



A GUIDE TO
ONLINE BANKING

Now, more than ever, it's important to utilize online resources as much as possible. We know that finances are on the forefront of many members' minds. Understanding how to utilize ISU Credit Union's online and mobile banking technology gives members peace of mind by accessing their account(s), anytime and anywhere. Please use this handbook as a guide for setup and to use key features. Should you need additional information or clarification, please call (208) 235-7100.

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Logging In

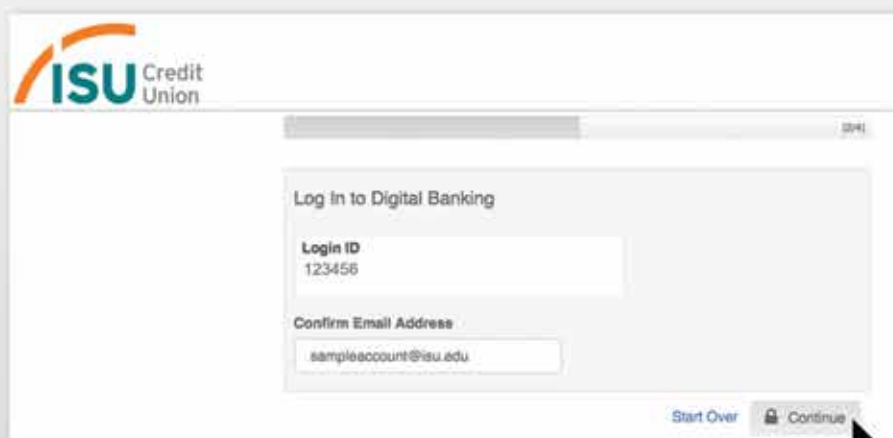
1. Launch your device's browser. (Google Chrome, Firefox, Safari, etc.)
2. In the address bar, type "isucu.org" and then click "enter."
3. Once on the ISU Credit Union homepage, find the online banking login portal:



4. Type your ISU Credit Union member number, then click the orange arrow.

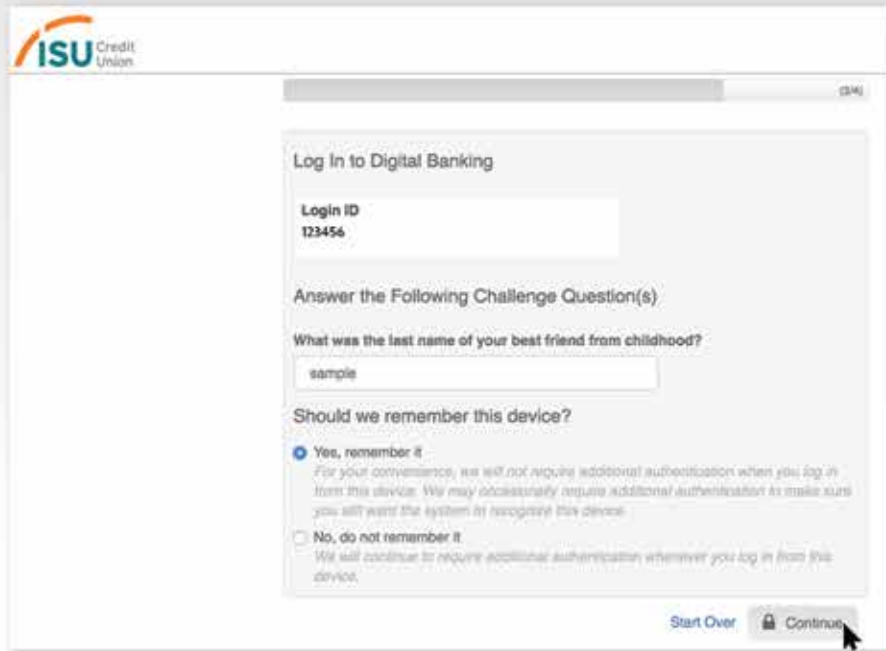


5. You'll then be directed to the following page. Insert the email address associated with your ISUCU account, then click "continue."



Logging In

6. You'll then be asked a security question. These questions and answers were determined when you set up online banking initially. Select your device remembrance preference. Click continue.



ISU Credit Union

Log In to Digital Banking

Login ID
123456

Answer the Following Challenge Question(s)

What was the last name of your best friend from childhood?

sample

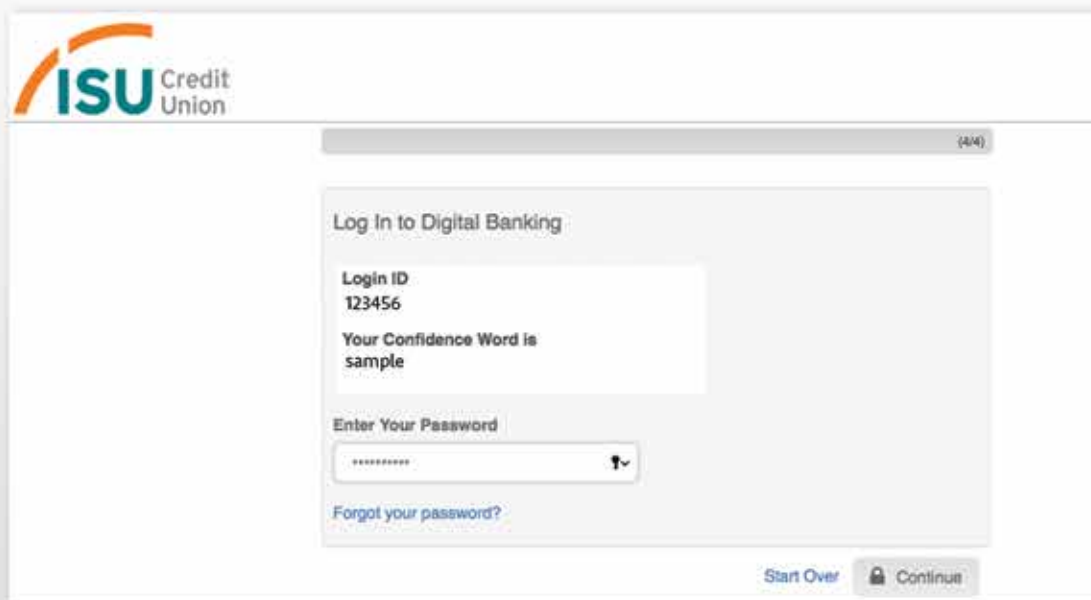
Should we remember this device?

Yes, remember it
For your convenience, we will not require additional authentication when you log in from this device. We may occasionally require additional authentication to make sure you still want the system to recognize this device.

No, do not remember it
We will continue to require additional authentication whenever you log in from this device.

[Start Over](#) [Continue](#)

7. You'll be directed to the last login page. You'll see your member number and a previously selected "confidence word." (If the displayed word isn't familiar, please call us at (208) 235-7100.)




ISU Credit Union

Log In to Digital Banking

Login ID
123456

Your Confidence Word is
sample

Enter Your Password

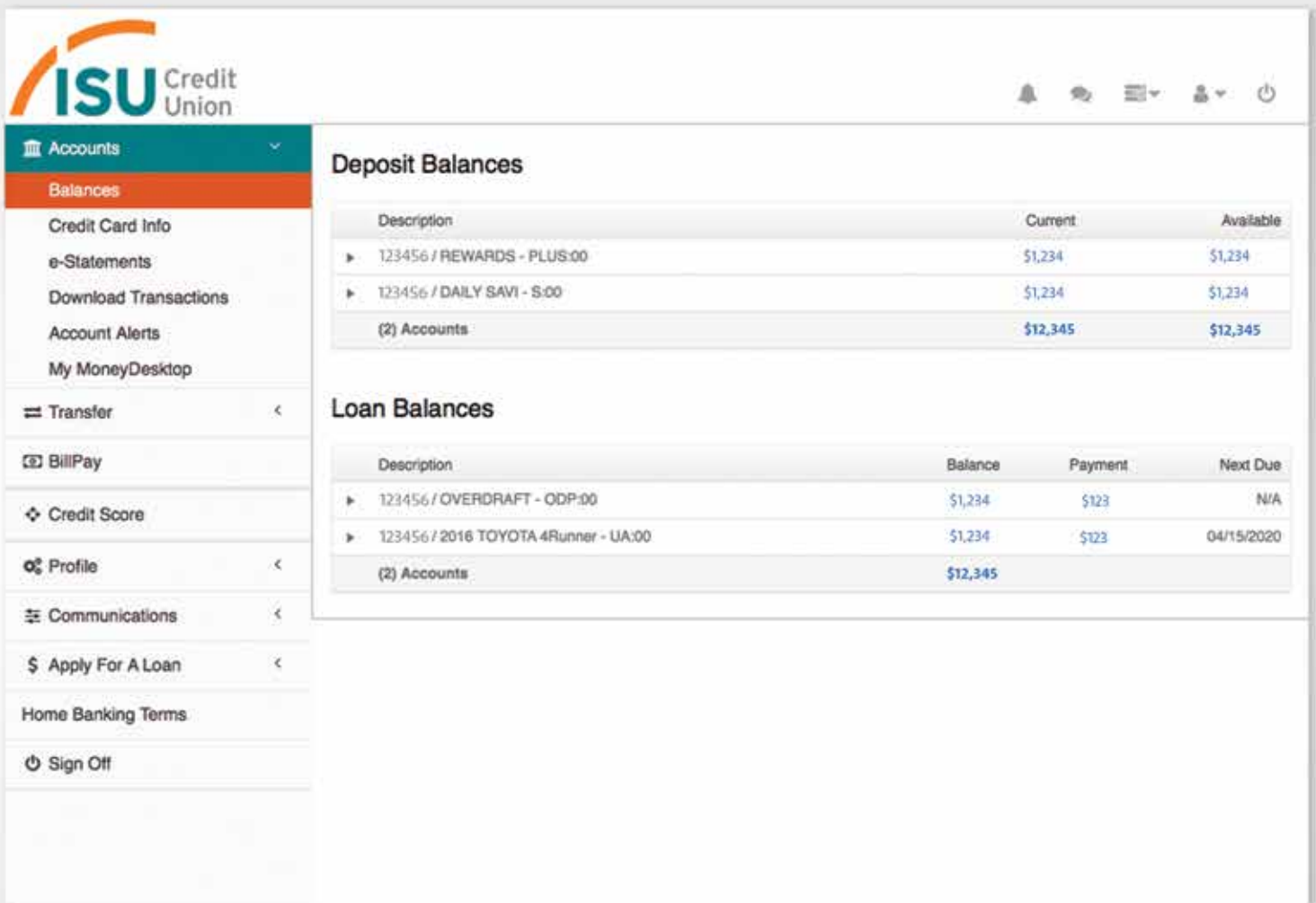
***** 

[Forgot your password?](#)

[Start Over](#) [Continue](#)

Logging In

8. Great job! You are now logged in to your ISU Credit Union online banking account! Your checking and/or savings account overviews will be visible under the “Deposit Balances” heading. Your overdraft, auto, signature, RV, powersports, and/or motorcycle overviews will be under the “Loan Balances” heading.



The screenshot shows the ISU Credit Union online banking interface. On the left is a sidebar menu with options: Accounts, Balances, Credit Card Info, e-Statements, Download Transactions, Account Alerts, My MoneyDesktop, Transfer, BillPay, Credit Score, Profile, Communications, Apply For A Loan, Home Banking Terms, and Sign Off. The main content area is divided into two sections: Deposit Balances and Loan Balances.

Deposit Balances

Description	Current	Available
▶ 123456 / REWARDS - PLUS:00	\$1,234	\$1,234
▶ 123456 / DAILY SAVI - S:00	\$1,234	\$1,234
(2) Accounts	\$12,345	\$12,345

Loan Balances

Description	Balance	Payment	Next Due
▶ 123456 / OVERDRAFT - ODP:00	\$1,234	\$123	N/A
▶ 123456 / 2016 TOYOTA 4Runner - UA:00	\$1,234	\$123	04/15/2020
(2) Accounts	\$12,345		

(Note: Your ISU Credit Union credit card balances do not display on this page. To view your credit card balance, statements, and other related information, please visit the “Credit Card Info” link in the left sidebar.)

Transferring Funds

1. When logged in to online banking, click on the "transfer" tab in the life sidebar of the homepage.

The screenshot displays the ISU Credit Union online banking homepage. The left sidebar contains a menu with the following items: Accounts, Balances, Credit Card Info, e-Statements, Download Transactions, Account Alerts, My MoneyDesktop, **Transfer** (highlighted with an orange box), BillPay, Credit Score, Profile, Communications, Apply For A Loan, Home Banking Terms, and Sign Off. The main content area is divided into two sections: Deposit Balances and Loan Balances.

Deposit Balances

Description	Current	Available
▶ 123456 / REWARDS - PLUS:00	\$1,234	\$1,234
▶ 123456 / DAILY SAVI - S:00	\$1,234	\$1,234
(2) Accounts	\$12,345	\$12,345

Loan Balances

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▶ 123456 / OVERDRAFT - ODP:00	\$1,234	\$123	N/A
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(2) Accounts	\$12,345		

Transferring Funds BETWEEN MY ACCOUNTS

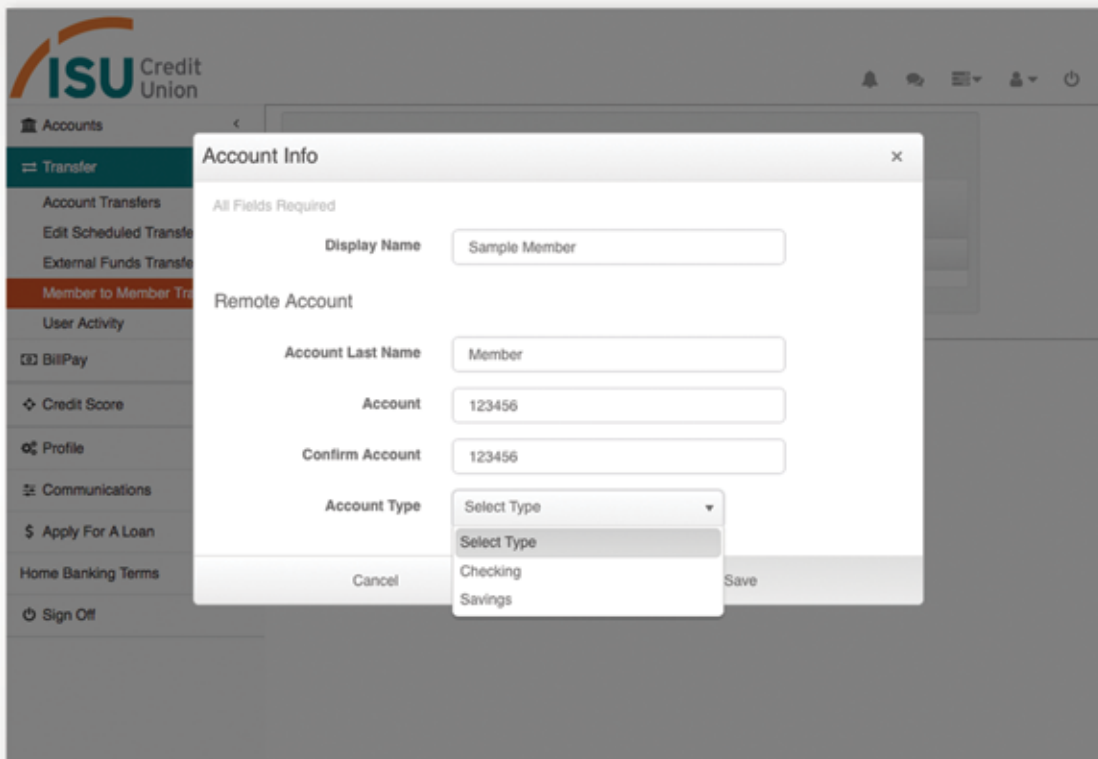
1. The following screen will appear. Choose the “from” and “to” accounts you wish to transfer using the dropdown menus. Then choose the amount, date, and select your other options.

The screenshot shows the ISU Credit Union website's 'Transfer Funds' page. On the left is a navigation menu with options: Accounts, Transfer (selected), Account Transfers (highlighted), Edit Scheduled Transfers, External Funds Transfer, Member to Member Transfer, User Activity, BillPay, Credit Score, Profile, Communications, Apply For A Loan, Home Banking Terms, and Sign Off. The main content area is titled 'Transfer Funds' and contains the following fields:

- From:** A dropdown menu currently showing 'From Account'.
- To:** A dropdown menu currently showing 'To Account'.
- Amount:** A text input field with the placeholder 'Amount'.
- Transfer Comment:** A text input field with the placeholder 'Transfer Comment'.
- Repeat:** A dropdown menu currently showing 'One Time'.
- Transfer On:** A date input field showing '04/05/2020' with a calendar icon.
- Continue Transfer:** A button with a right-pointing arrow and the text 'Continue Transfer'.

Transferring Funds TO ANOTHER ISUCU MEMBER

1. To transfer funds to a friend, relative, or another ISU Credit Union account, click “Member to Member Transfer” under the transfer tab in the left sidebar.
2. The following screen will appear. If you haven’t transferred funds to this person before, you’ll need to choose “Add Account” to complete the transfer. You will need their name and ISUCU account number. You’ll also need to know if the account you’re transferring to is a checking or savings account. Insert the information in the form.



The screenshot shows the ISU Credit Union website interface. A modal window titled "Account Info" is open, displaying a form for adding a remote account. The form includes the following fields:

- Display Name:** Sample Member
- Remote Account:**
 - Account Last Name:** Member
 - Account:** 123456
 - Confirm Account:** 123456
 - Account Type:** A dropdown menu with "Select Type" selected, showing options for "Checking" and "Savings".

At the bottom of the modal, there are "Cancel" and "Save" buttons.

(Note: ISU Credit Union employees are not able to give member account information to other members. All information needed to make an online transfer should be confidentially discussed between members. Calling an ISU Credit Union employee requesting they disclose a friend’s information is prohibited.)



1. After logging in to online banking, find the "BillPay" tab in the left sidebar.

The screenshot shows the ISU Credit Union online banking interface. The left sidebar contains a menu with the following items: Accounts, Balances, Credit Card Info, e-Statements, Download Transactions, Account Alerts, My MoneyDesktop, Transfer, **BillPay** (highlighted with an orange box), Credit Score, Profile, Communications, Apply For A Loan, Home Banking Terms, and Sign Off. The main content area displays two tables: Deposit Balances and Loan Balances.

Deposit Balances

Description	Current	Available
▶ 123456 / REWARDS - PLUS:00	\$1,234	\$1,234
▶ 123456 / DAILY SAVI - S:00	\$1,234	\$1,234
(2) Accounts	\$12,345	\$12,345

Loan Balances

Description	Balance	Payment	Next Due
▶ 123456 / OVERDRAFT - ODP:00	\$1,234	\$123	N/A
▶ 123456 / 2018 TOYOTA 4Runner - UA:00	\$1,234	\$123	04/15/2020
(2) Accounts	\$12,345		





2. The previous link will take you to the following screen. Choose the category option that best fits the type of bill you'd like to pay. You will need you account number of the company you are paying.


Take care of your bills in **3 EASY STEPS!**


1 Pick a bill you want to pay. **2** Enter the info from your bill. **3** Choose how much and when.

Search Our Network
Enter the name of any company or person in the U.S. If a company can't be paid electronically, we'll [mail a check](#) for you.

 **Utilities**

 **Phone**

 **Insurance**


 **Credit Cards**

[More Bill Categories](#) [What else can I do?](#)

3. For the purposes of this guidebook, we'll create a billpay option for Idaho Power. We've selected the Utilities category and input an Idaho Power account number. Members may choose to set up an optional nickname as well. Click "next step."

Take care of your bills in **3 EASY STEPS!**

1 Pick a bill you want to pay. **2** Enter the info from your bill. **3** Choose how much and when.

 **Idaho Power Company Account Number**

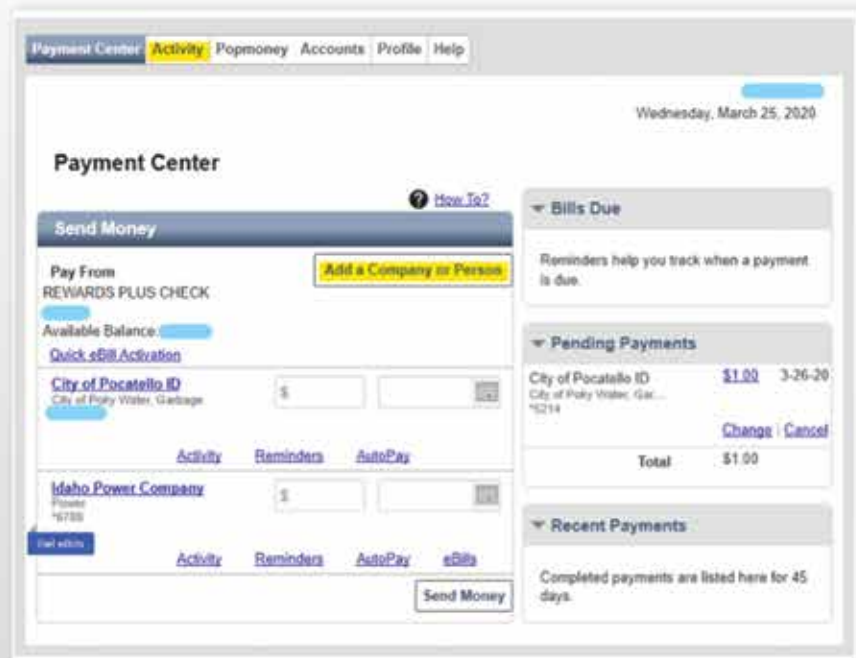
Nickname (Optional)



4. On this screen, input how much you'd like to pay the company and on what day you'd like the payment to process. When selecting the date, you'll be shown a popup window that details 1) when the payment will arrive to the payee, and 2) what day the payment will be debited from your account! Now click "Make Payment."



5. If you've used th BillPay feature before, you may see this screen after choosing the BillPay tab. From here, you can create new payees with the "Add a Company or Person" button. BillPay history can be viewed in the "Activity" tab. You can also change or cancel a pending Bill Pay; on the right hand side of the window under "Pending Payments" you'll see options for "Change" and "Cancel."

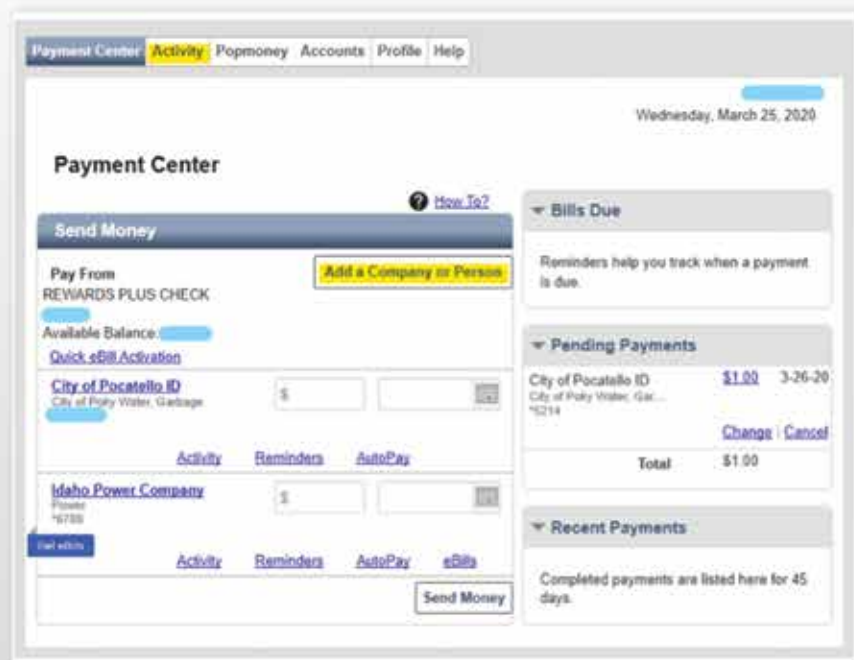


Mobile Deposit

4. On this screen, input how much you'd like to pay the company and on what day you'd like the payment to process. When selecting the date, you'll be shown a popup window that details 1) when the payment will arrive to the payee, and 2) what day the payment will be debited from your account! Now click "Make Payment."

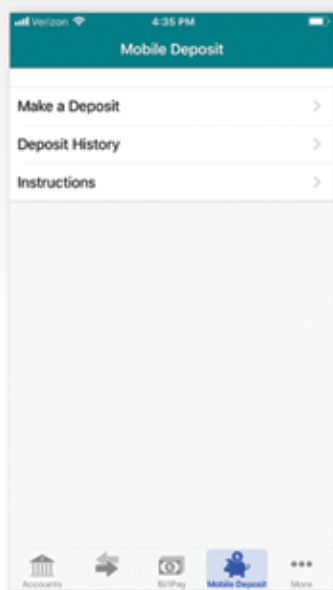


5. If you've used the BillPay feature before, you may see this screen after choosing the BillPay tab. From here, you can create new payees with the "Add a Company or Person" button. BillPay history can be viewed in the "Activity" tab. You can also change or cancel a pending payment; on the right hand side of the window under "Pending Payments" you'll see options for "Change" and "Cancel."

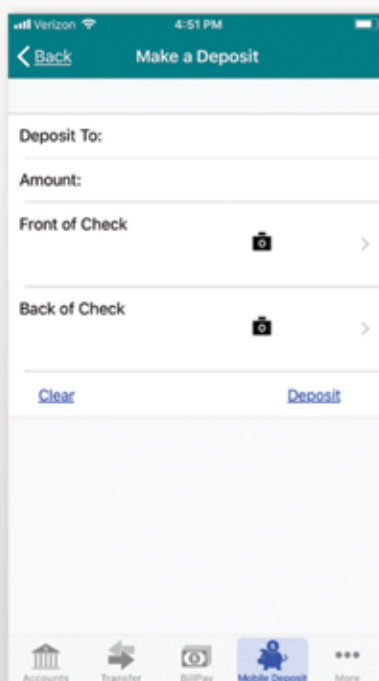


Mobile Deposit

1. Download the free ISU Credit Union app from your mobile device's app store.
2. After download is complete, login using steps 4-7 on page 1-2 of this guide.
3. Once logged in, choose "Mobile Deposit" on the bottom bar of the homescreen (Pig/Coin icon shown).
4. From the screen below, choose "Make a Deposit."



5. In the "Deposit To" field, select which account you'd like to deposit the check into. In the "Amount" field, type in the dollar amount of the check you're depositing.



Mobile Deposit

6. After clicking the camera icon under in the “Front of Check” and “Back of Check” sections, the app will access your camera. You’ll be prompted to take a picture of the front of the check. Then, the back.



7. Lastly, you’ll be asked if you’d like to confirm and deposit.