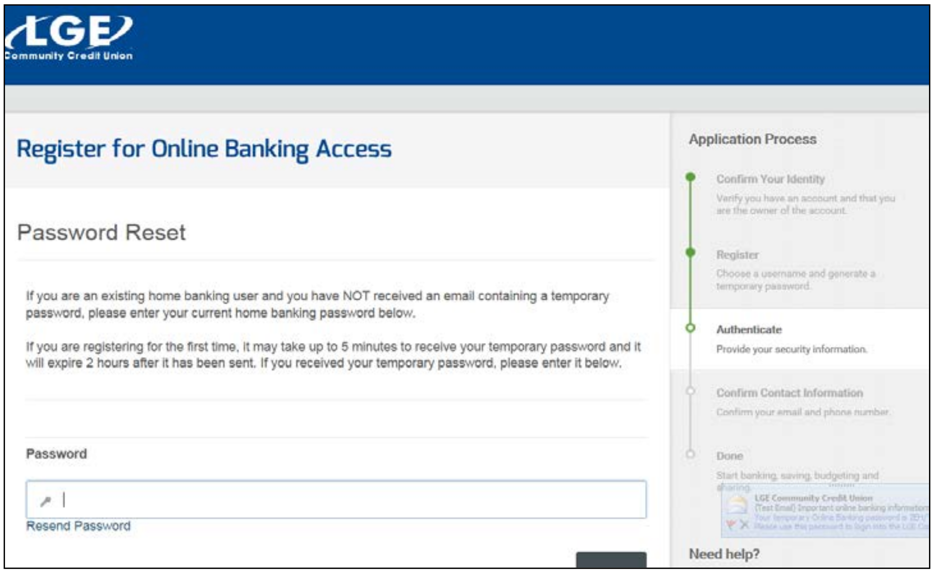
Confirm identity by entering fields and click **Continue**.



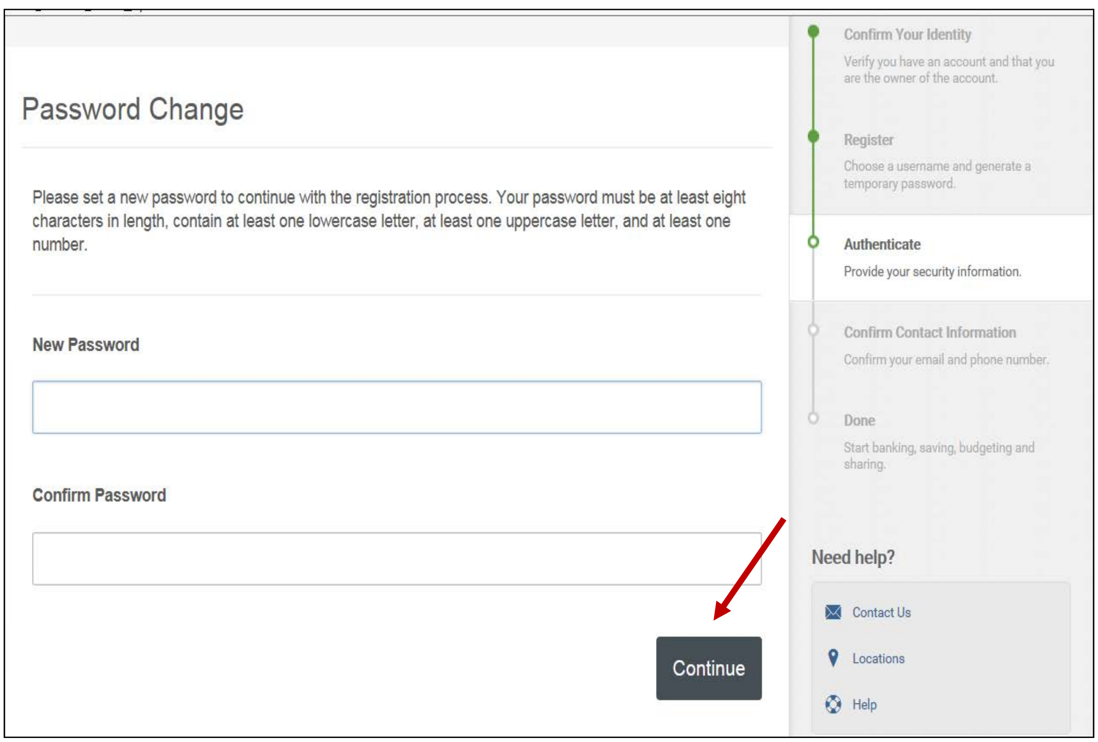
Choose a Username and select email address for temporary Password to be sent. Then click **Continue**.



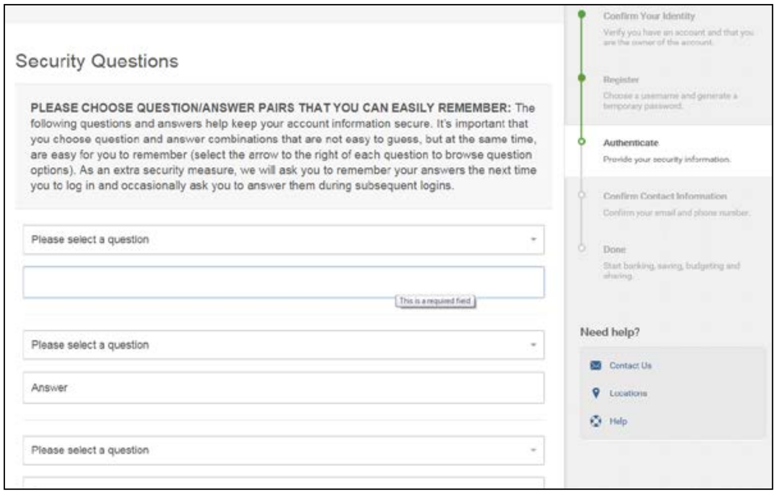
Enter temporary password in the box provided.



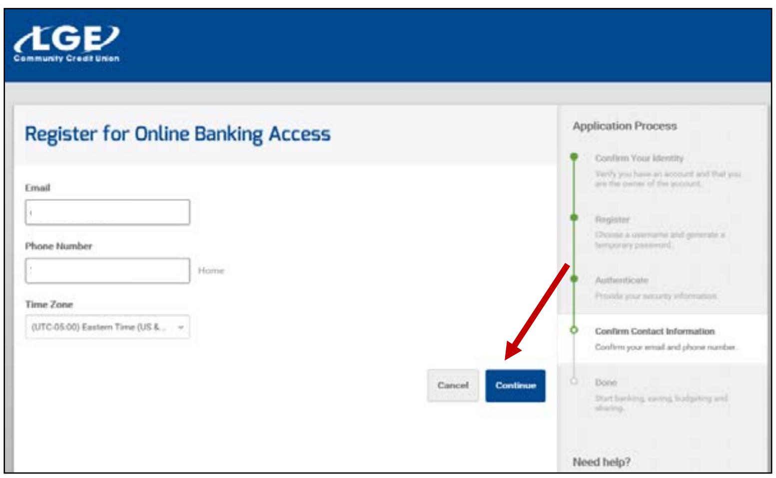
Create and Confirm a new password. *Password must be at least eight (8) characters in length, must contain at least one (1) lowercase letter, at least one (1) uppercase letter and at least one (1) number.* Click **Continue**.



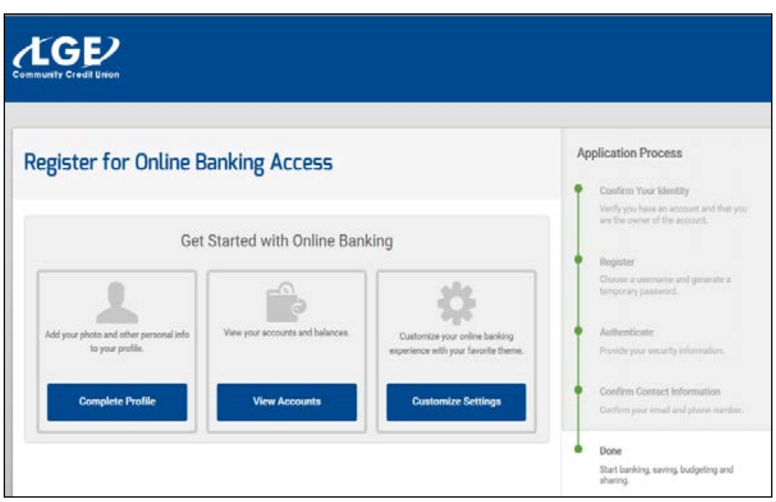
Choose three (3) security questions to answer from the drop-down lists.



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



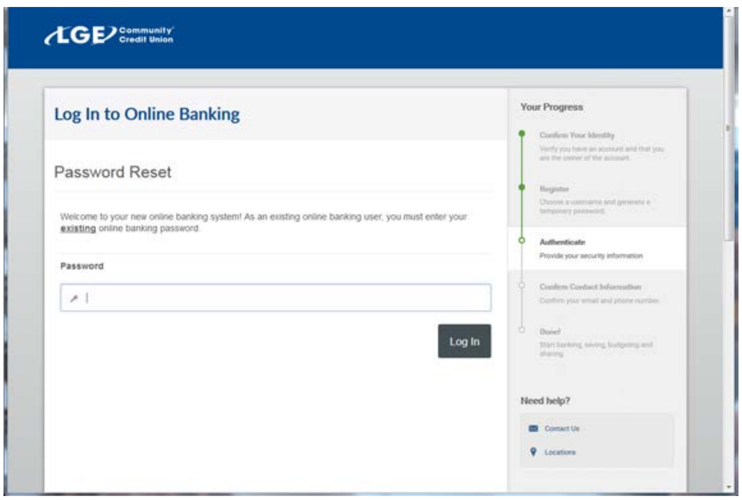
Click on **Complete Profile**, **View Accounts** or **Customize Settings**.



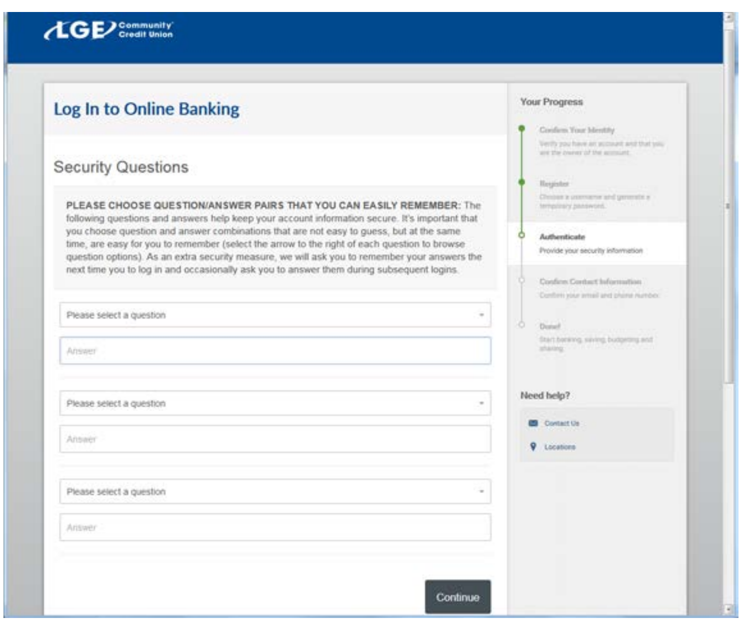
First Time Login for Existing Users

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

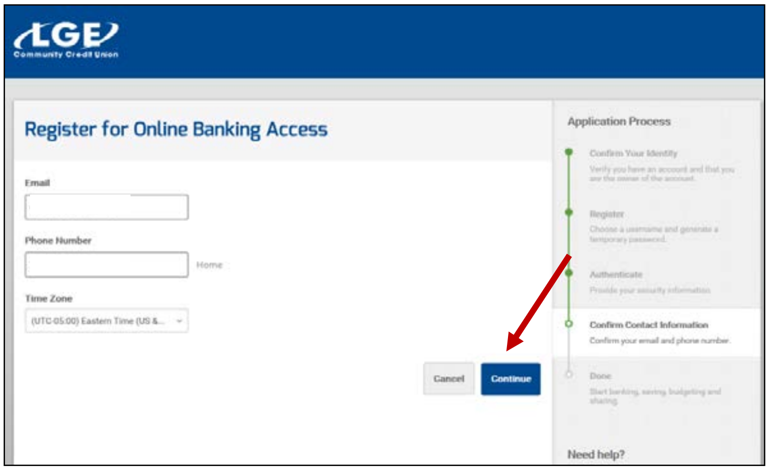
Enter your ***existing*** password and click Login.



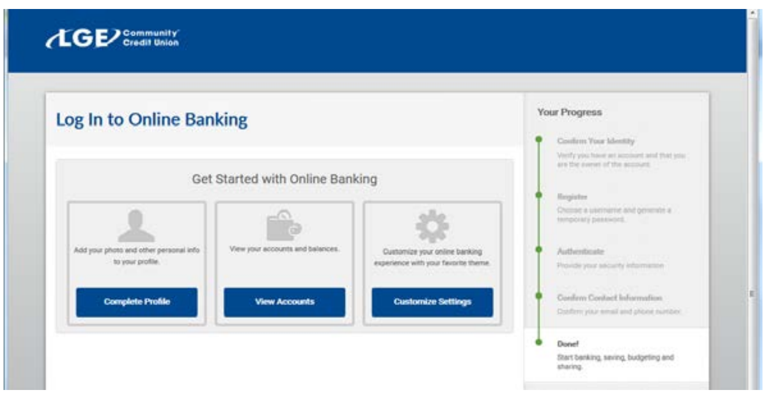
Choose three (3) security questions to answer from the drop-down lists.



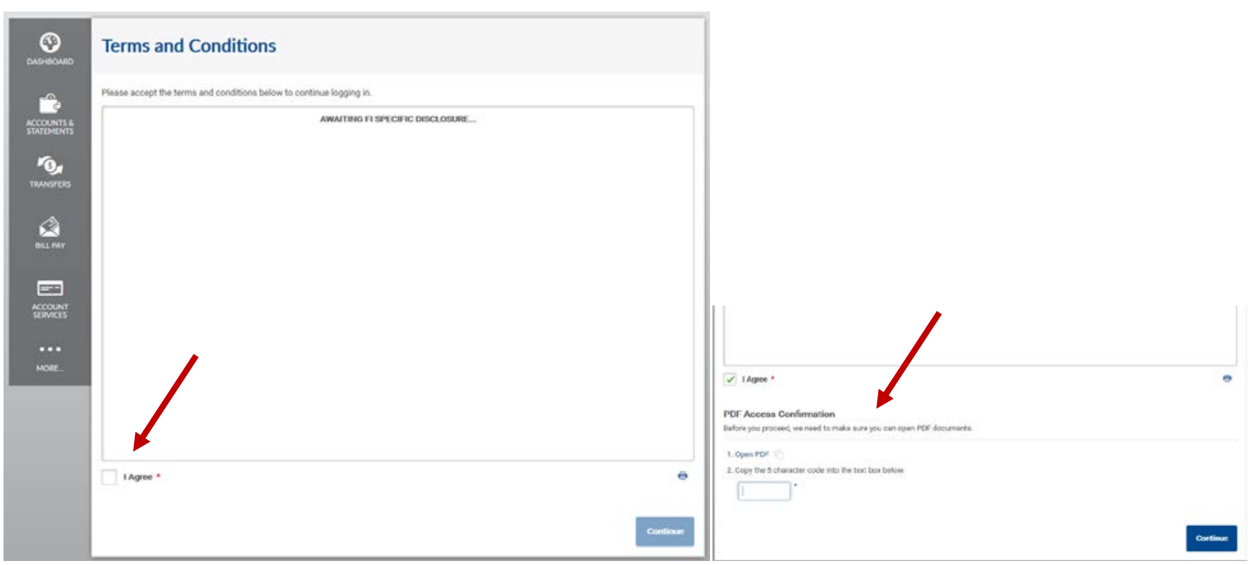
Confirm email address and phone number, then click **Continue**.



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

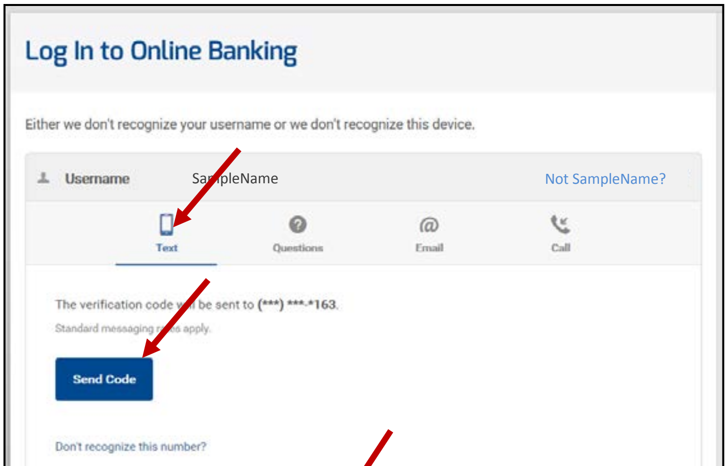


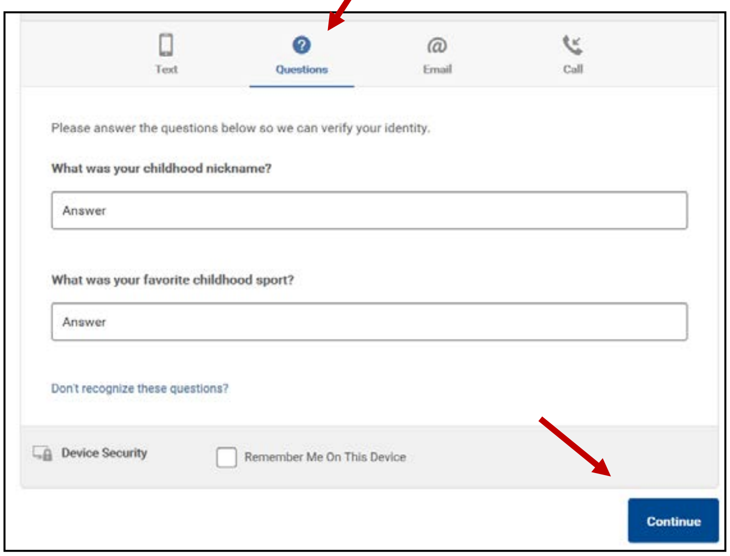
Check **I Agree** box for the disclosure. A PDF Access Confirmation will appear; click to open the PDF, then enter the code provided within the PDF and click **Continue**.



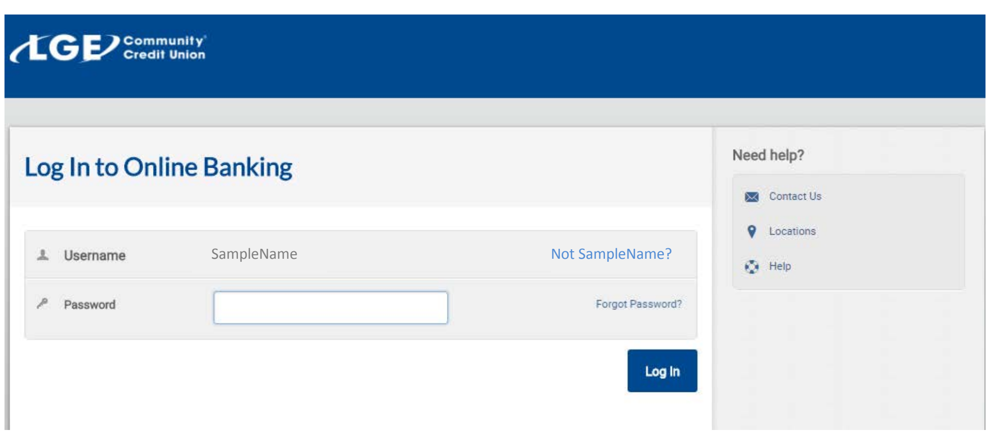
Subsequent Login for Existing Users (after initial login)

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.





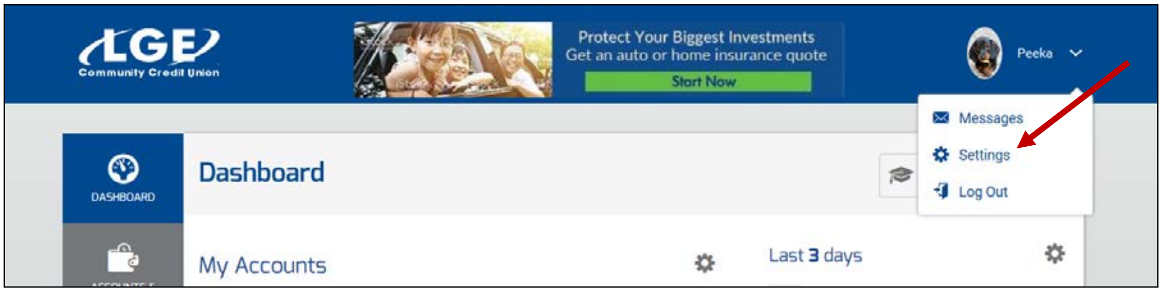
Enter Password and click **Login**.



Settings

Change username, password, and reset security questions.

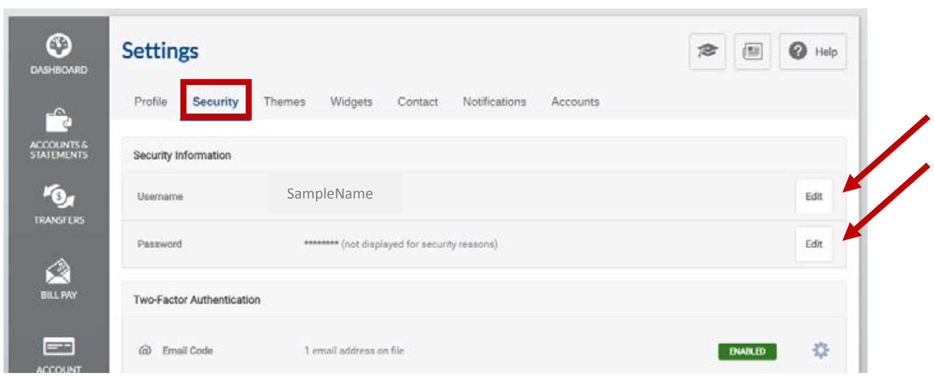
Select the drop-down menu at the top right of the page, and select **Settings**.



Security

Change Username and Password

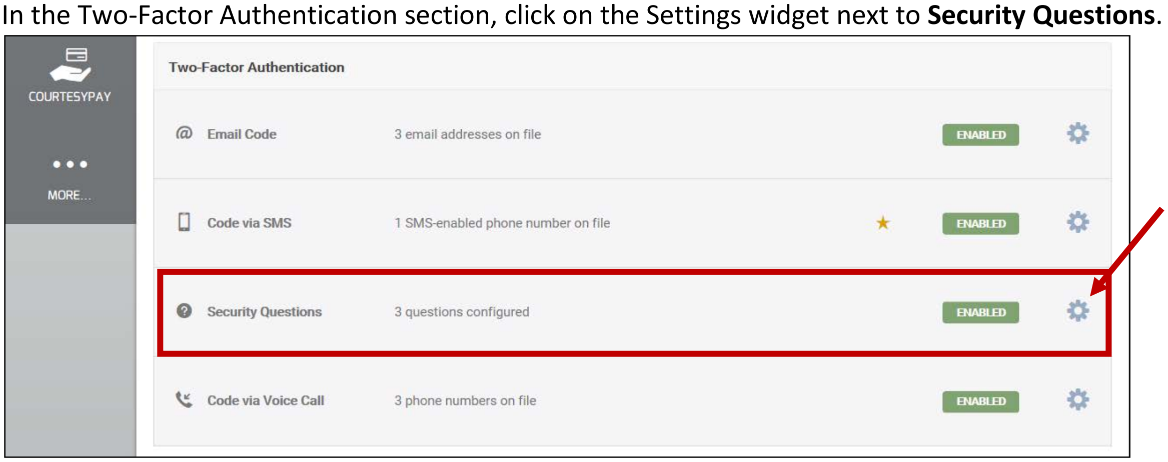
In the Security Information section, select **Edit** to update information. Select **Save Changes** when finished.



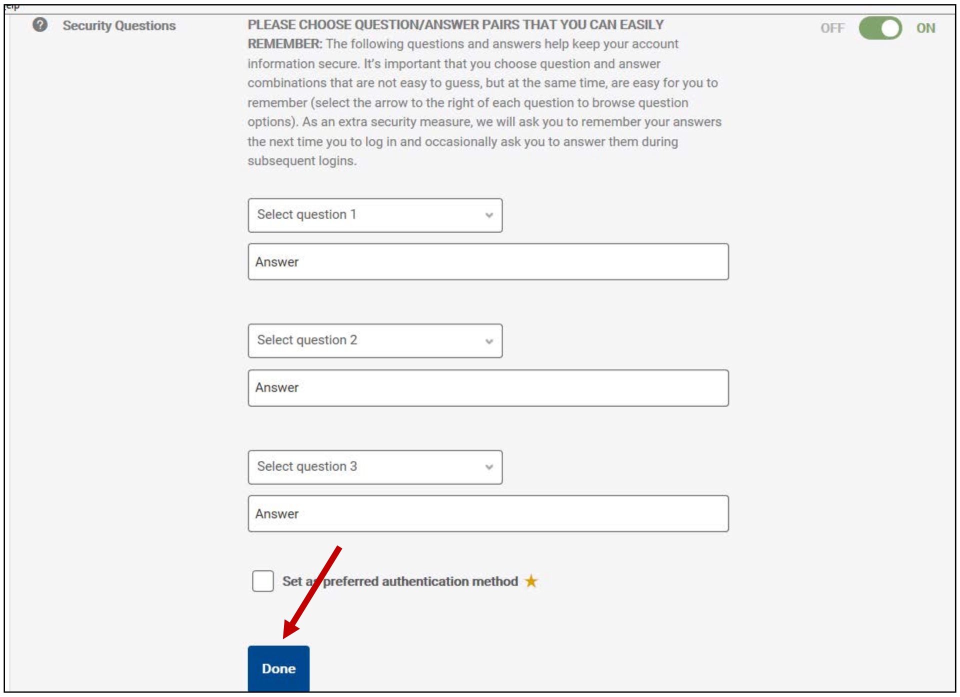
Note: Password must be at least eight (8) characters in length, must contain at least one (1) lowercase letter, at least one (1) uppercase letter and at least one (1) number.

Reset Security Questions

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



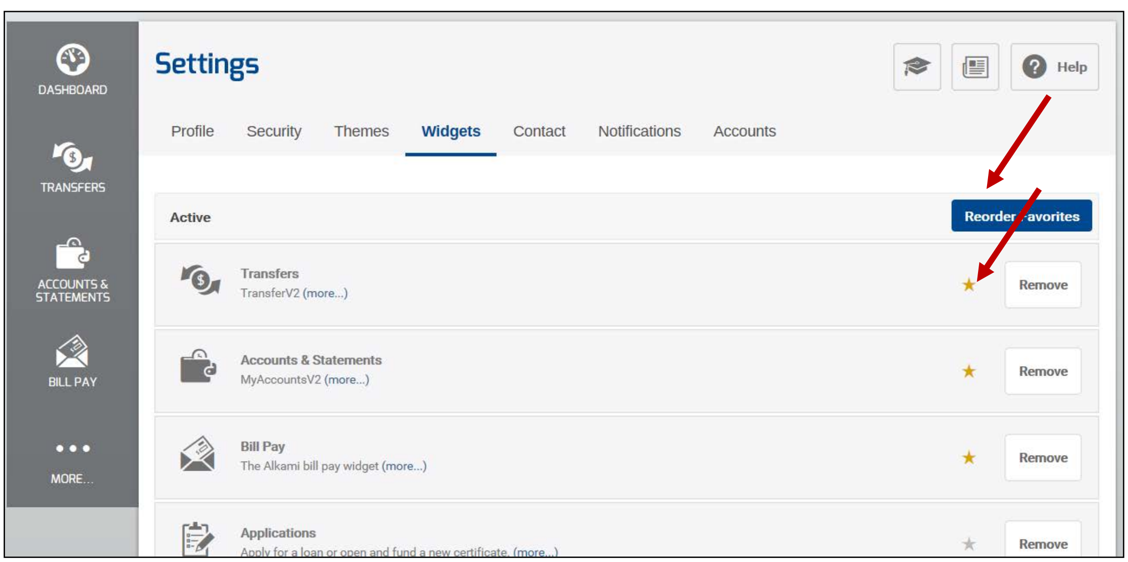
Reset security questions/answers and select **Done**.



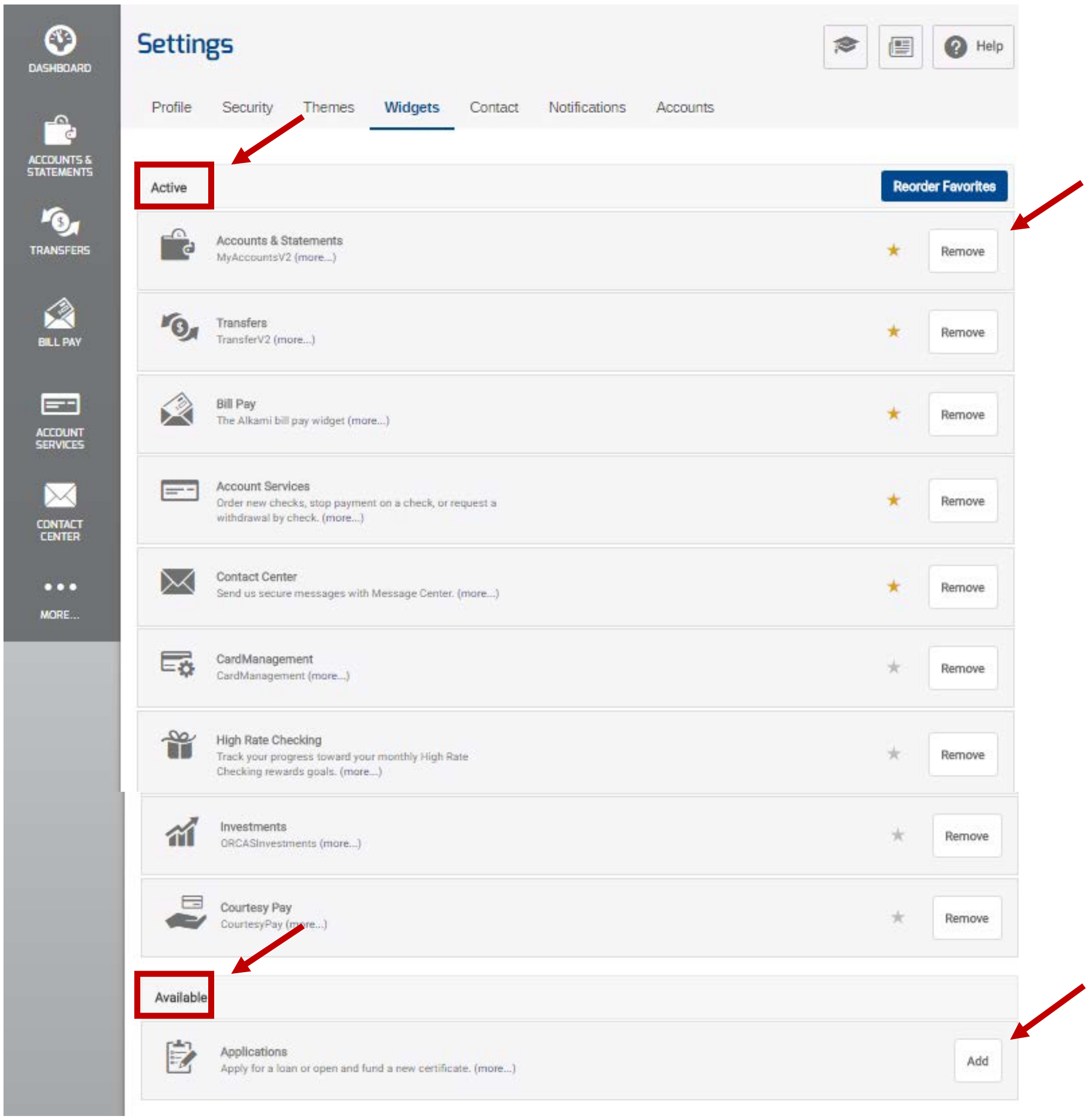
Widgets

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**.



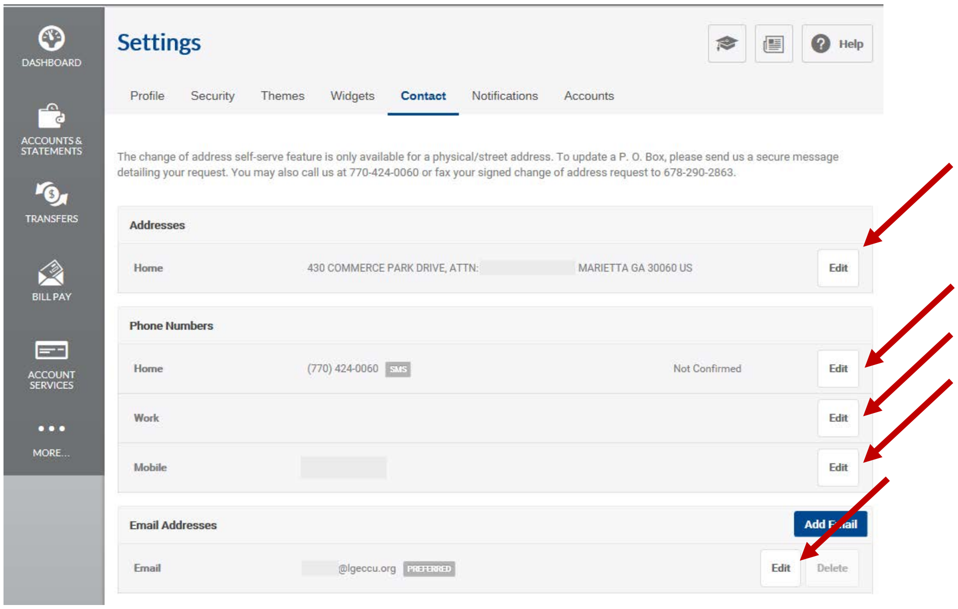
Selecting the **Remove** button to remove the widget from Active status and move it to Available status. Select the **Add** button to move the widget from Available to Active. Only Active widgets may be selected as Favorites.



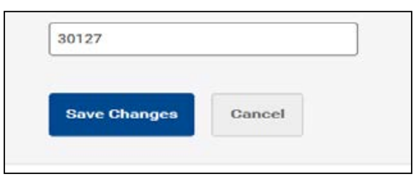
Contact

Change addresses, phone numbers, email addresses

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

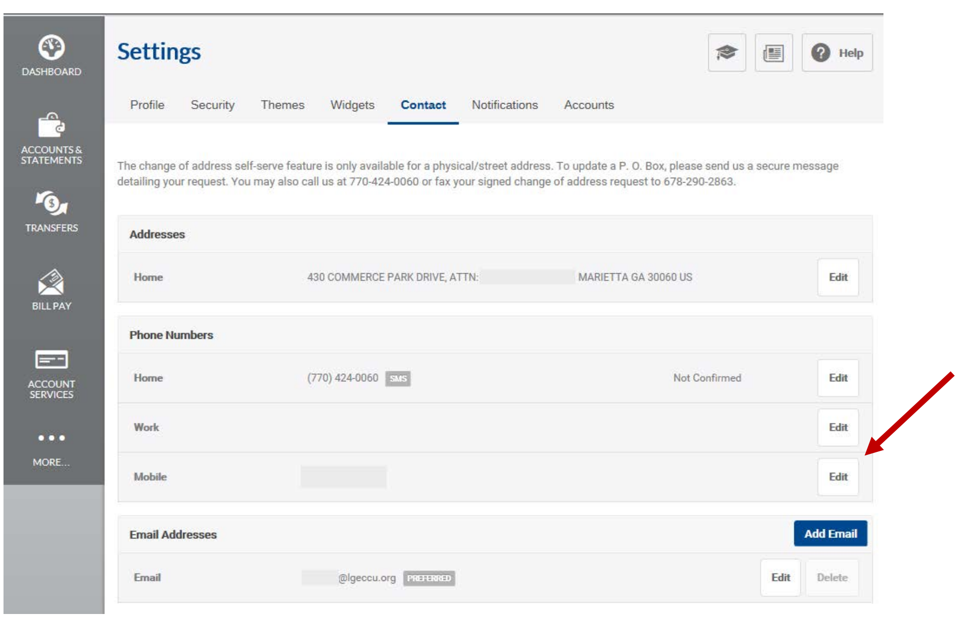


Click **Save changes**.

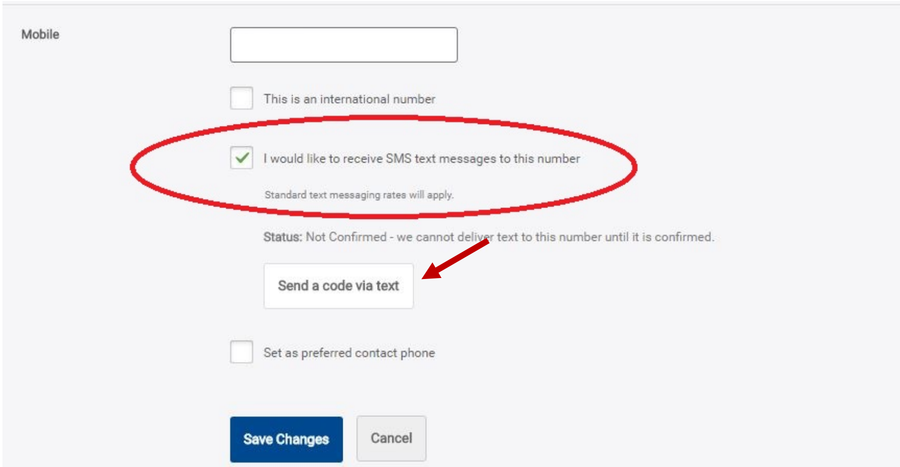


Set Up SMS Text Messages

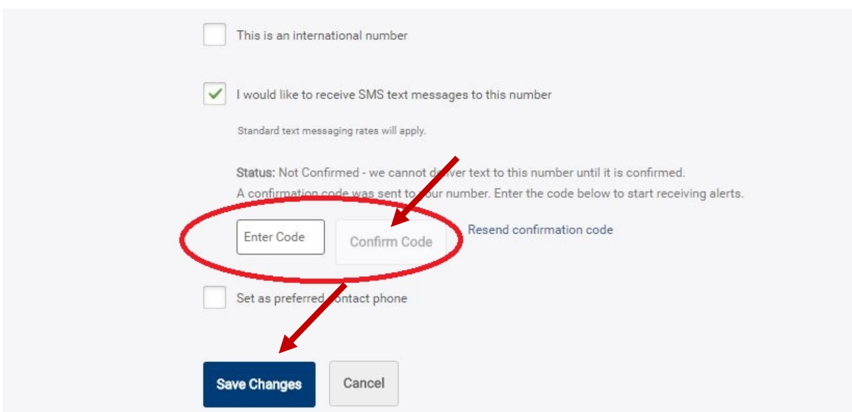
Select Edit next to the mobile number.



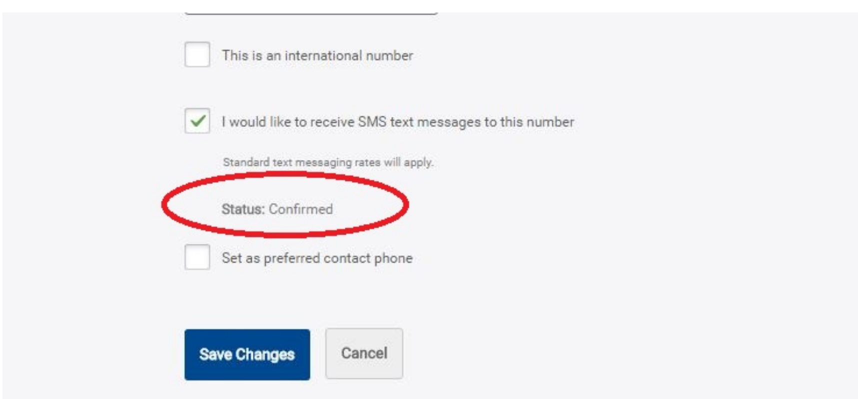
Input mobile phone number and check the box next to “I would like to receive SMS text messages to this number” (standard text messaging rates will apply). Click Send a code via text.



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



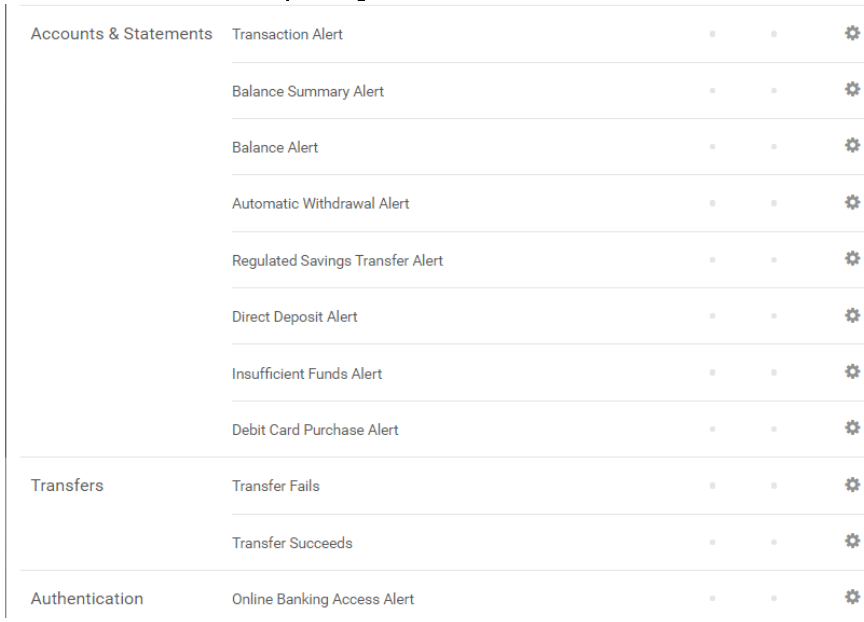
Confirmed status displays if setup is complete.



Notifications

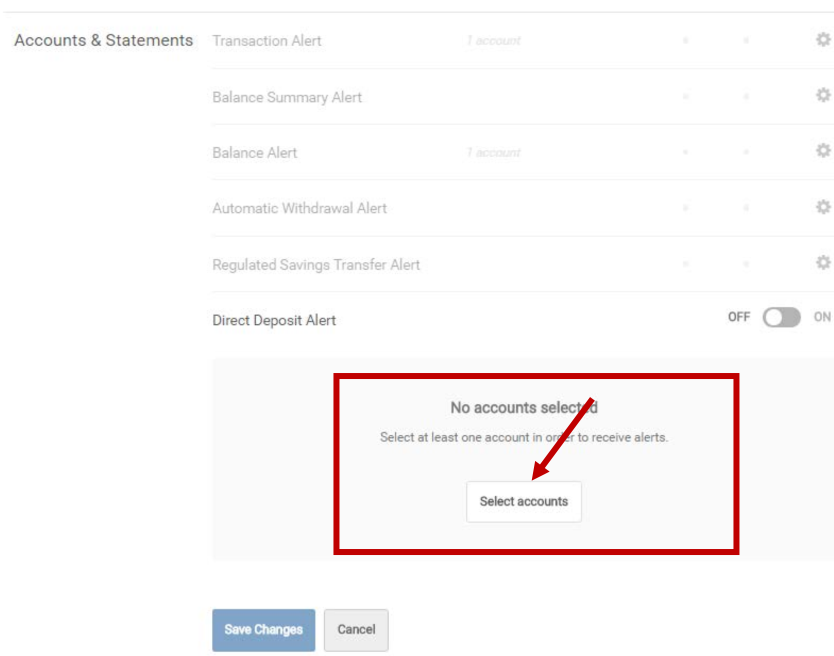
Alerts are now called Notifications. Notifications can be set up to alert different events related to online banking and account information, such as a loan payment due within the next 7 days.

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

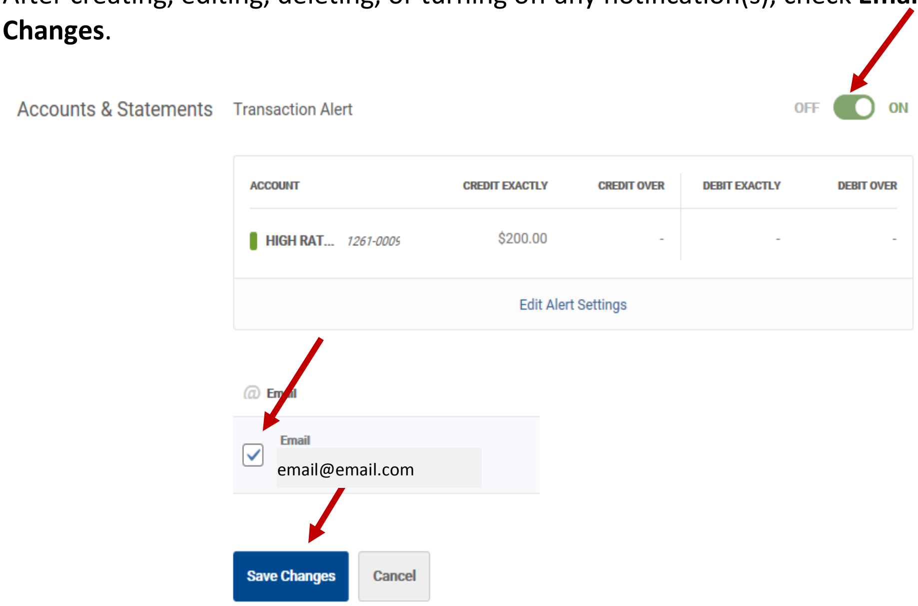


Create Notification

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



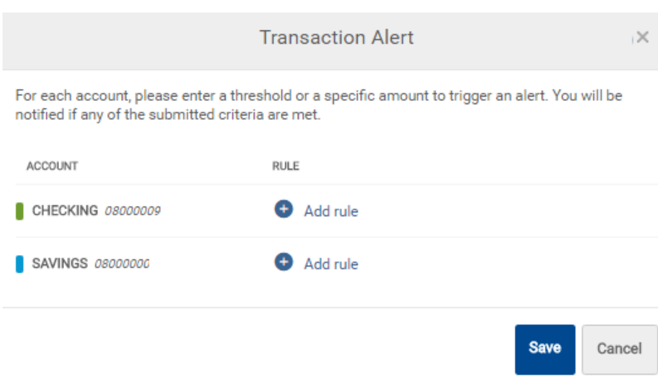
After creating, editing, deleting, or turning off any notification(s), check **Email** or **Text**. Click **Save Changes**.



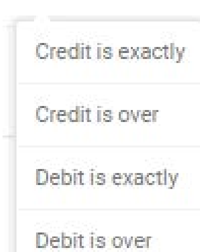
If the following green message appears at the top of the screen, the Notification has saved successfully.

Transaction Alert

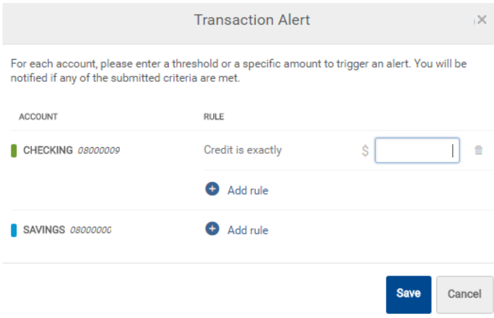
After selecting account, select **Add rule**.



Select rule to add from dropdown box.

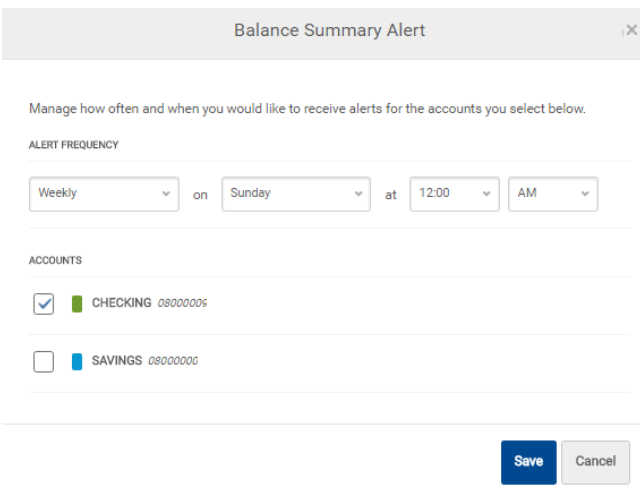


Enter transaction amount to be alerted on. Click **Save**.

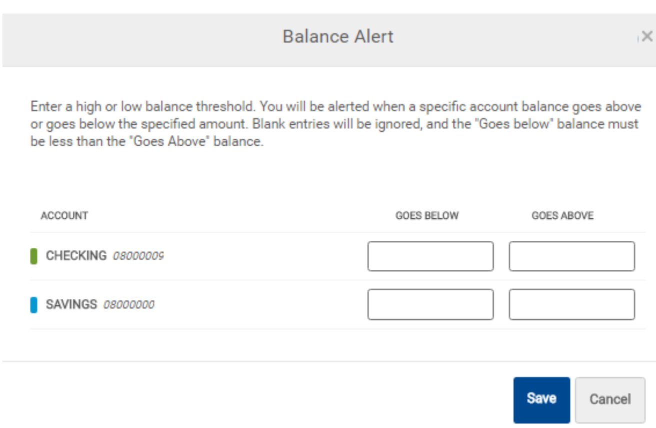


*Note: Only one rule can be set for each account type. For example, two rules for **Credit is exactly** cannot be set.*

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

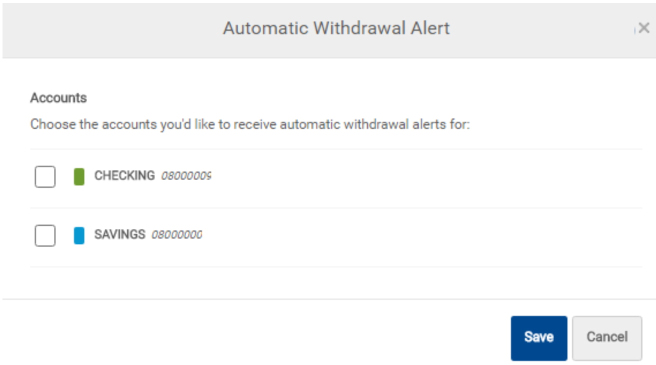


Balance Alert
Enter amount(s) in Goes Below or Goes Above field for account type desired. Multiple alerts may be set at one time. Click **Save**.



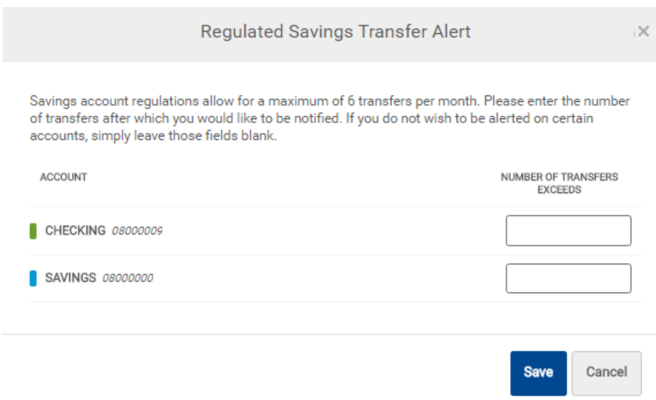
Automatic Withdrawal Alert

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



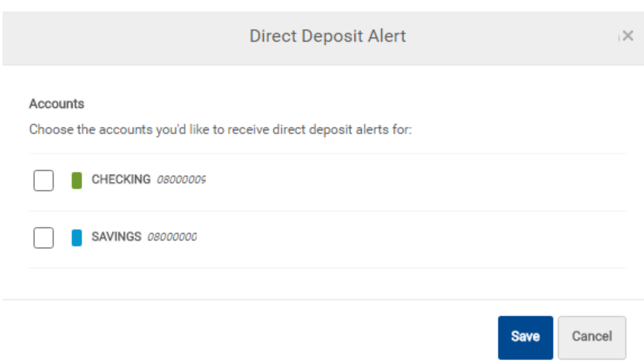
Regulated Savings Transfer Alert

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

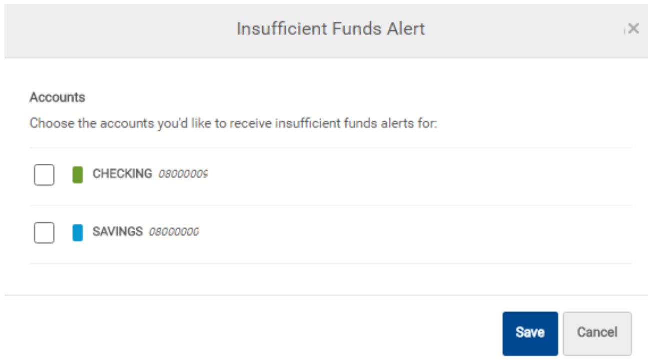


Direct Deposit Alert

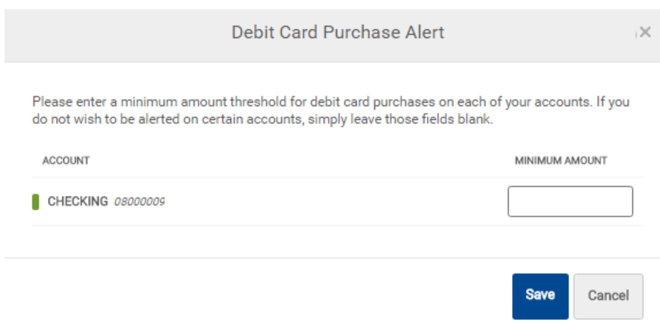
Select account for direct deposit notifications. Click **Save**.



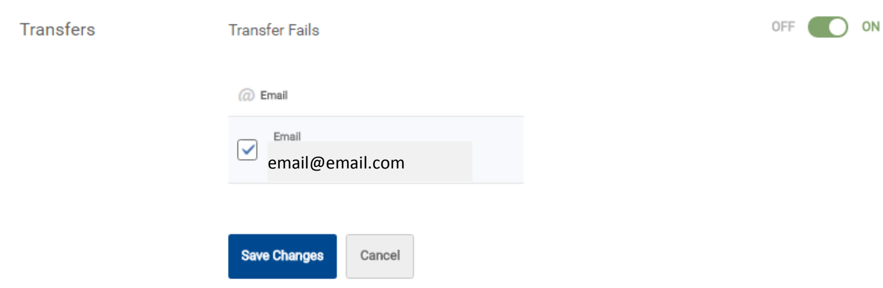
Insufficient Funds Alert
Select account for insufficient funds alert. Click **Save**.



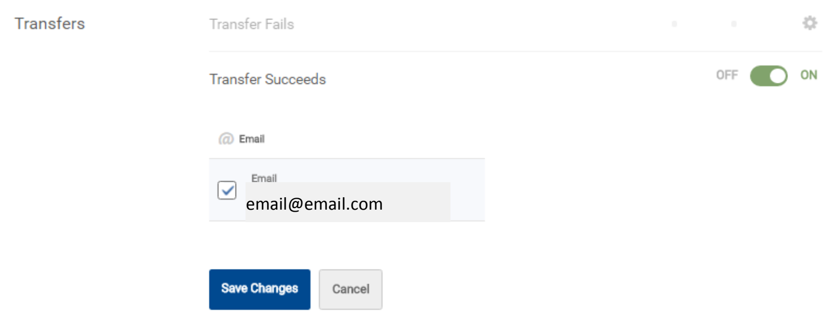
Debit Card Purchase Alert
Enter amount(s) in Minimum Amount for account type desired. Multiple alerts may be set at one time.
Click **Save**.



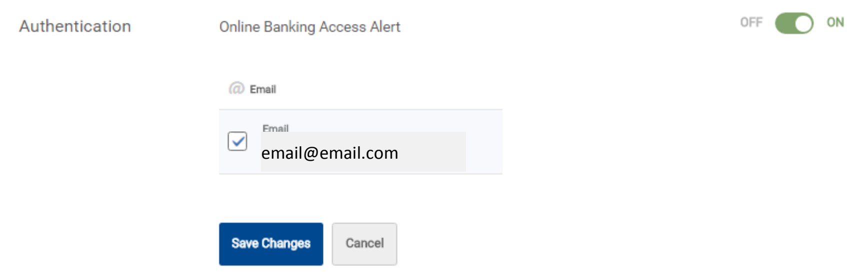
Transfer Fails
Select communication type for Transfer Fails. Click **Save Changes**.



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**.

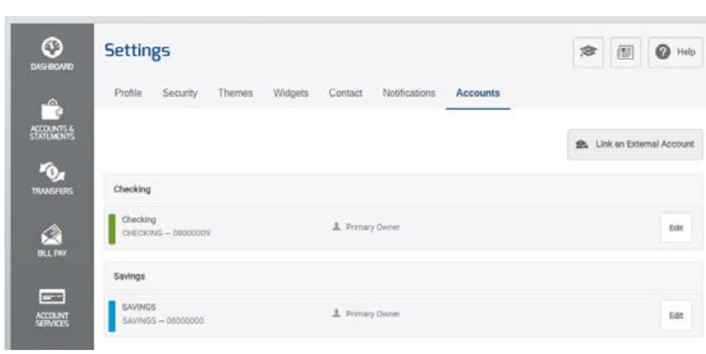
Delete or Turn Off Notifications

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

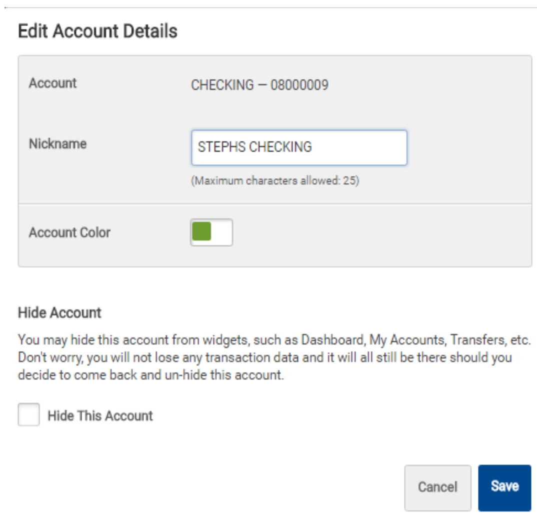
Note: The alert settings type will uncheck mark automatically.

Accounts

Rename Account and Select Account Color
Click **Edit** to select account.

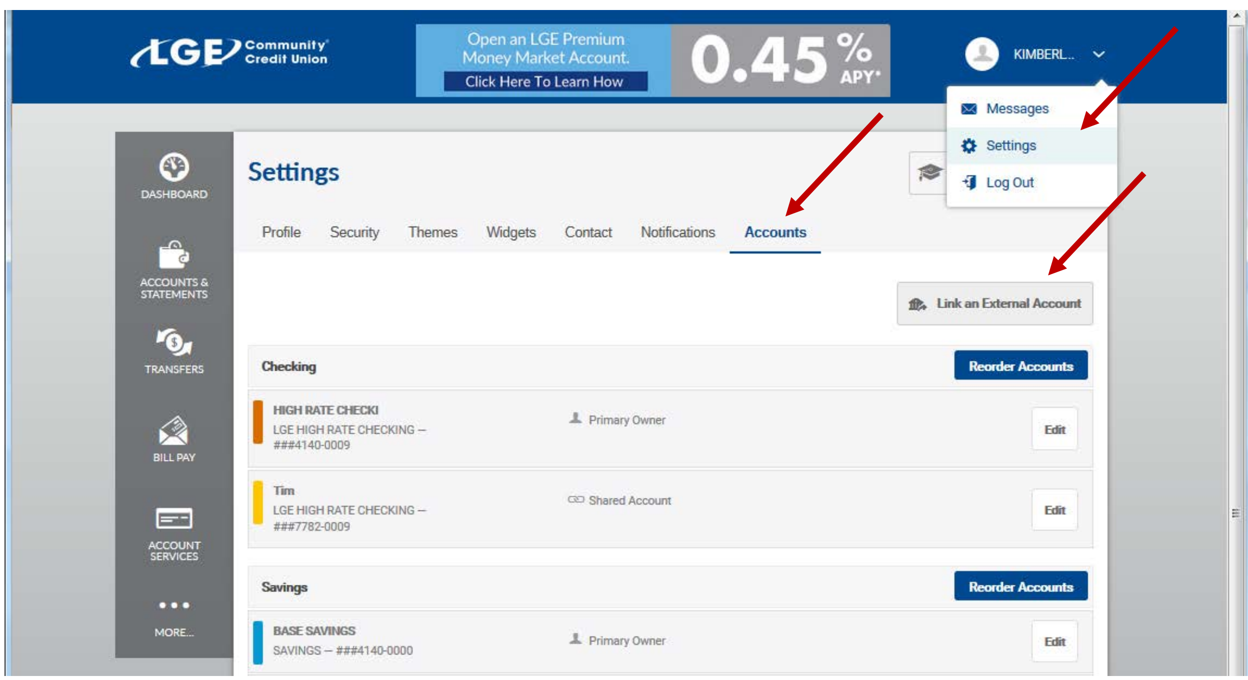


Change Nickname and Account Color. Click **Save**. No special characters are allowed.

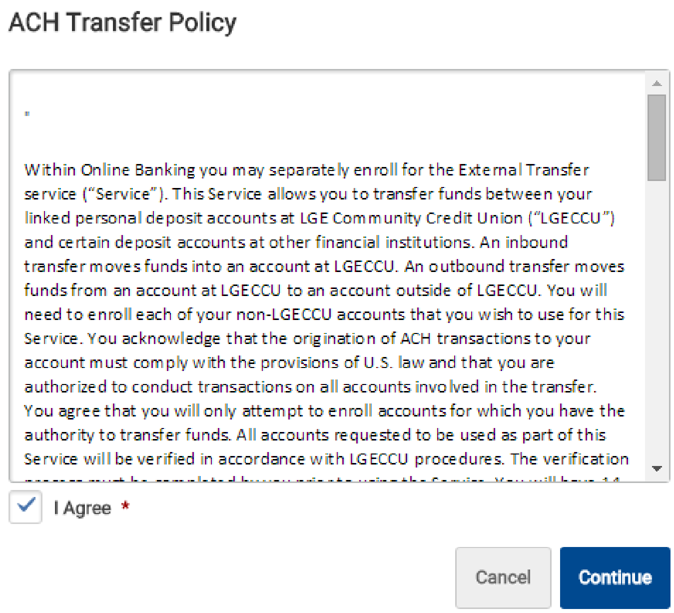


Add an External Account

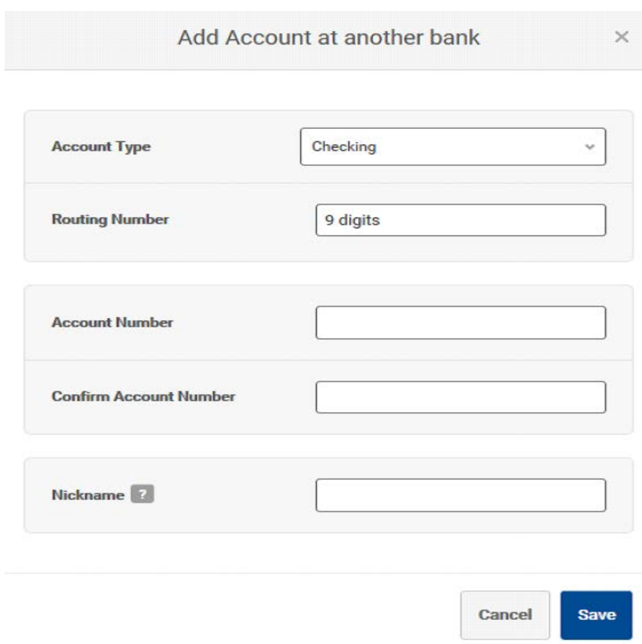
Select Settings, Accounts, then Link and External Account.



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

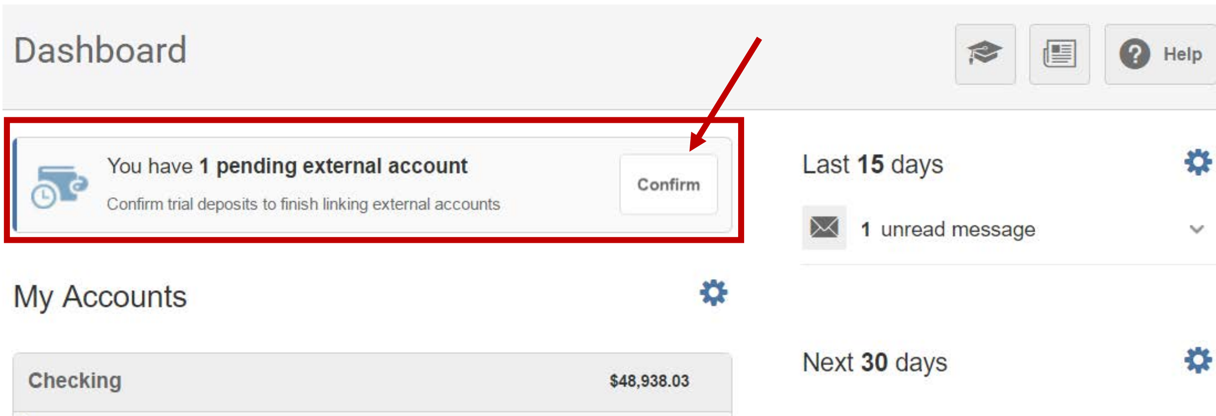


Add bank account information and click Save.

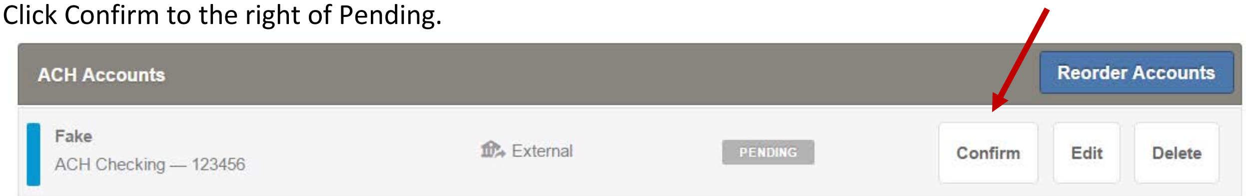


Note: External Transfer accounts may also be added via the Transfers  *icon.*

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



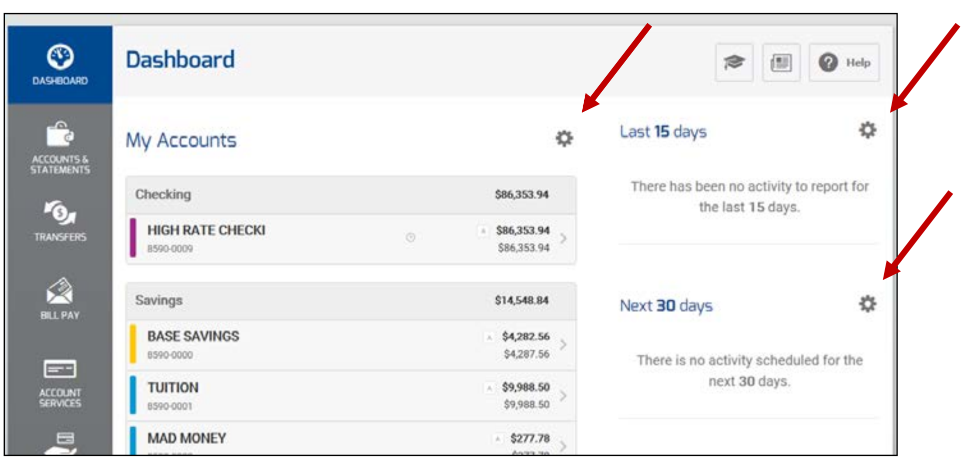
Click Confirm to the right of Pending.



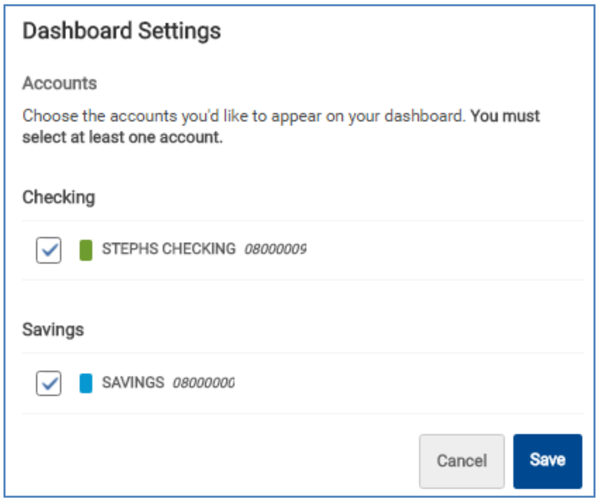
Dashboard

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.

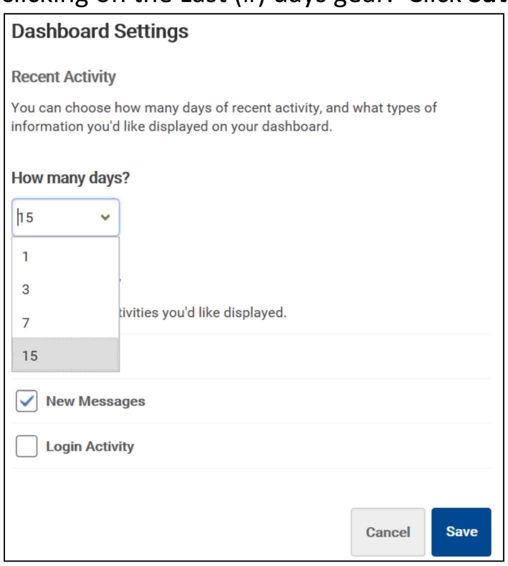
Three gears are displayed on the page: My Accounts, Last (#) days, Next (#) days



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**.

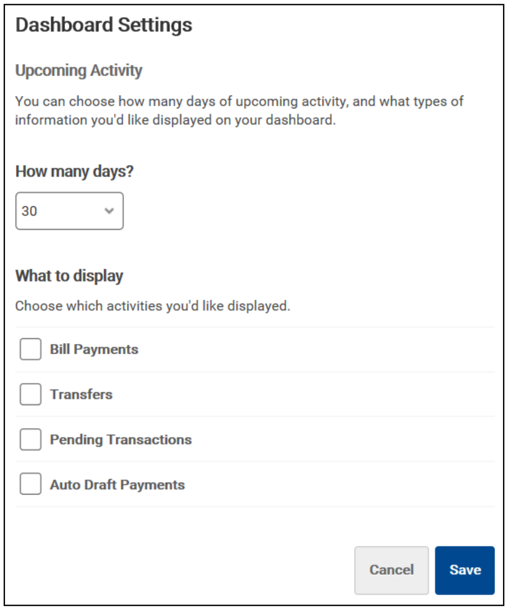


Recent Activity
Choose how many days of recent activity and which types of activities to display on the dashboard by clicking on the Last (#) days gear. Click **Save**.



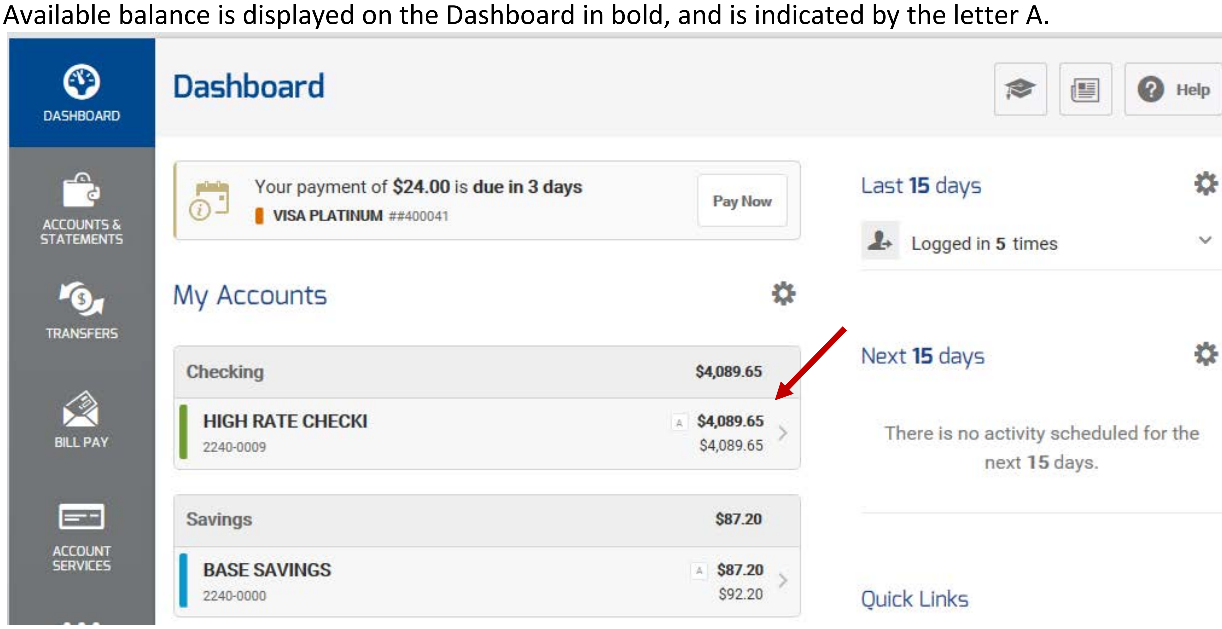
Upcoming or Scheduled Activity

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**.

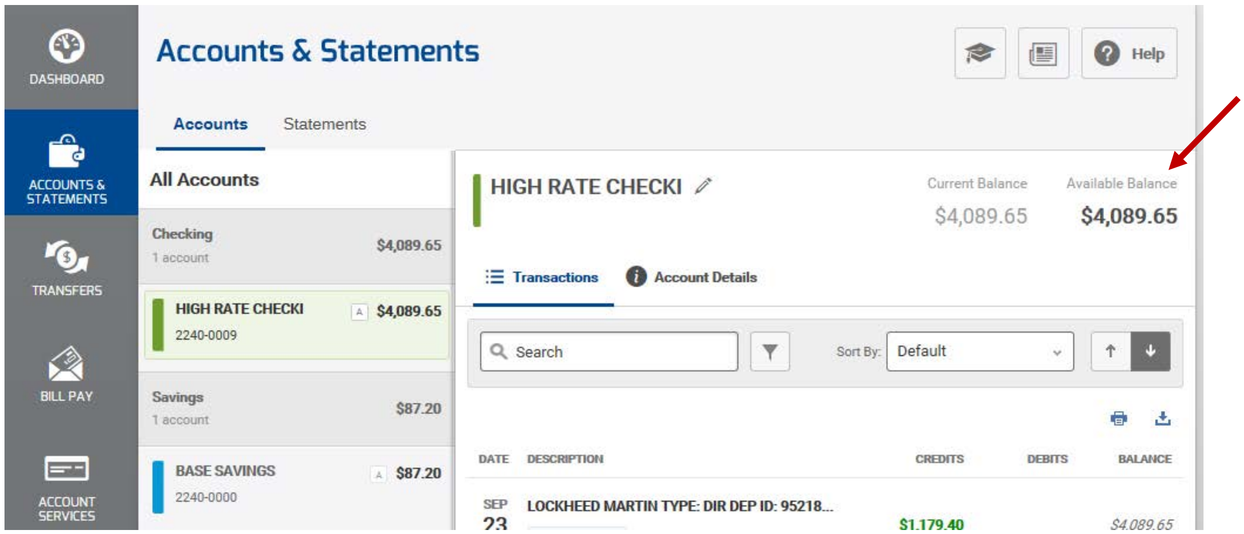


Available Balance

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

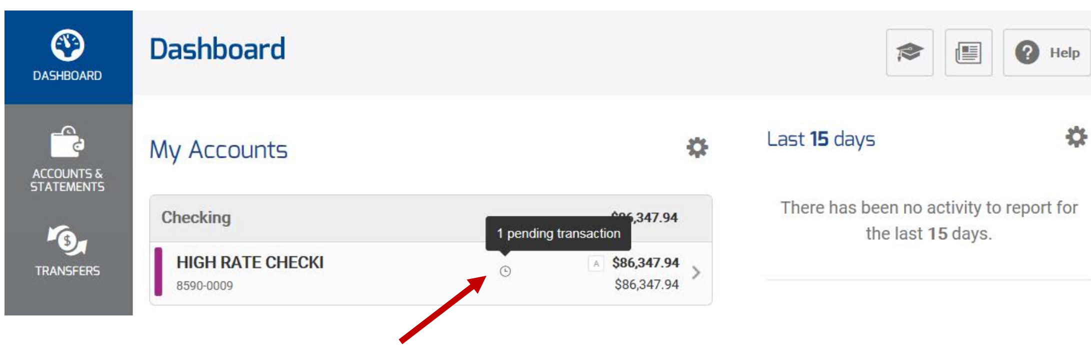


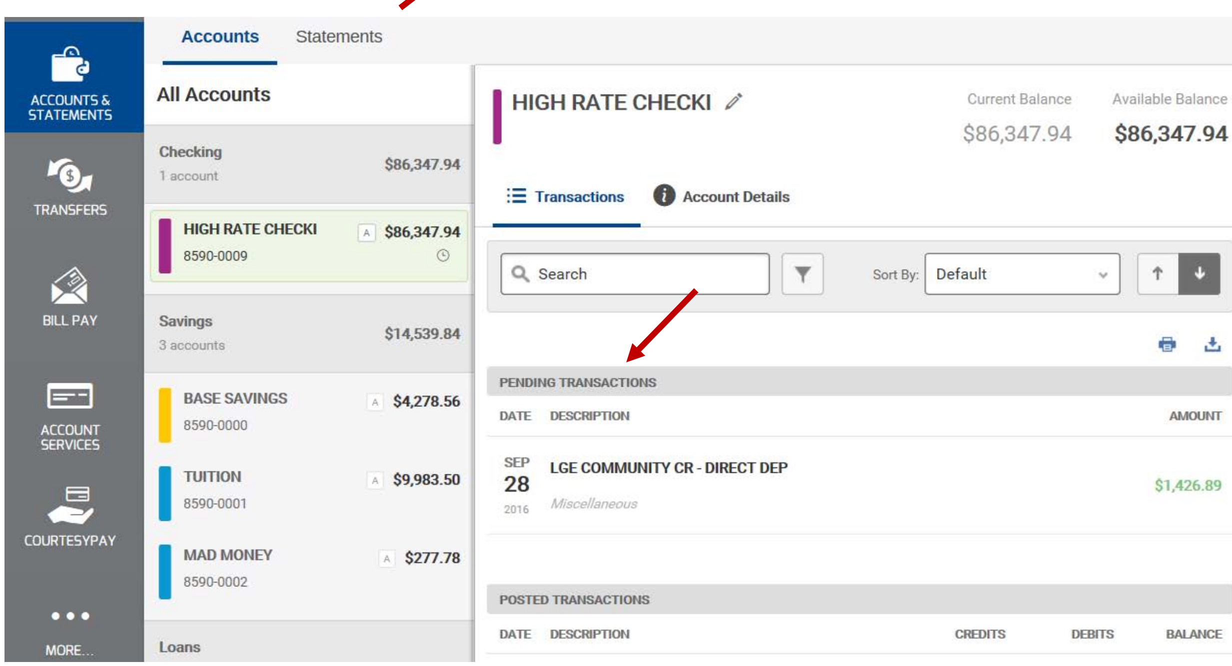
Click on each account to view balance as well.



Pending Transactions

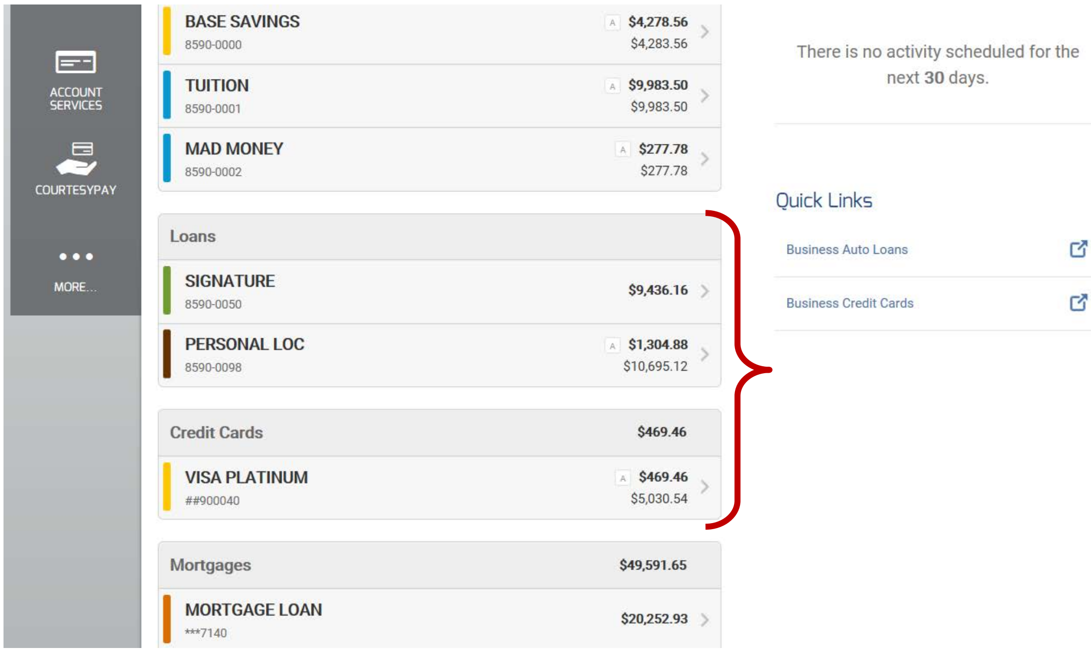
Click the clock icon next to the account type to display pending transactions.



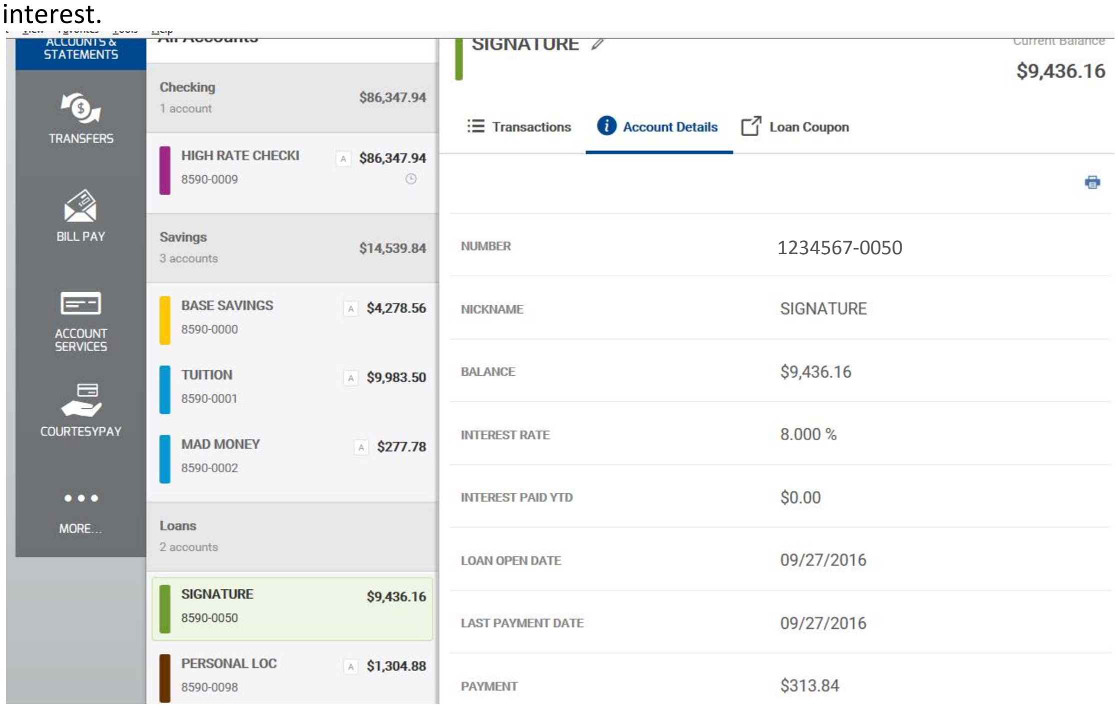


Loans

Click the Loan you want to display.



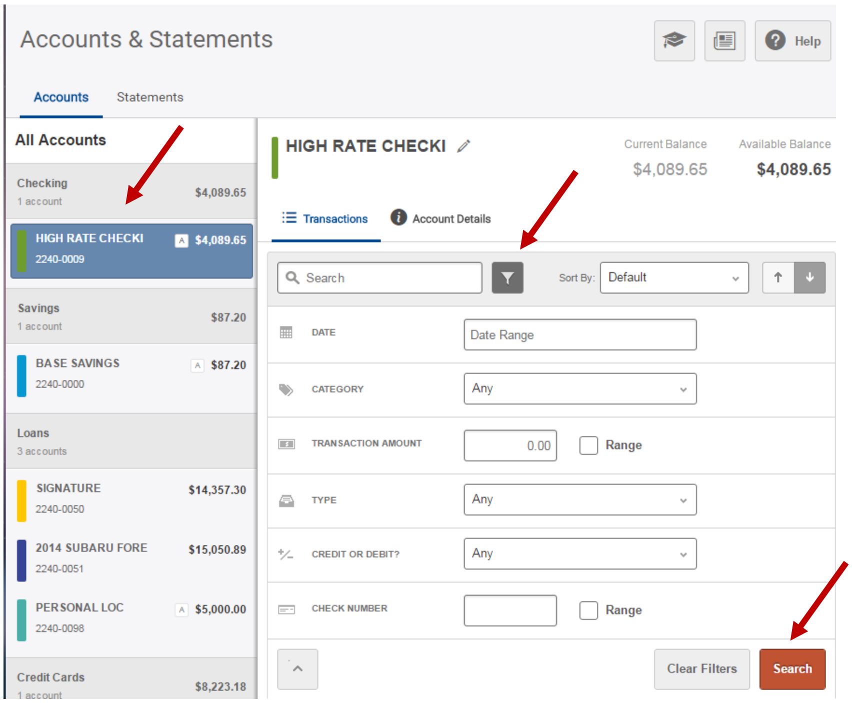
Click **Account Details** to view loan details such as due date, interest rate, open date, and year-to-date interest.



Accounts and Statements

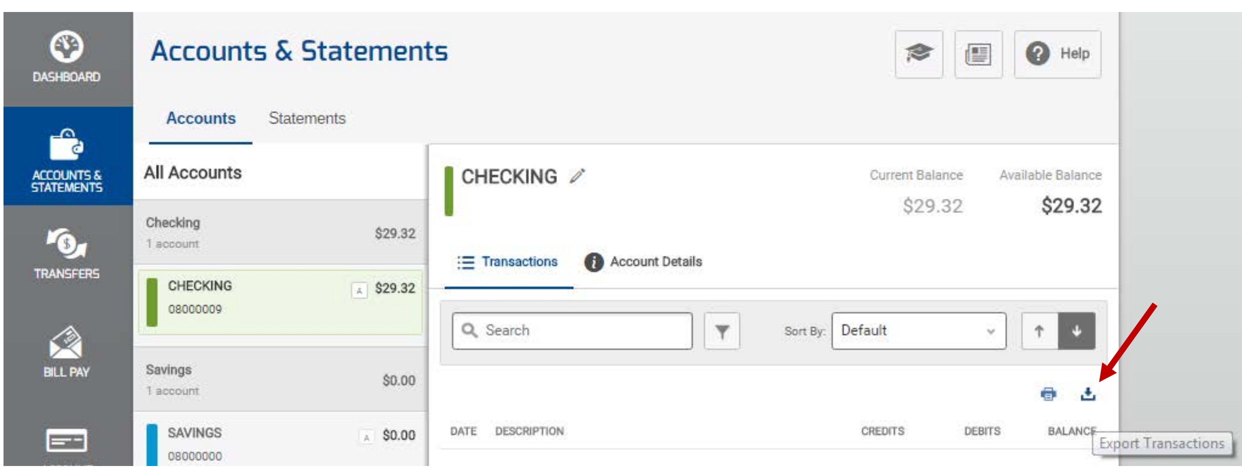
Transactions

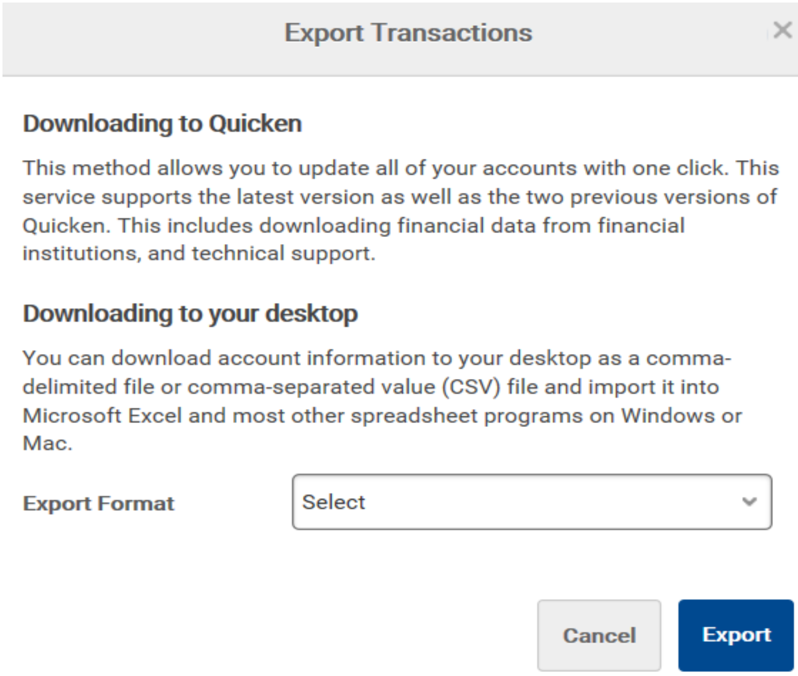
View transaction history for a specific account or a group of accounts. Select account and click on the filter icon. Fill in date range, if known, transaction amount or range, credit or debit, or check number. Click Search.



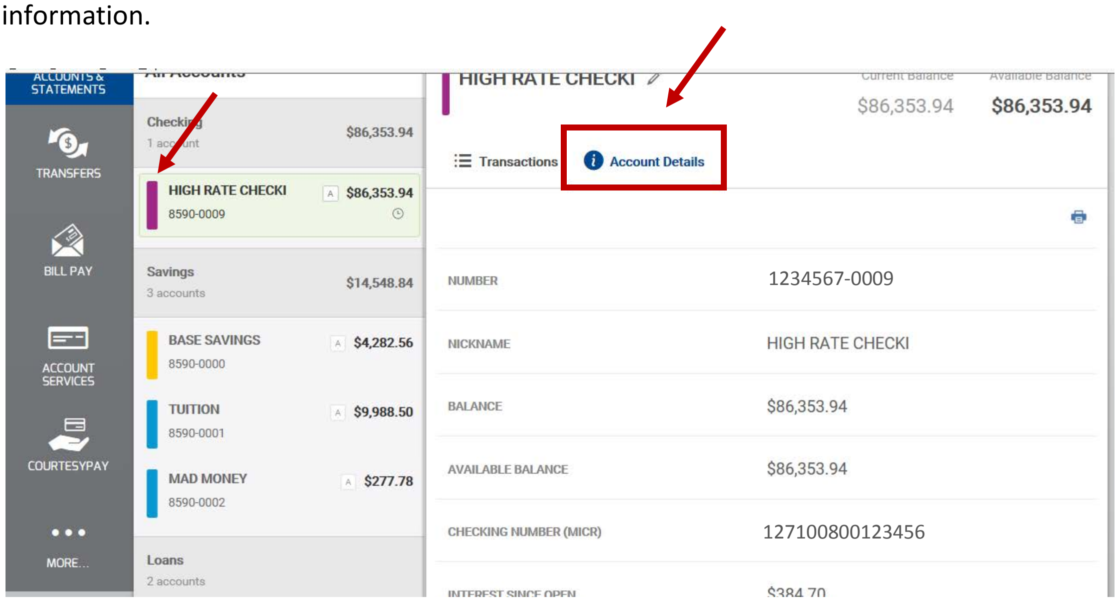
Download to Quicken/QuickBooks/Desktop

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.



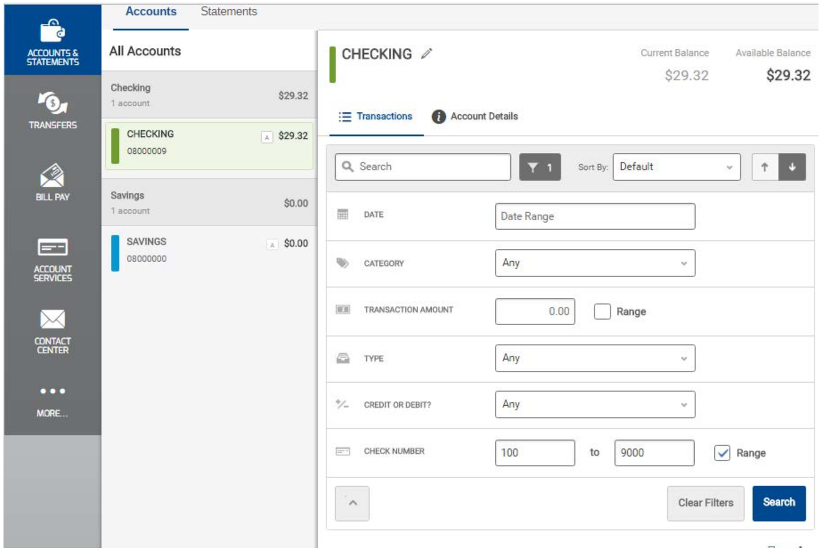


Retrieve Member Number and MICR Number
Click on the Checking account then **Account Details** to locate member number and MICR number information.

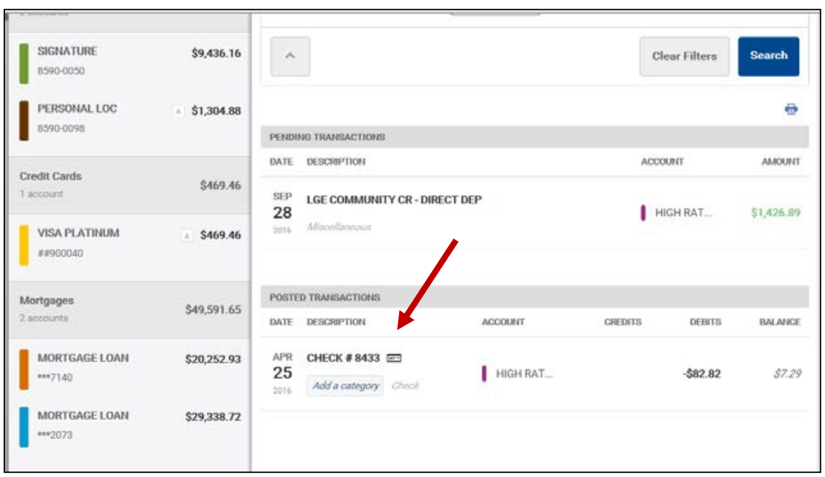


Check Copy

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

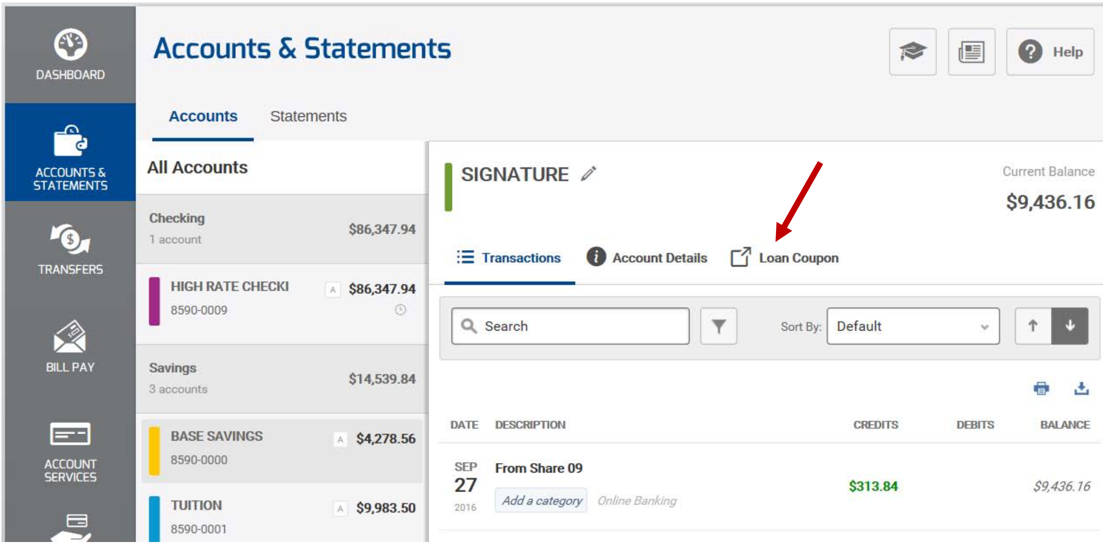


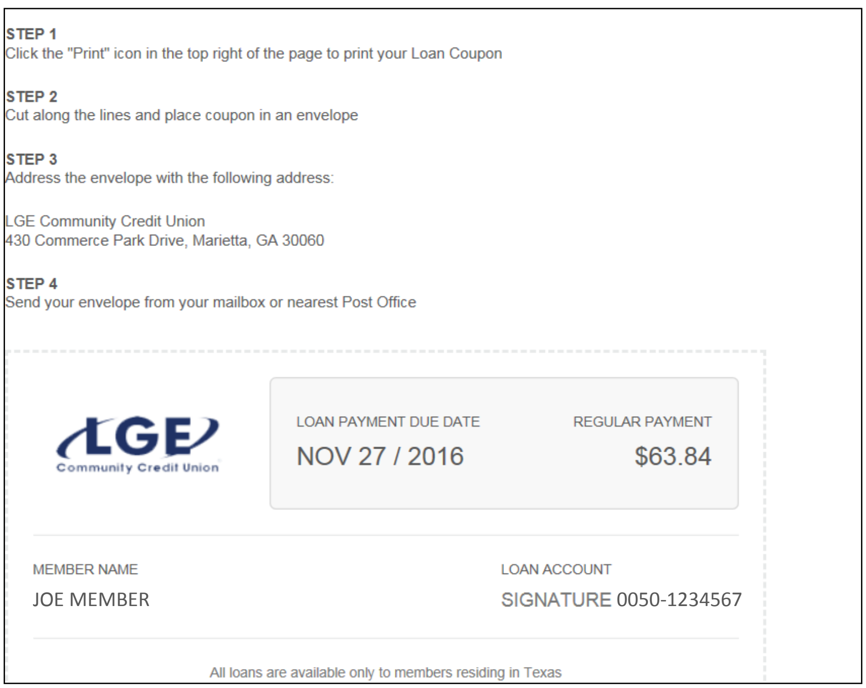
When transaction appears, click on Check icon to view and print.



Print Loan Coupons

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





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

LGE Community Credit Union

LOAN PAYMENT DUE DATE	REGULAR PAYMENT
NOV 27 / 2016	$63.84

MEMBER NAME	LOAN ACCOUNT
JOE MEMBER	SIGNATURE 0050-1234567

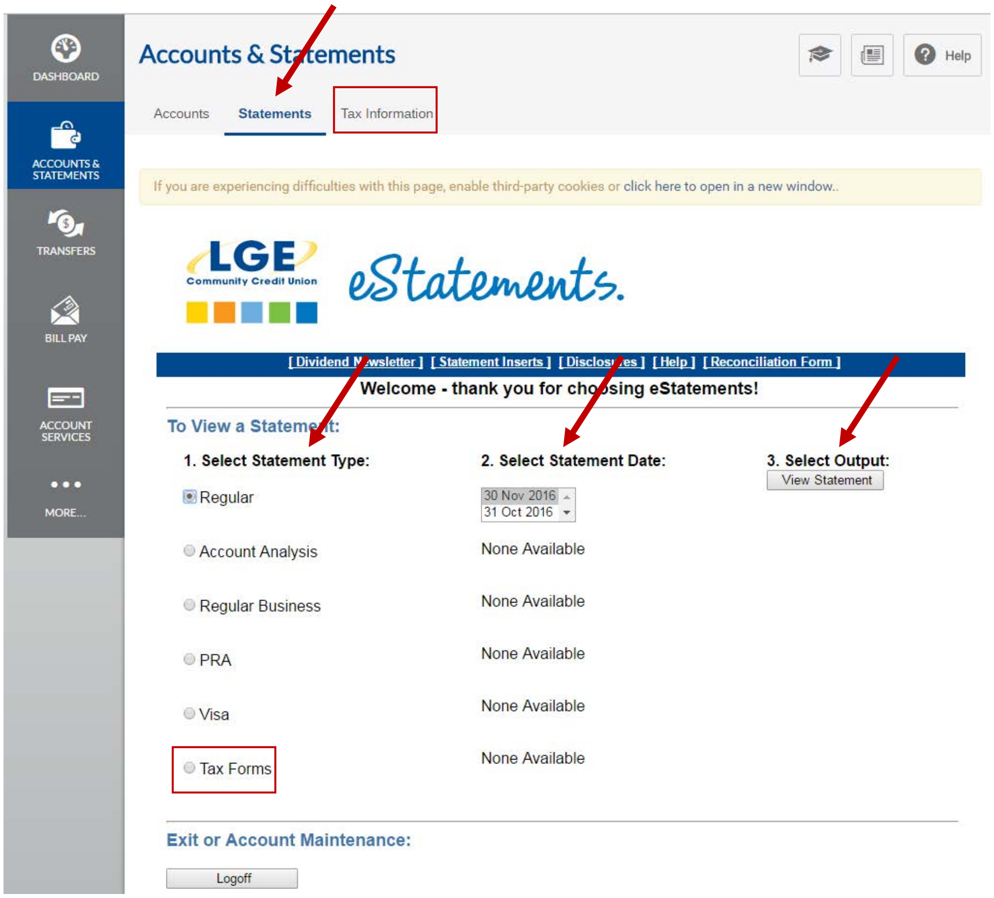
All loans are available only to members residing in Texas

Statements and Tax Forms

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

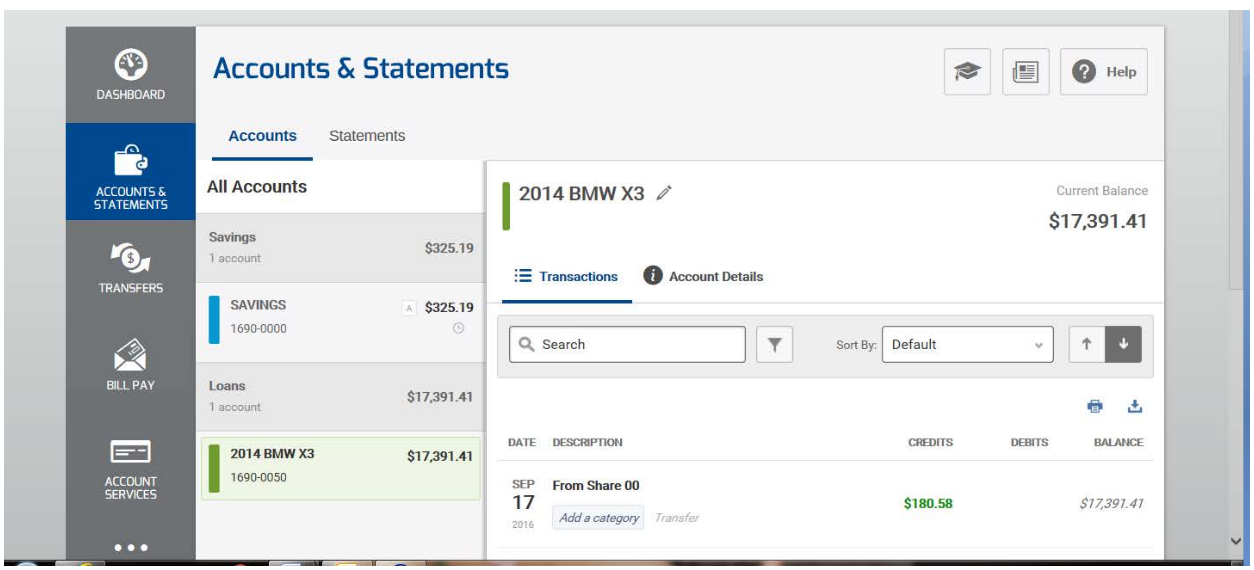
Select **Statements**. Then select Statement Type and Date and click View Statement.

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



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.

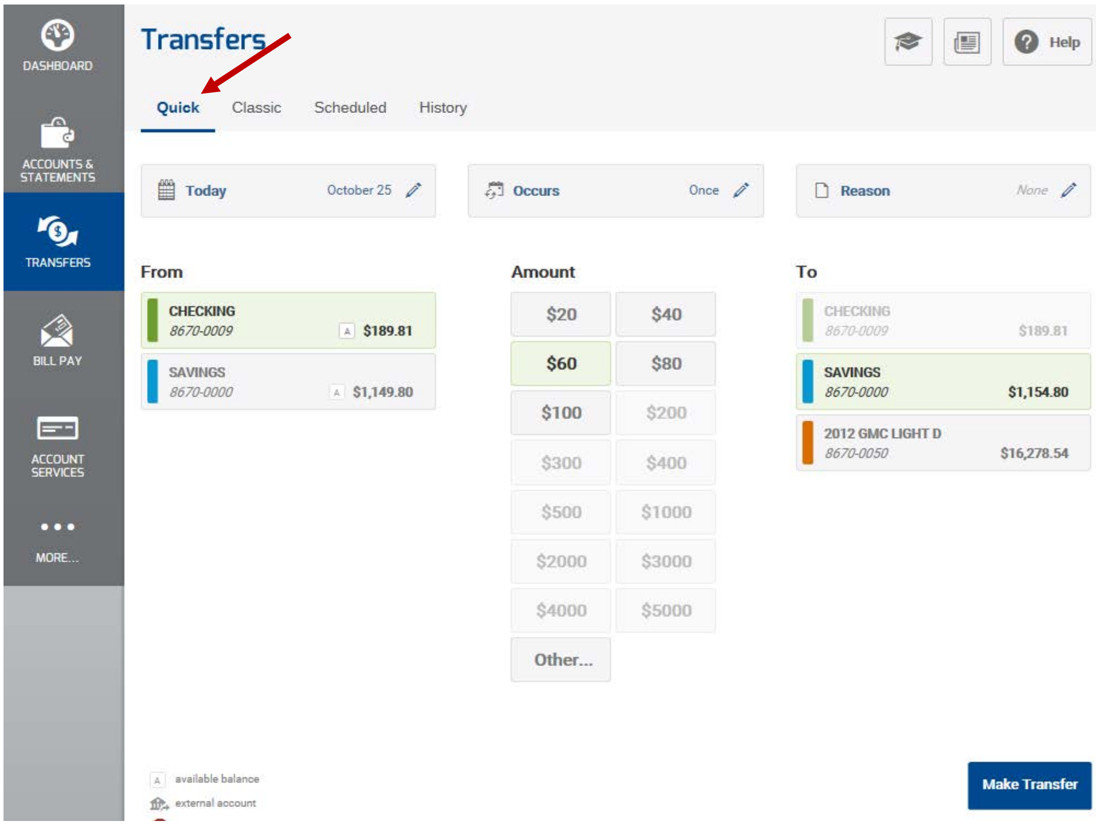


Transfers

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

Quick

Use the Quick tab to transfer funds between accounts.

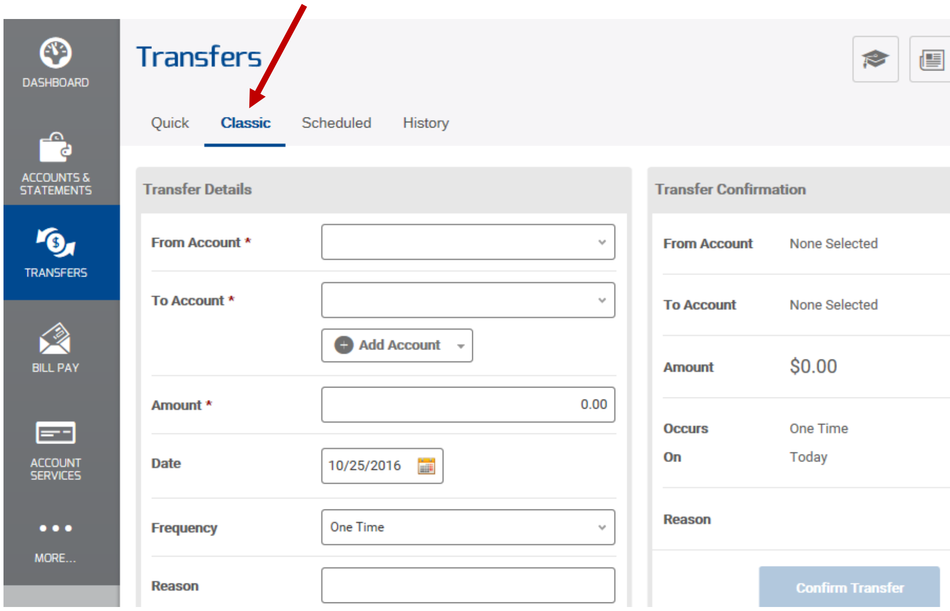


1. Select account for funds withdrawal. The system displays the account nickname and the available balance.
2. Select amount to transfer.
3. Select account for funds deposit. The system highlights selected destination account and displays the account nickname, a portion of the account number, and the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

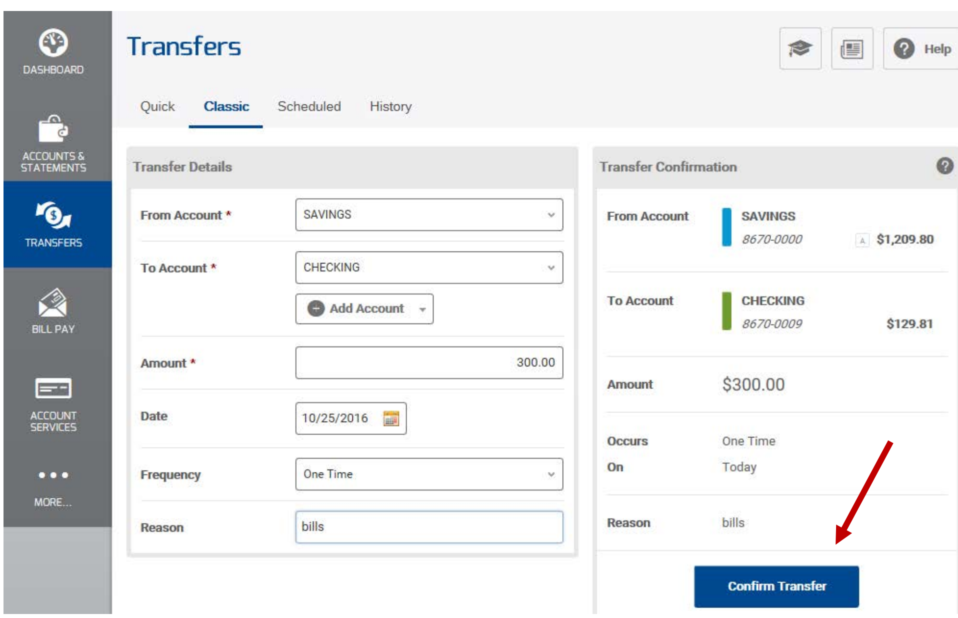
Once **Make Transfer** is selected, the following confirmation is displayed.

Classic

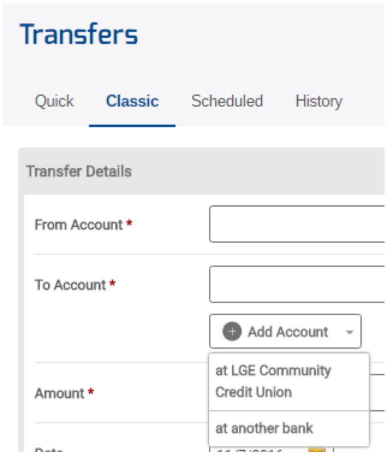
Use the Classic tab to transfer funds between accounts, schedule recurring transfers, and make loan payments.



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



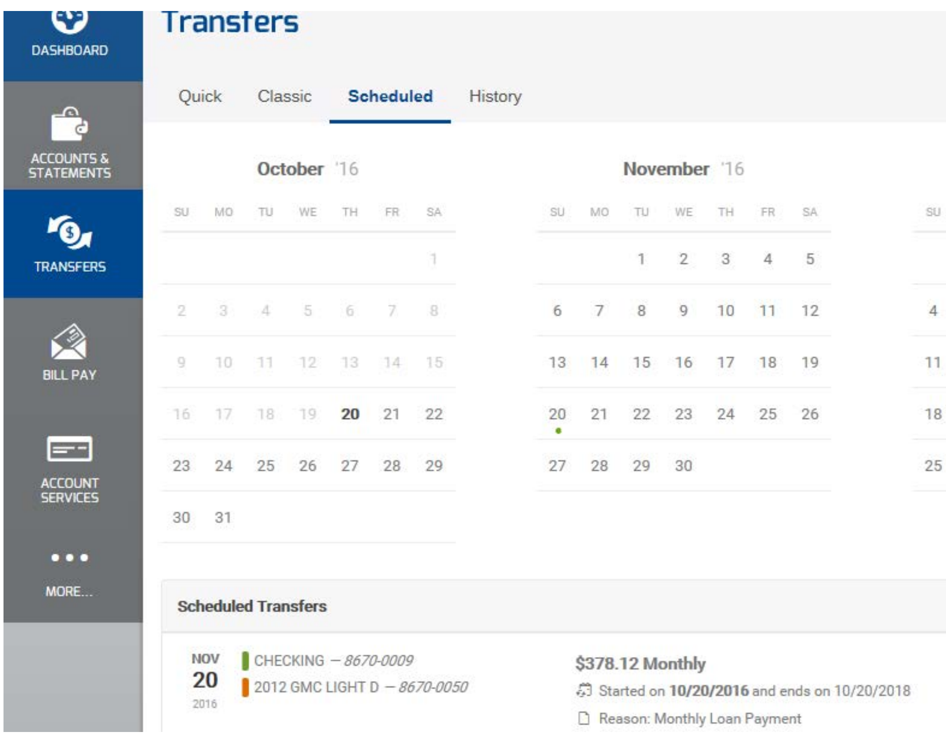
Note: *To add an LGE member's account at another bank, select the Add Account drop-down.*



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

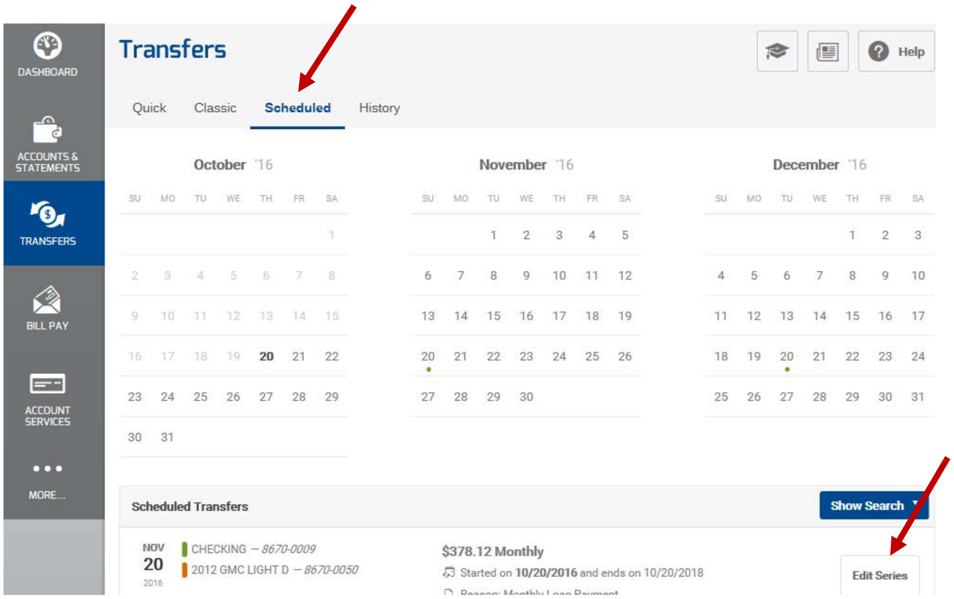
Once **Confirm Transfer** is selected, the following confirmation is displayed.

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

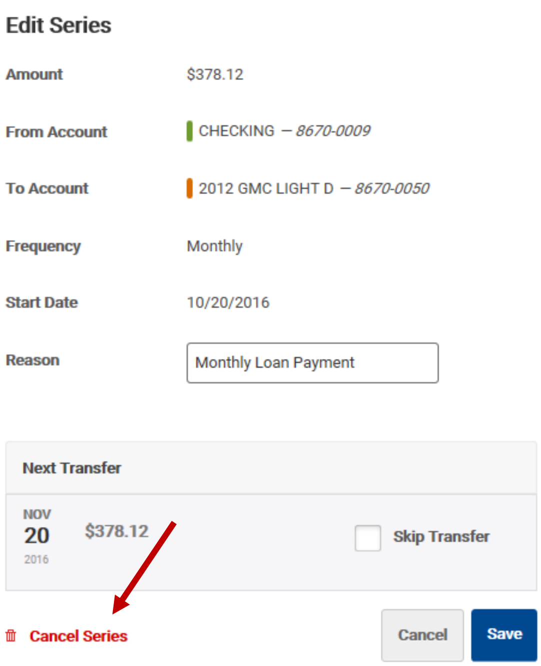


Delete a Recurring Transfer

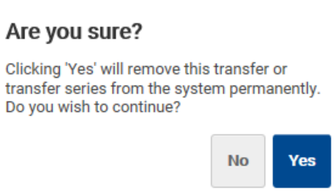
Select **Scheduled** in the Transfers tab. Then select **Edit Series**.



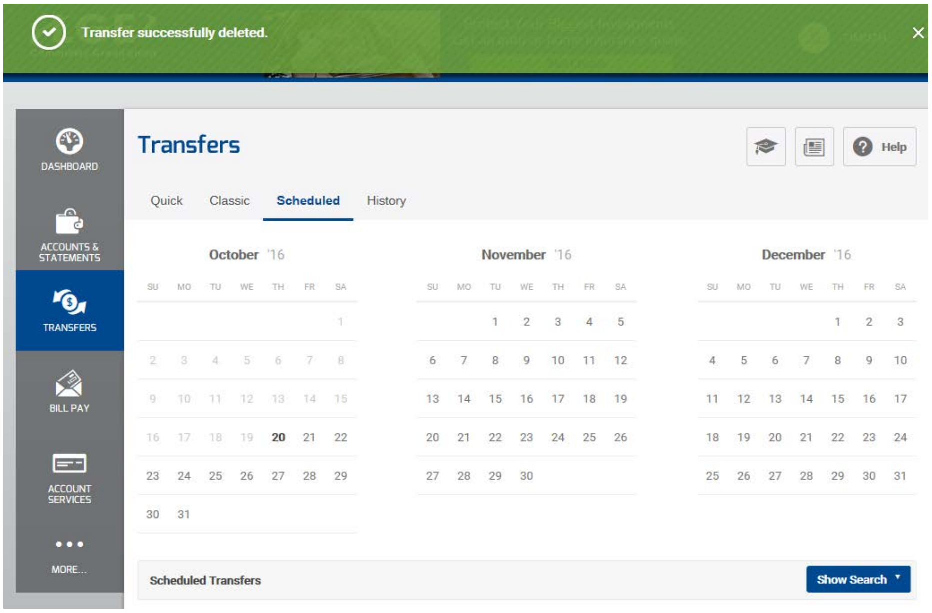
Then select **Cancel Series**.



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

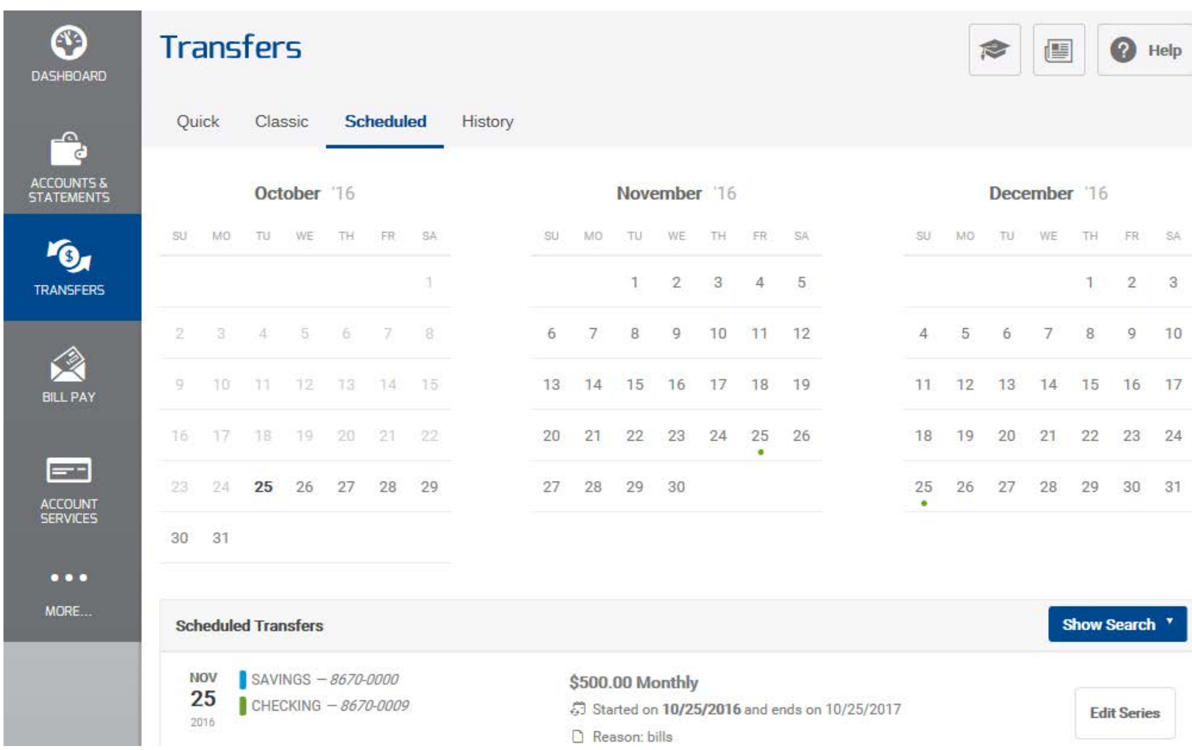


The following confirmation will display. All scheduled transfers will be removed from the calendar.

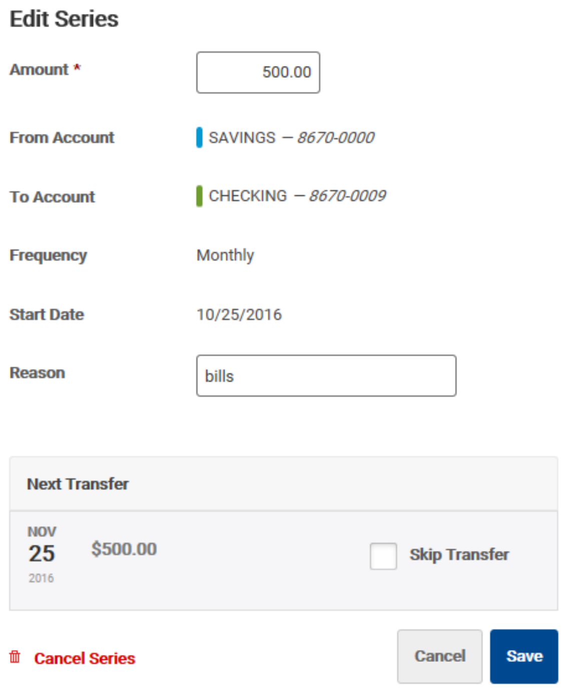


Scheduled

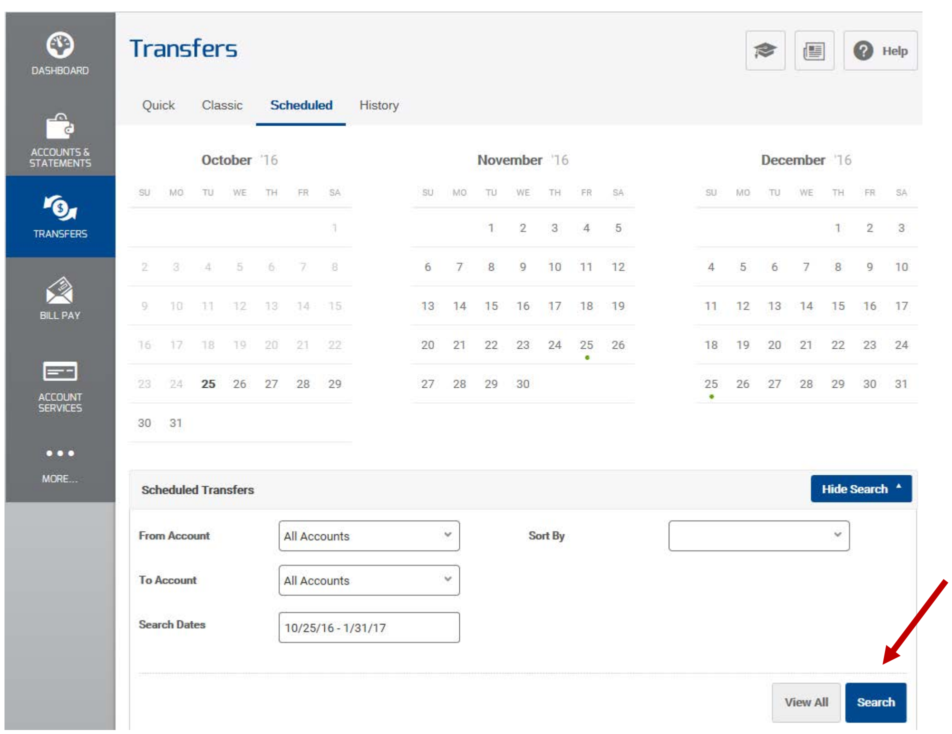
Scheduled transfers will show the monthly amount, the date the transfer starts, the date the transfer ends and the reason, if one was entered.



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



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

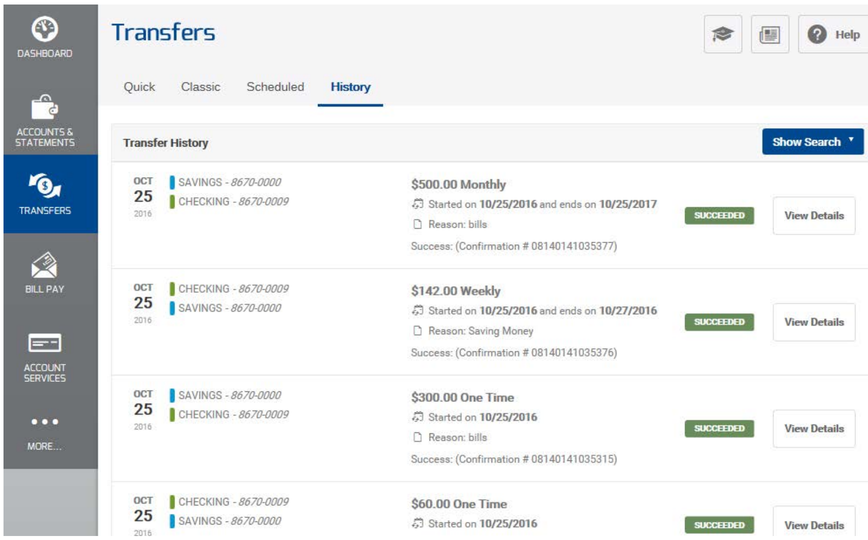


History

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

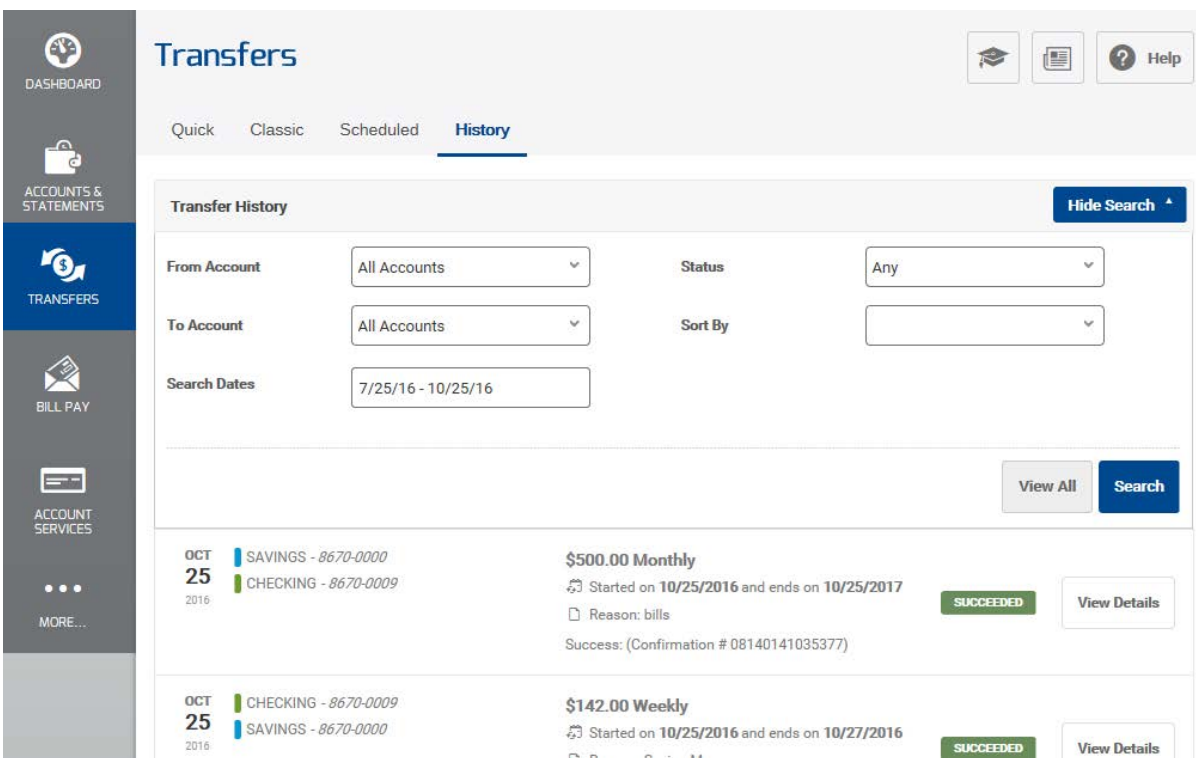
The green box indicates that the transfer was successful 

.



View Transfer History

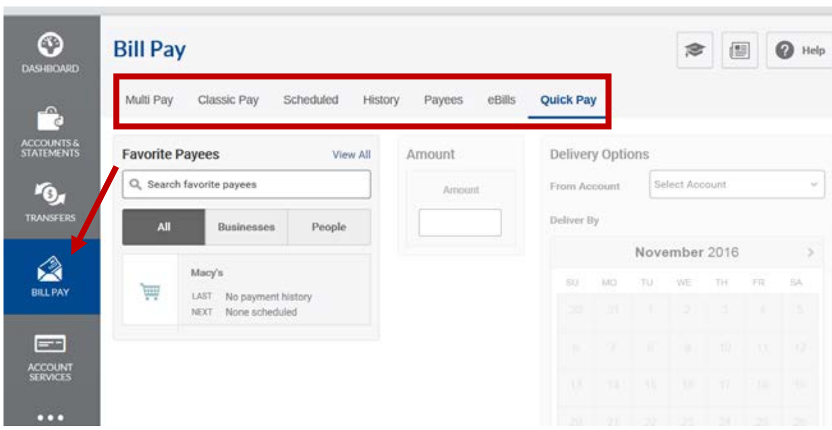
Complete fields to view transfer history.



Bill Pay

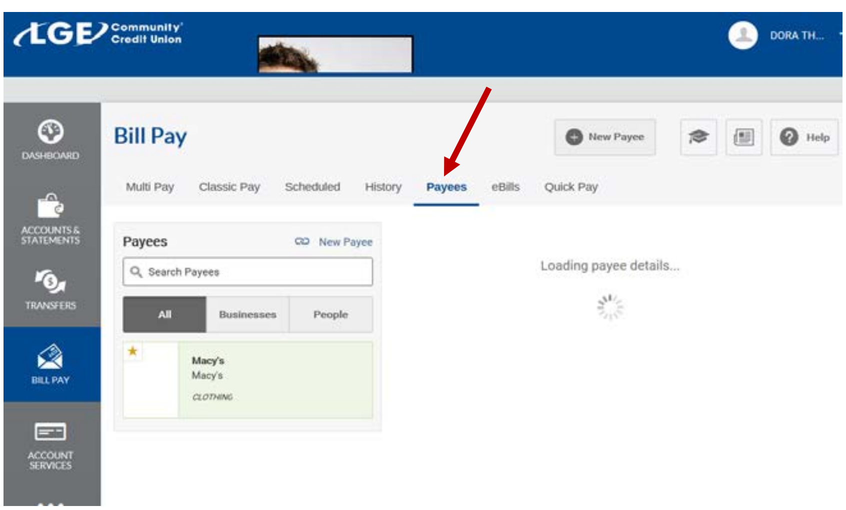
Select Bill Pay from the Dashboard.

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).

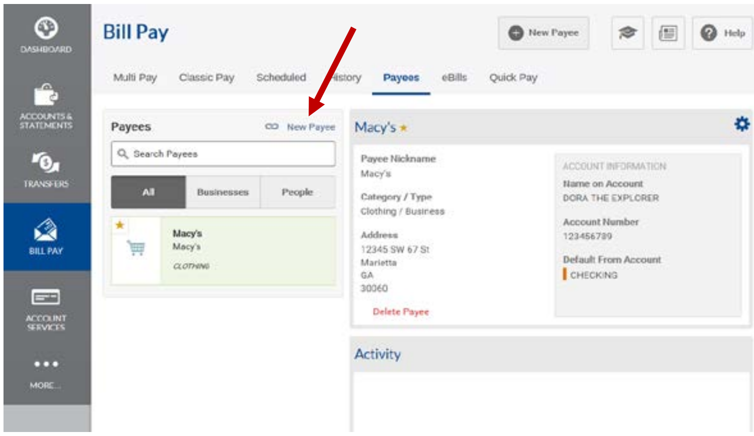


Add a Payee

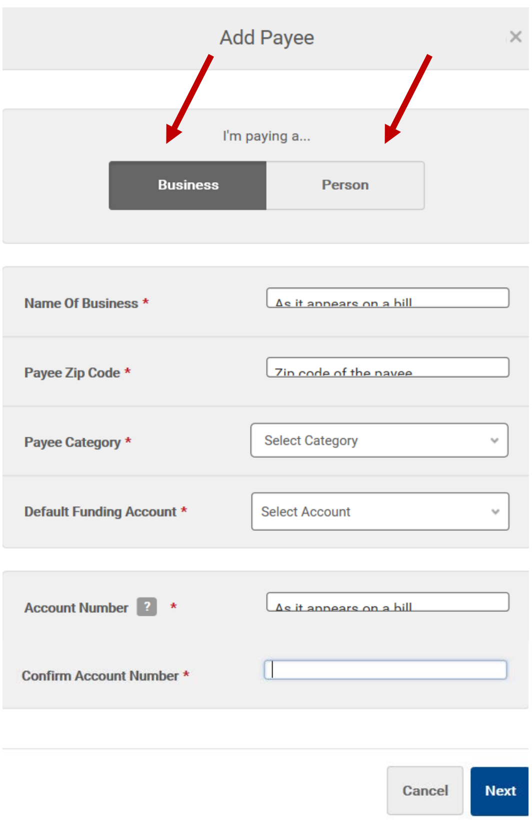
Select Payees.



Click New Payee.

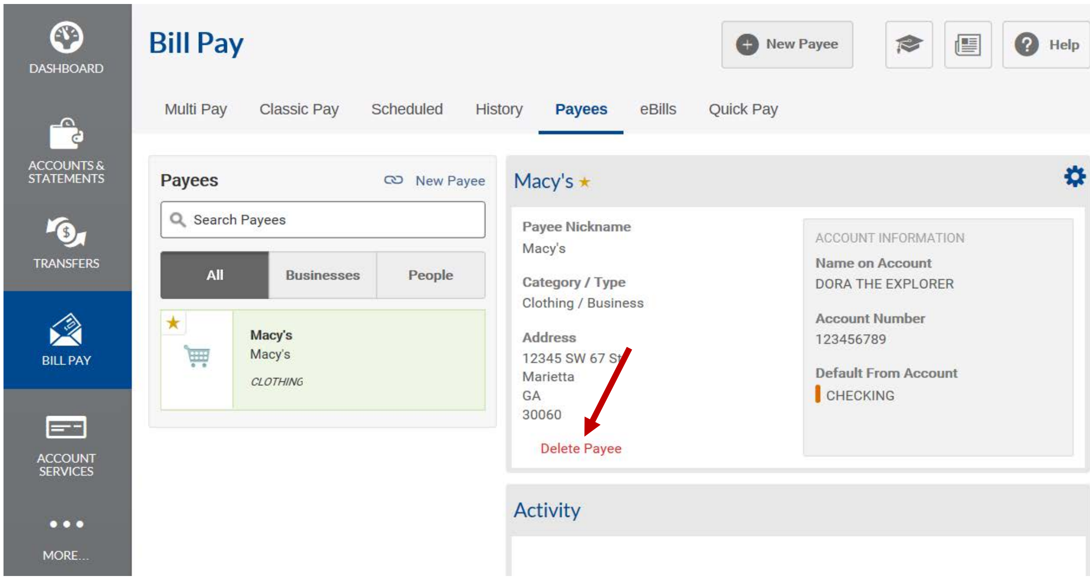


Choose Business or Person and complete fields. Click Next.

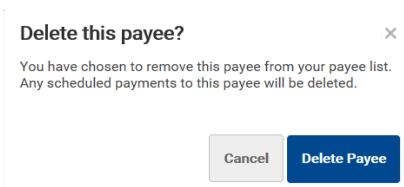


Delete a payee

Click Delete Payee.

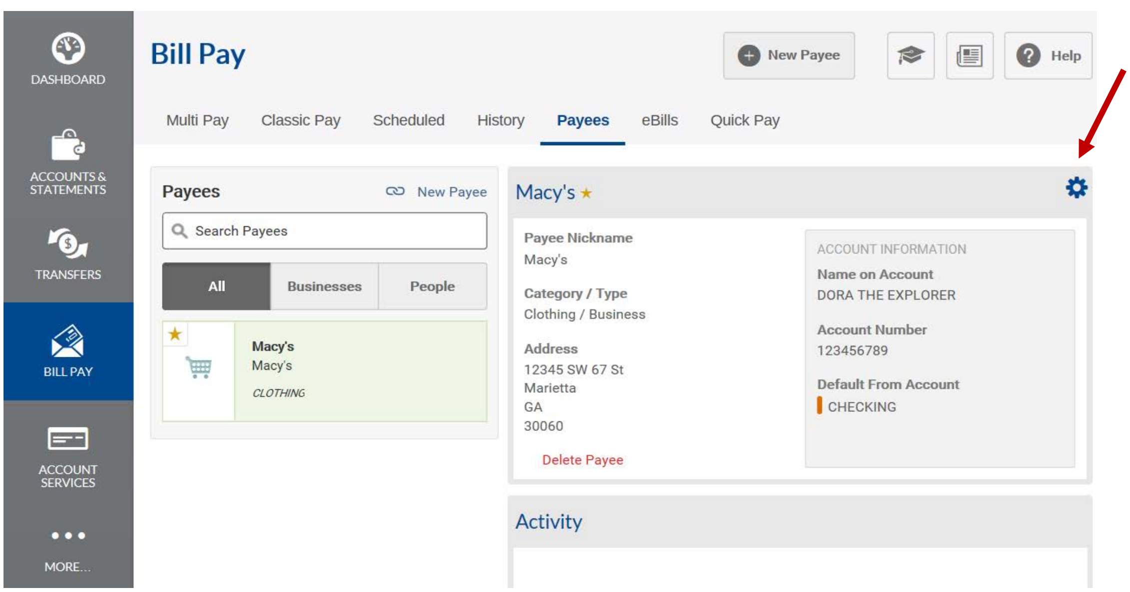


Delete Payee confirmation box will appear. Click Delete Payee.

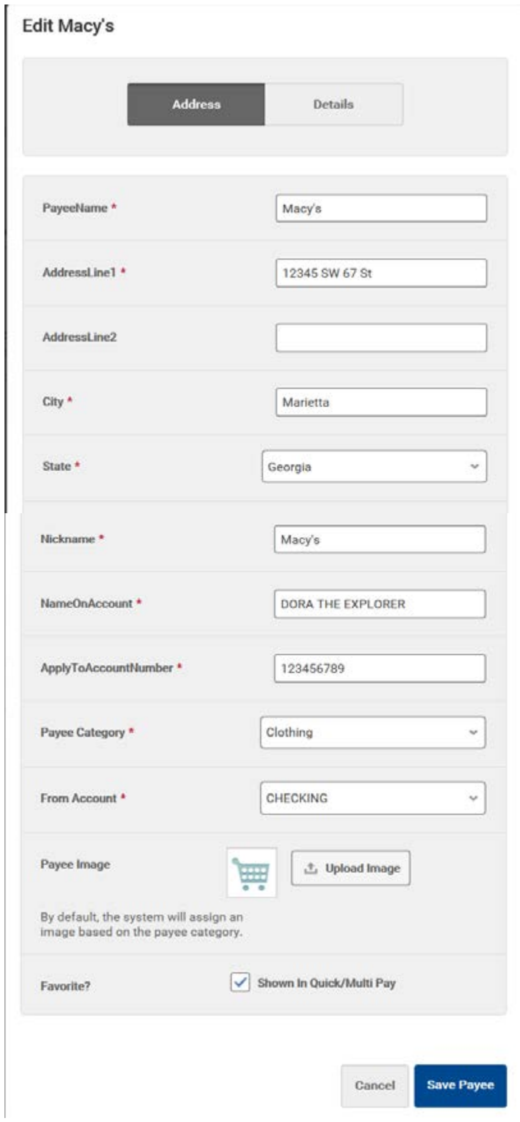


Edit a Payee

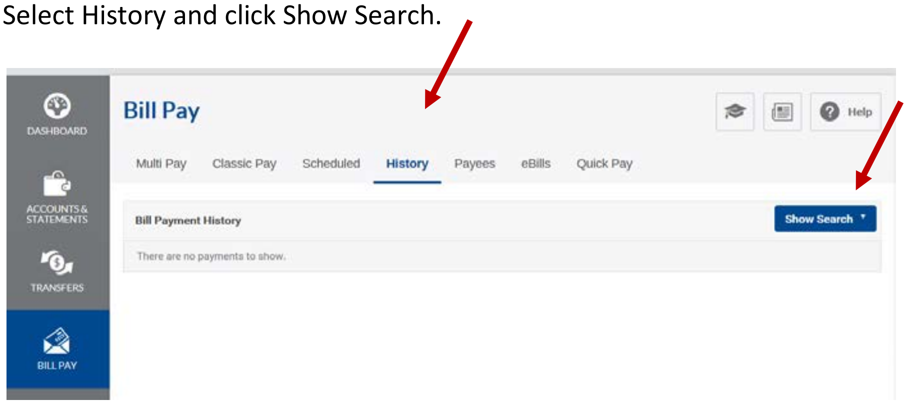
Click gear next to the payee you wish to edit.



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



Research a Payment
Select History and click Show Search.

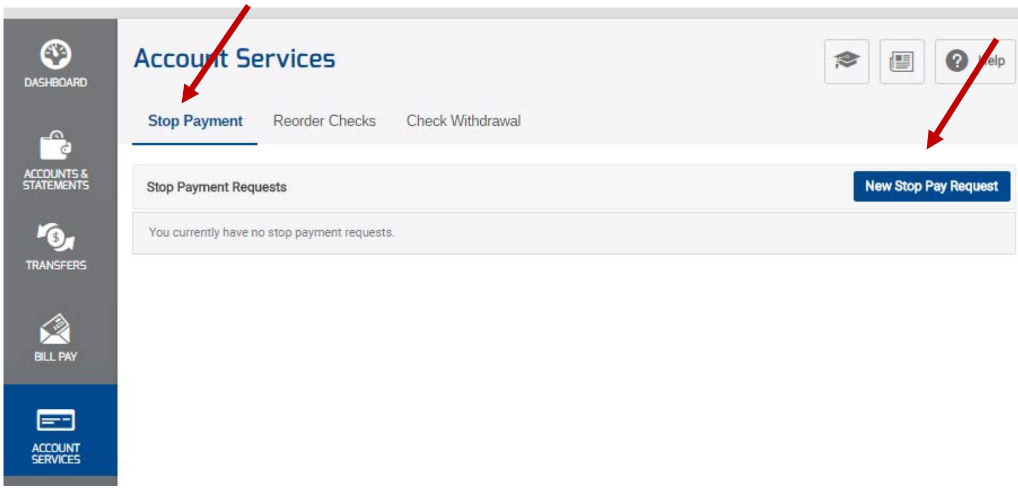


Account Services

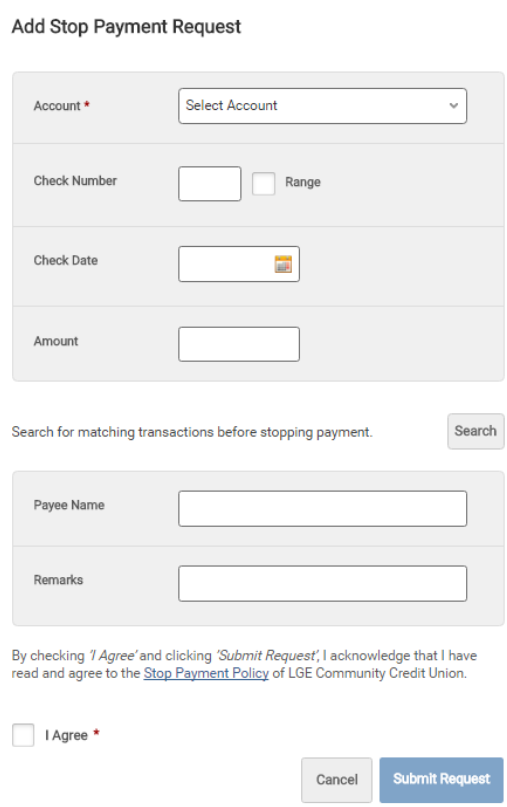
How to place a Stop Payment, Reorder Checks and Check Withdrawal

Stop Payment

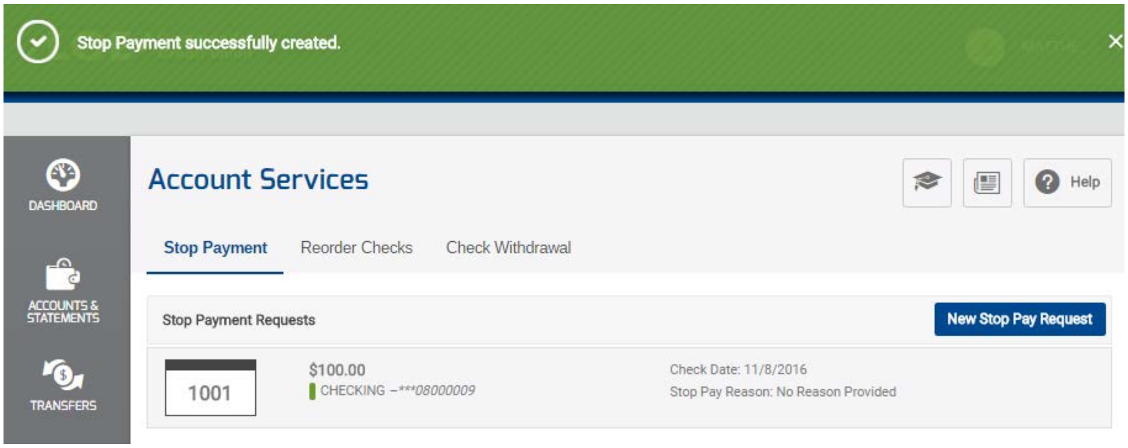
Select Stop Payment and click New Stop Pay Request.



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

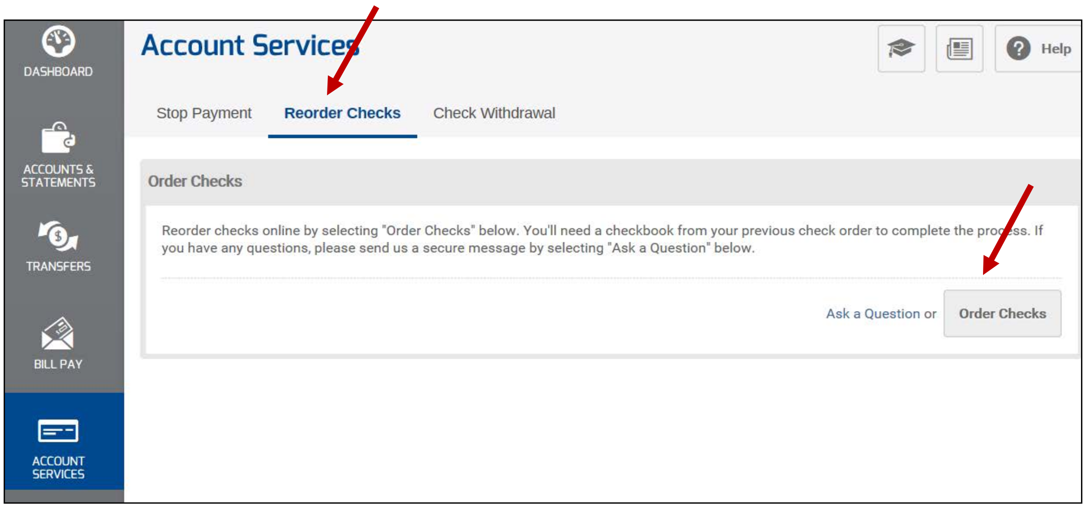


The following confirmation will display.

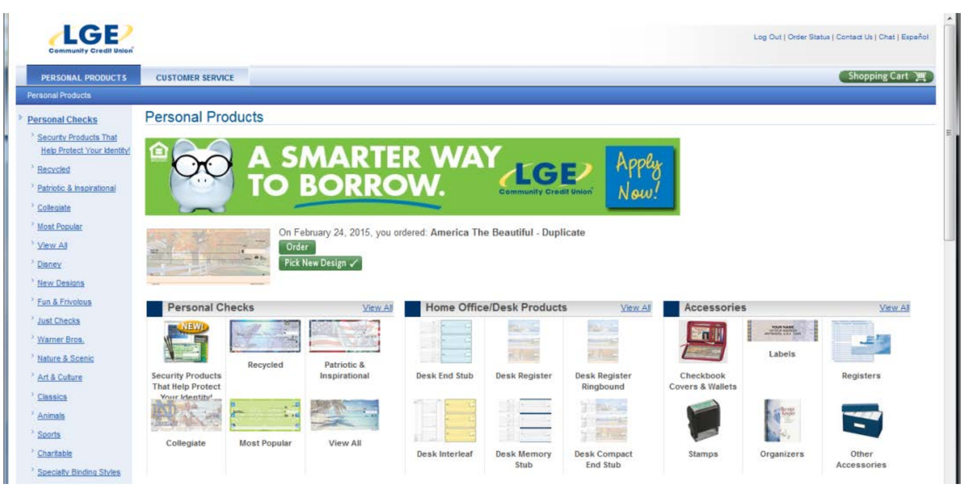


Order/Reorder Checks

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

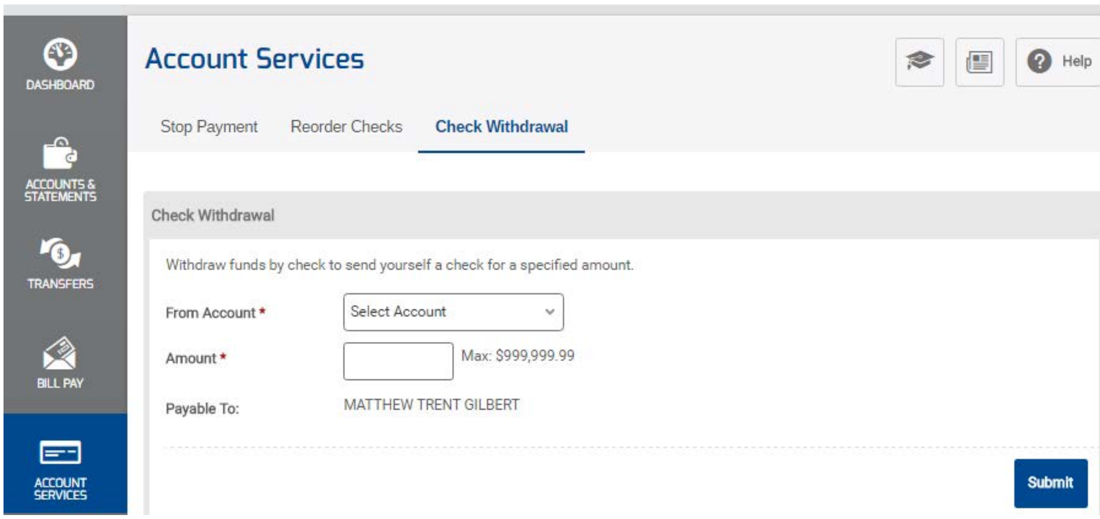


Select checks for order.

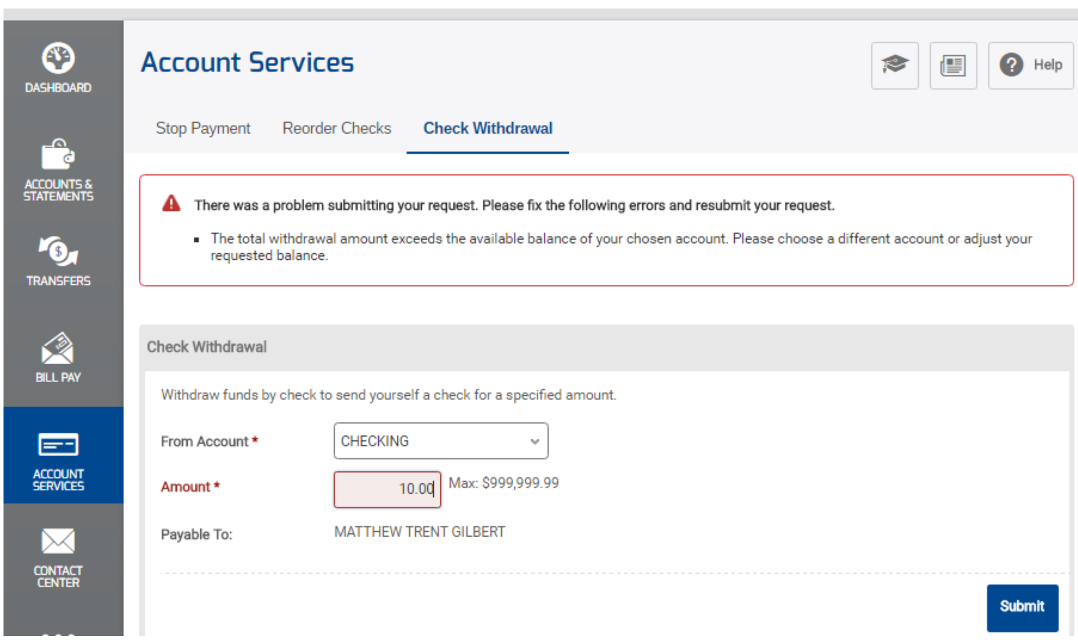


Check Withdrawal

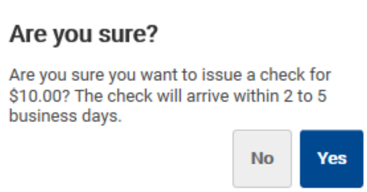
Withdraw funds by check by completing the following fields. Check will be issued to registered online banking user and mailed to address on account.



The following message will display if funds are not available.

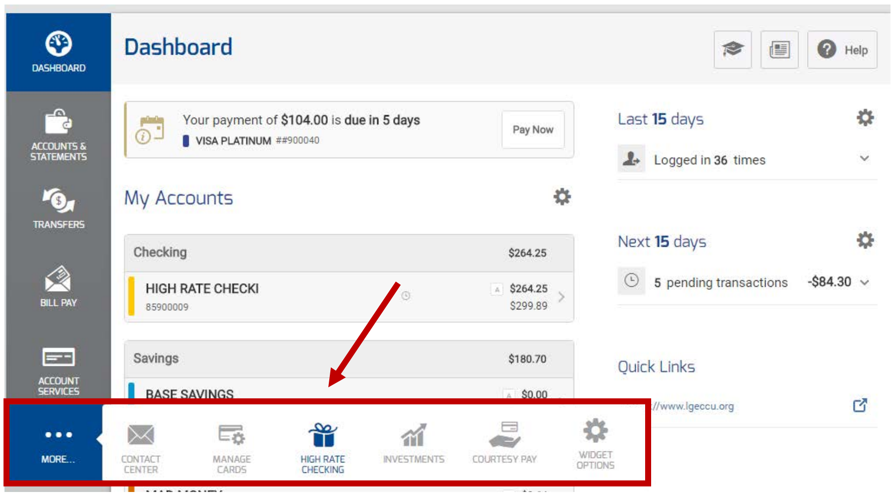


If funds are available, click **Yes** to confirm issue of check.



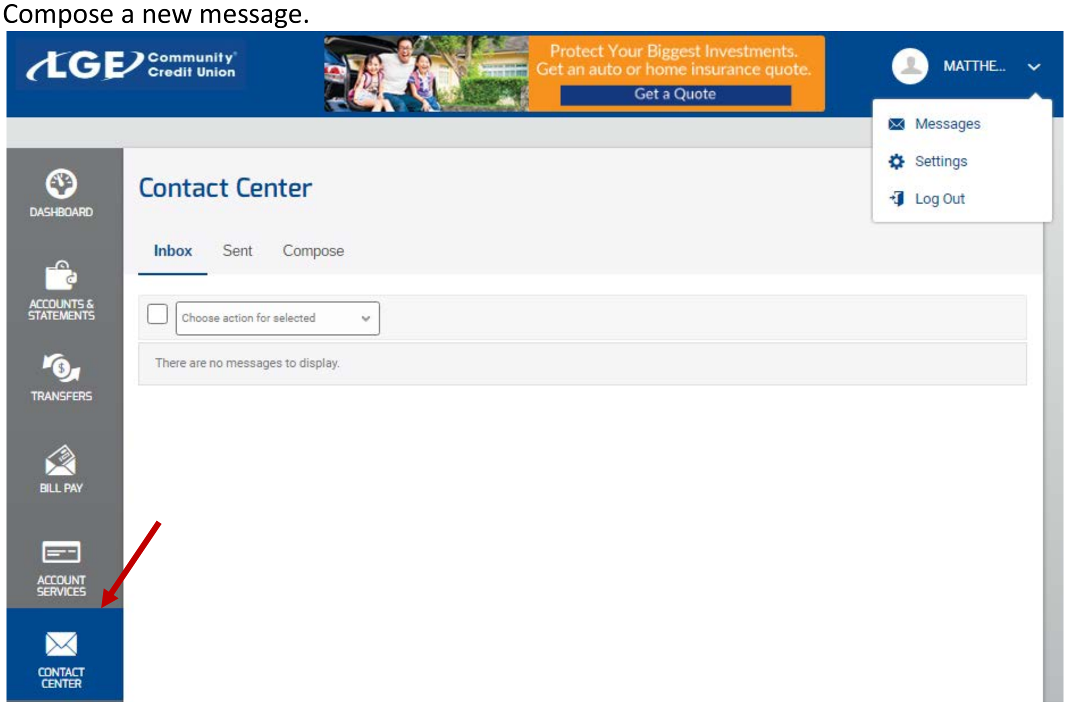
More

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



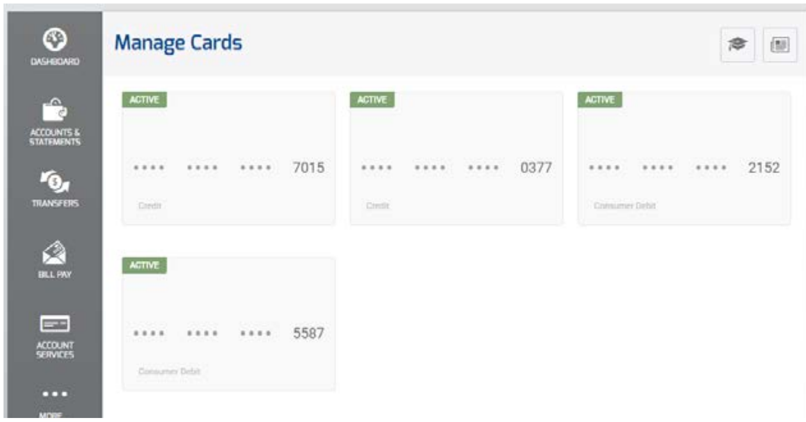
Contact Center

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

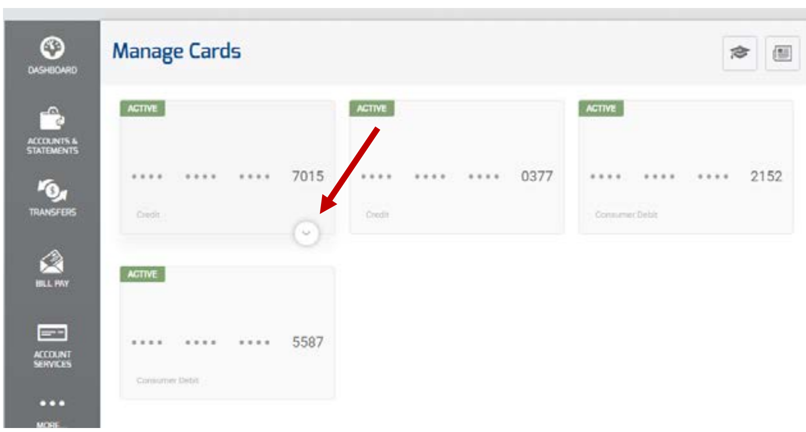


Manage Cards

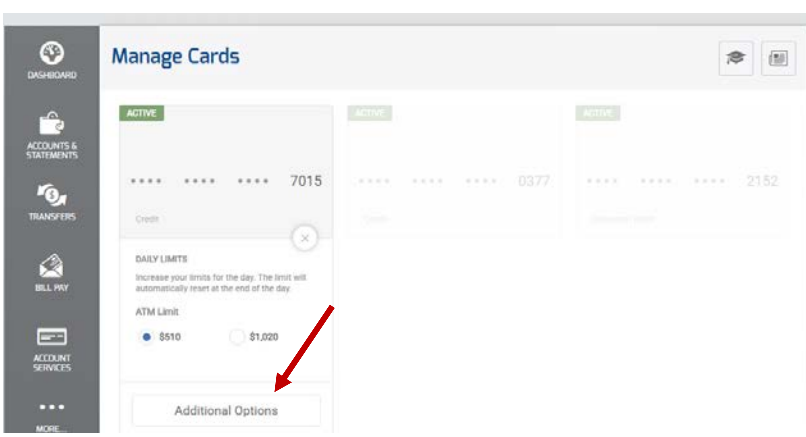
Select **Manage Cards** for card options. Personalize your card, change daily card limit, or replace, block, or close card permanently.



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



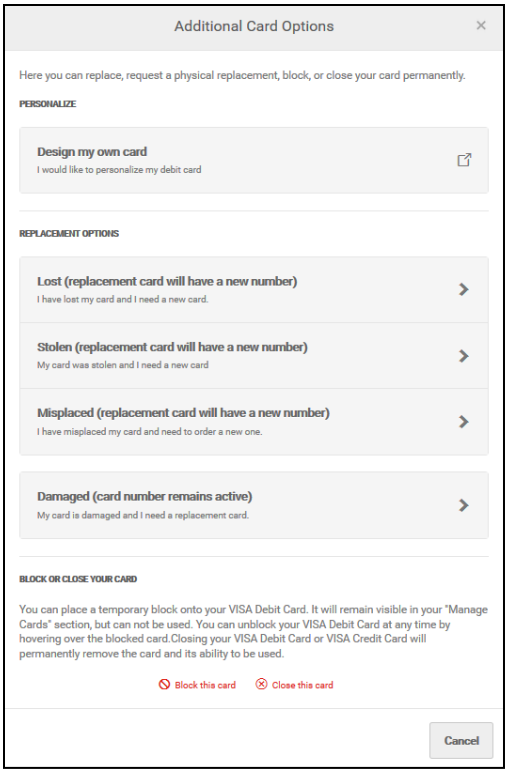
To change a card limit, select the radio button next to the limit to be changed. Limits are only increased for the day and will be reset at the end of the day.



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.

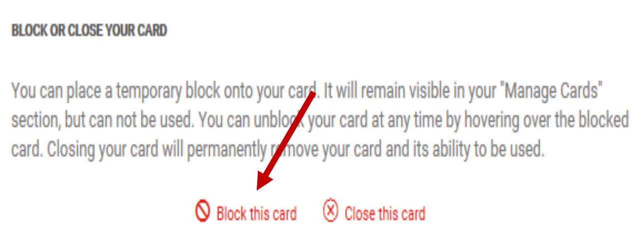


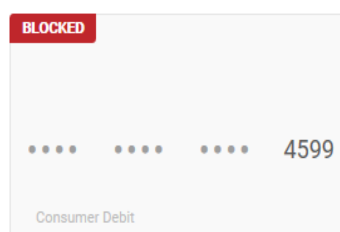
Design Your Own Card (DYOC)

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

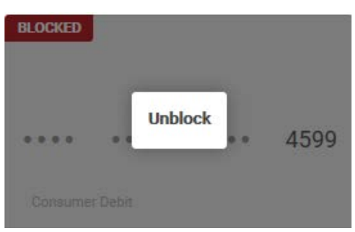
Block or Close Your Card

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



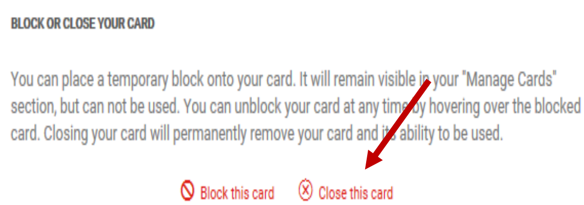


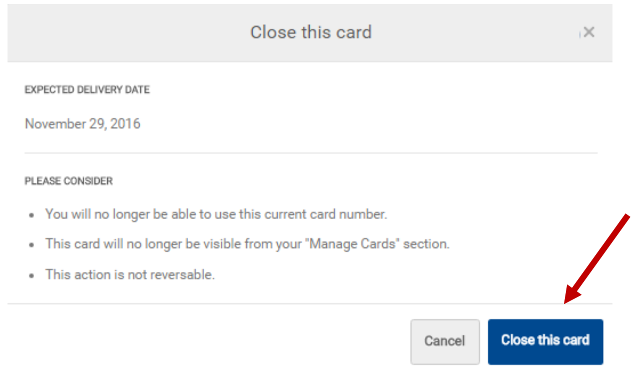
Unblock card by hovering over blocked card and selecting **Unblock** in the Manage Cards section. This immediately reactivates a card.



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

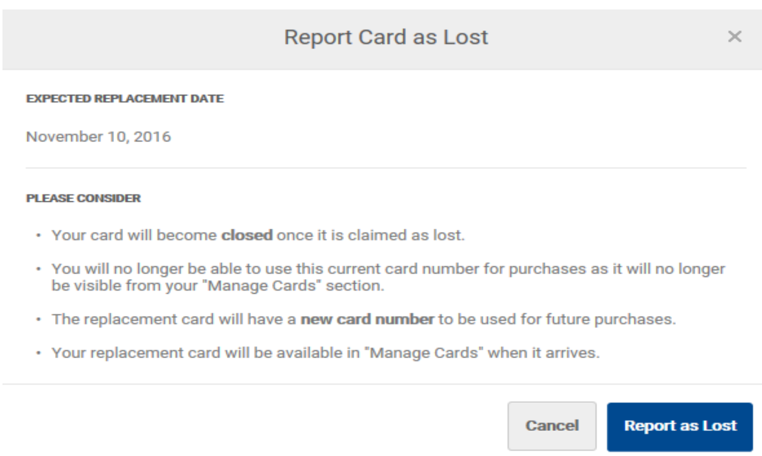
Select **Close this card**. Then select **Close this card** again to confirm. This will close the card immediately.



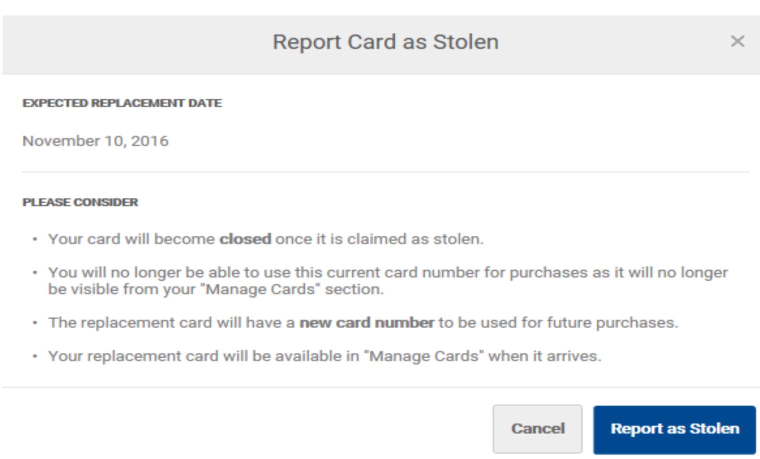


Lost/Stolen/Misplaced/Damaged Card

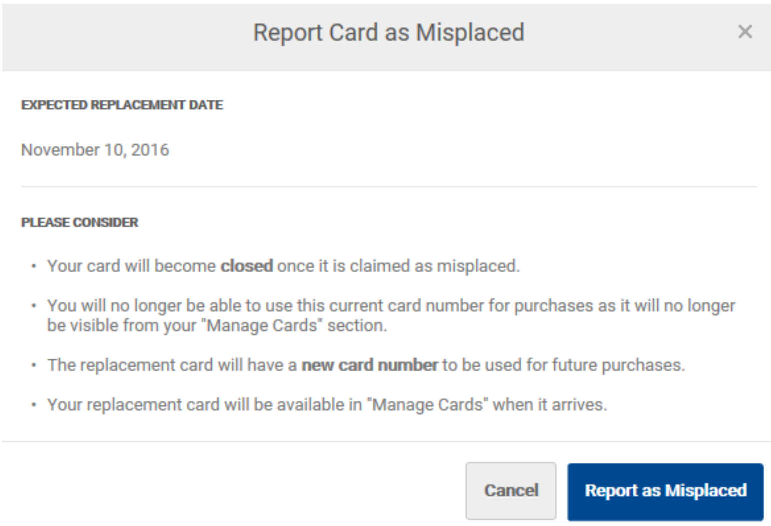
Select **Lost** (replacement card will have a new number) if card was lost and a new card is needed.



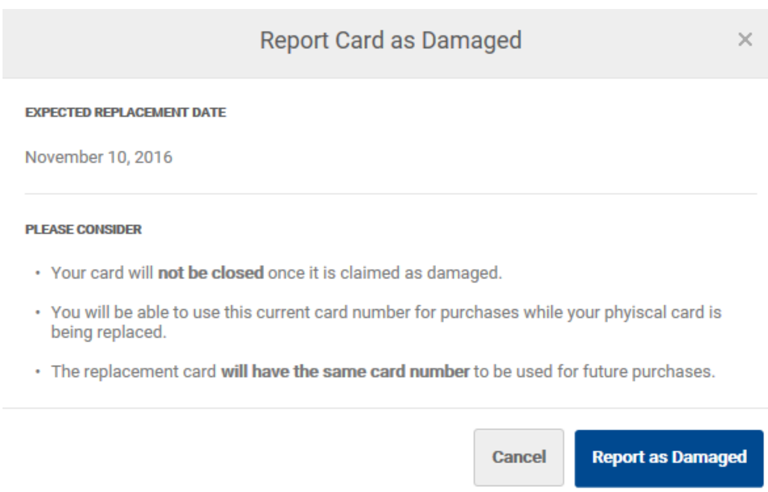
Select **Stolen** (replacement card will have a new number) if card was stolen and a new card is needed.



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

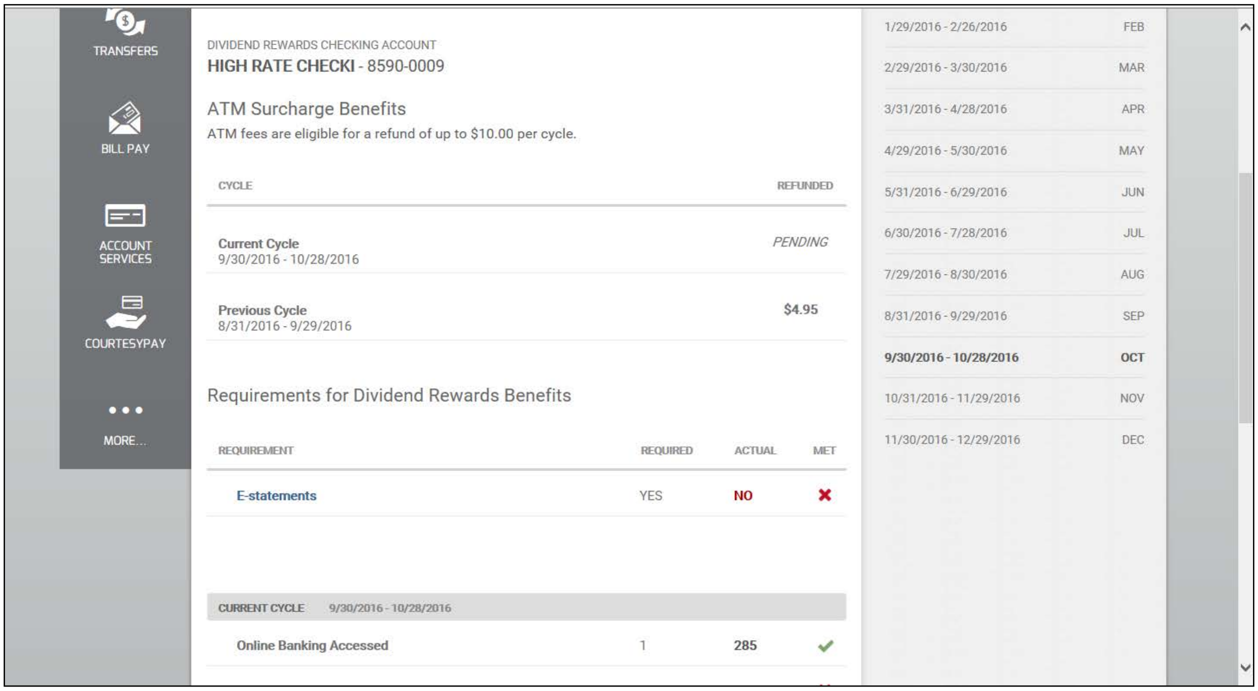


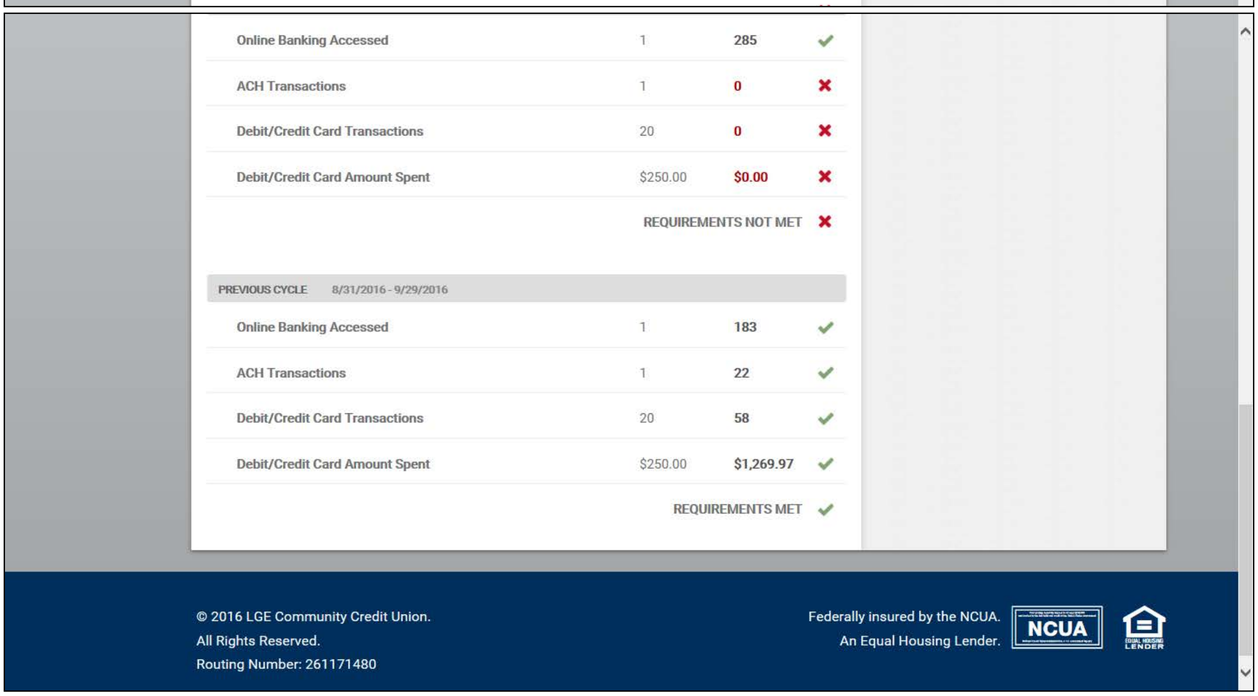
Select **Damaged** (card number remains active) if card is damaged and a replacement card is needed.



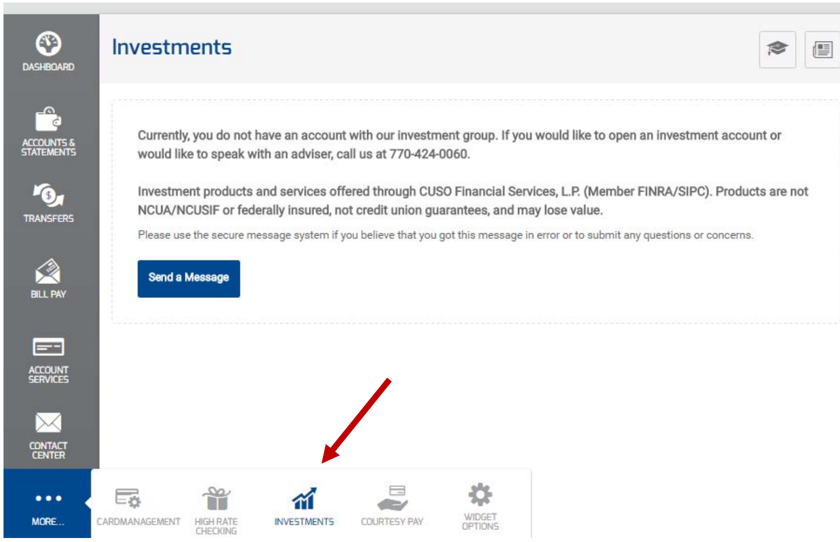
High Rate Checking

View status of High Rate Checking account.

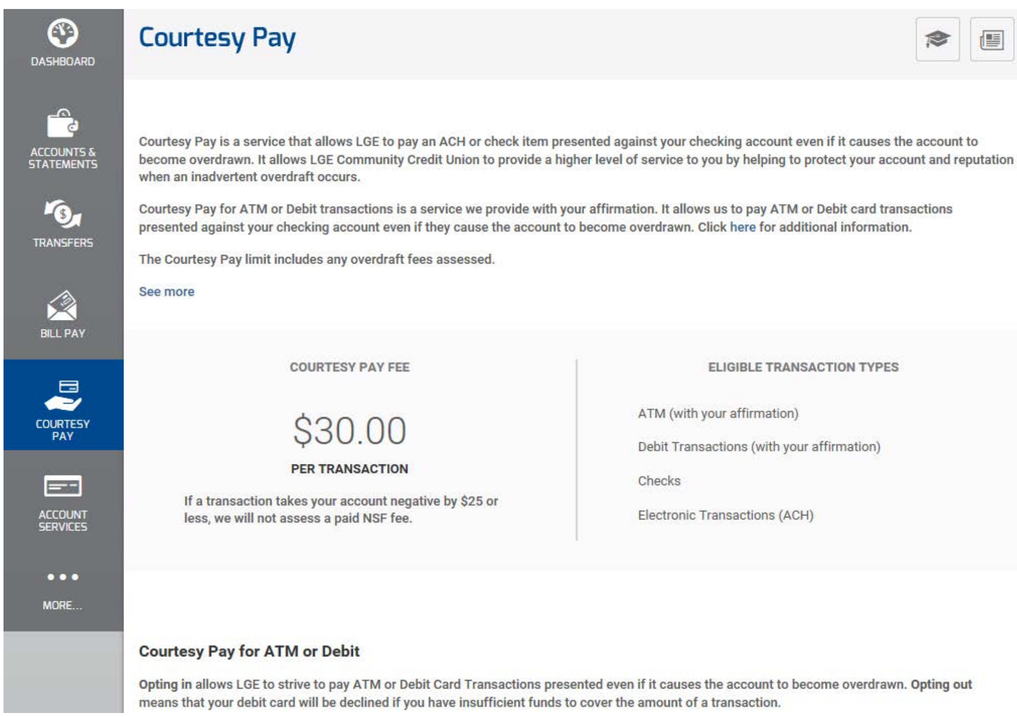




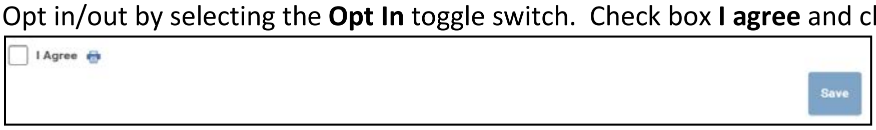
Investments
View an account with LGE Investments and Retirement.



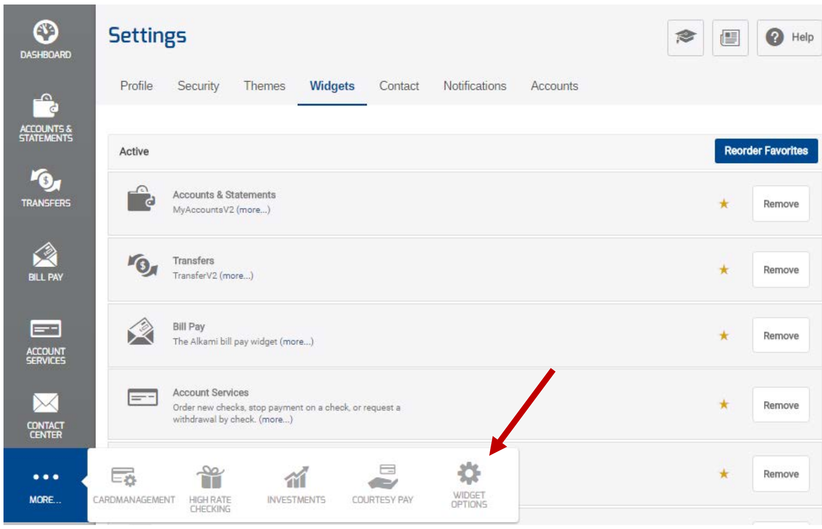
Courtesy Pay
Opt in or out of Courtesy Pay.



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

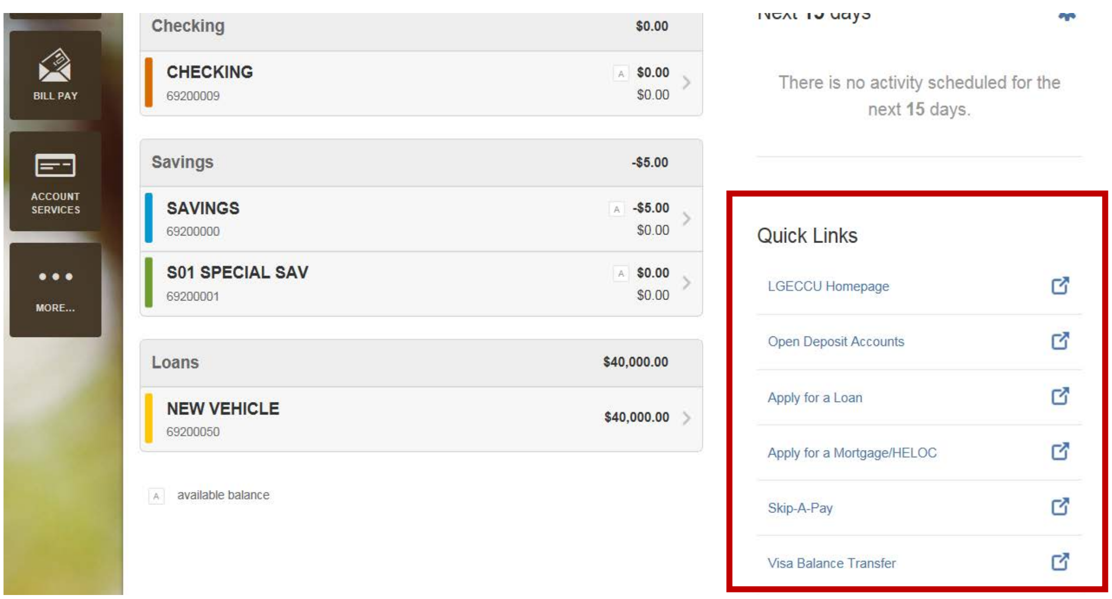


Widget Options
Select **Widget Options** to return to Widgets in Settings.



Quick Links

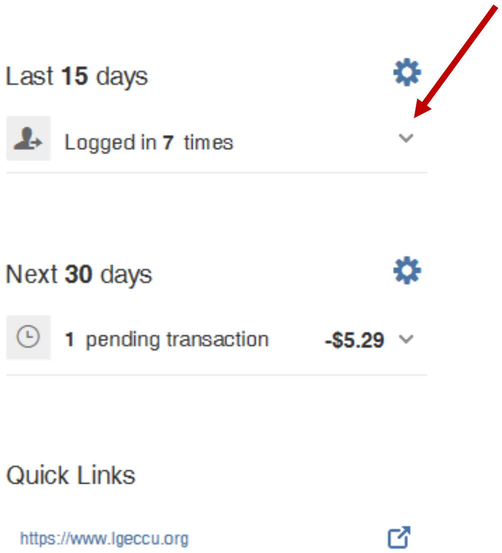
Select link under Quick Links to visit the LGE homepage, open a deposit account, apply for a loan, apply for a mortgage, skip a loan payment, or make a Visa balance transfer.



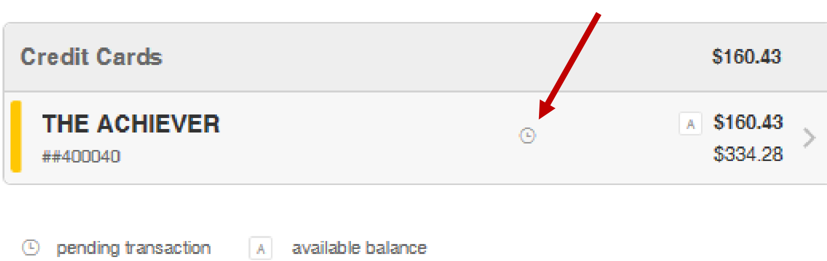
View Debit/Credit Card Holds

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.

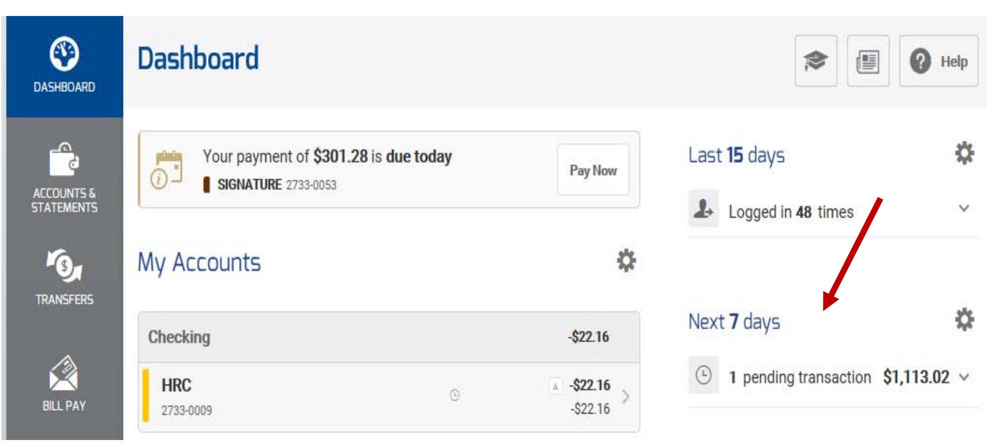


Hover over the clock icon to display pending transactions. Click the clock icon to display posted transactions.

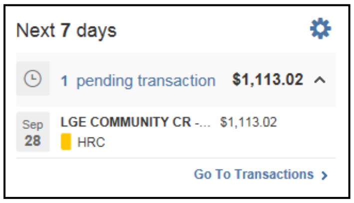


See Pending ACH

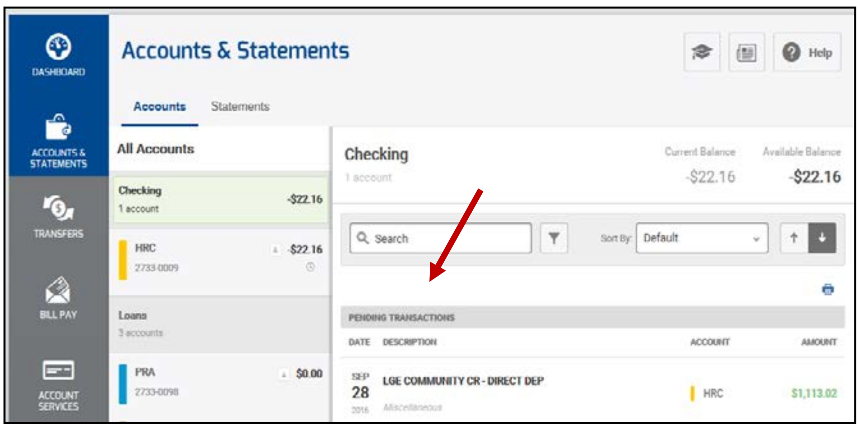
Pending ACH amount displays under upcoming activity in Dashboard widget.



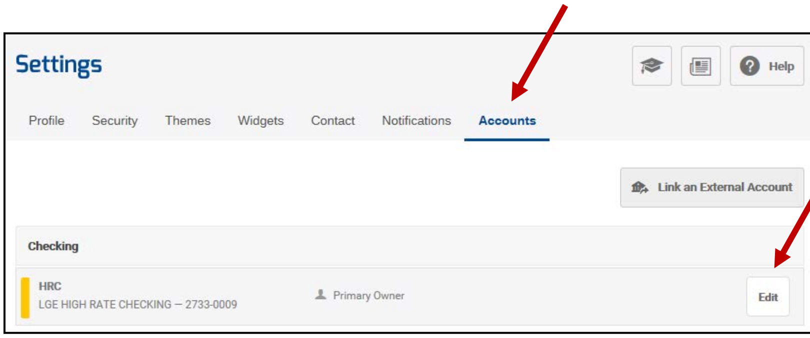
Click on to view more information about the pending transaction.



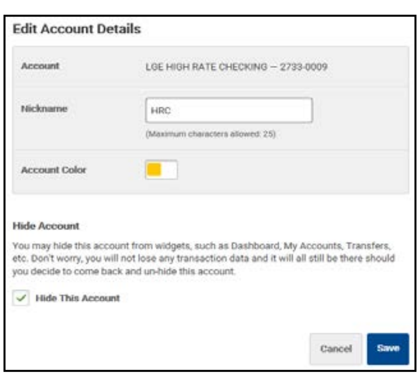
Pending ACH can also be found in Accounts & Statements widget.



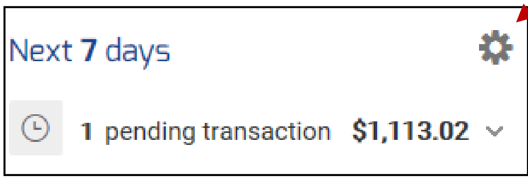
*Note: If account type is hidden, an ACH deposit or withdrawal will not display on main Dashboard. Click **Settings**, **Accounts**, and **Edit** button on account type to change. (Also see Widget instructions.)*



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



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



Check Pending Transactions box. Click Save.