

ONLINE BANKING

Ready for more bold in your banking? Unity One's new online and mobile banking system provides you with real-time access to your accounts – anywhere, any time. Online access allows you to choose when, where and how you manage your accounts at your convenience.

The new online banking system allows our smart web app (SWA) to mirror our new mobile apps both in look and functionality. The SWA site allows you to:

- View balances, transactions and account activity.
- Transfer funds between accounts or friends.
- Pay your bills, pay your Unity One Credit Union credit card or make a loan payment using your Unity One account or debit card from another financial institution.
- Set alerts to monitor your balance and usage.
- Deposit checks into your account using Mobile Deposit.
- Reorder checks, download eStatements and stop payments on checks.



ONLINE BANKING TRANSITION FAQs

Why is Unity One changing online and mobile banking?

To create a better, more bold banking experience! We are upgrading our online and mobile banking system because the new platform not only allows you more options now, but it also allows us to continue to add services and conveniences in the future. We have been hard at work on finding the best solution for our members for nearly two years and are very excited to deliver a platform that gives you state-of-the-art functionality, convenience and security.

Will I have to re-register for online or mobile banking?

Good news! If you're already registered for online and mobile banking, all you need to do is set up a new username. This new username will need to be set up prior to the transition. Please visit [unityone.org/conversion](https://www.unityone.org/conversion) for complete details and timelines. Your new username should not include your member number. All usernames must be a minimum of seven (7) characters including letters and numbers.

Will my password transfer over?

It depends. If you change your username prior to the transition, your password will remain the same. If you fail to update your username prior to the transition, your password will not transfer. Please visit [unityone.org/conversion](https://www.unityone.org/conversion) for complete details and timelines. If you would like to change your password, your new password must be between 10 and 20 characters and include at least one uppercase letter, one lowercase letter, one number and one special character.

When will the new Bill Pay go live?

The new Bill Pay system's live dates are continuing to be updated. Please visit [unityone.org/conversion](https://www.unityone.org/conversion) for complete details and timelines.

Are there minimum browser requirements for this new system?

Google Chrome is the recommended browser for Online Banking. The latest two versions of Edge and Firefox are also compatible in Windows. The latest two versions of Safari and Firefox are supported for Mac operating systems.

Is there any action required to use the new platform?

Yes. Double-check that the email address and phone number we have on file for you are correct. You will also need to update your username prior to the transition. Please visit [unityone.org/conversion](https://www.unityone.org/conversion) for complete details and timelines.

Why can't my friend receive funds on their debit card?

While most users will be able to pay their friends by sending funds directly to their account using their debit card number, sometimes financial institutions have turned off something called a "tran code." This tran code has to be turned on in order to accept person-to-person credits. If this is the case, you will need to send the money to your friend's checking or savings account using their account number and routing number.

This upgrade, now and in the long run, positions Unity One to provide you a better banking experience.

It's just another example of how we Think Outside the Bank™.

We hope this booklet answers most of your questions, but as always, if you need additional support or clarification, please contact a Unity One representative today.



WELCOME

TO A BETTER, BOLDER BANKING EXPERIENCE

In February 2021, Unity One Credit Union will be upgrading our online and mobile banking experience.

This was not a decision we took lightly. We understand that this may cause interruption of services or inconveniences, and to ensure the transition is as seamless as possible for members, we have put together this brief guide. It is designed to answer questions about the upgrade and identify actions that you will need to take prior to the upgrade.

800.628.5517

www.unityone.org



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USERNAME AND PASSWORD FEATURES

PASSWORD REQUIREMENTS

When creating or updating your online or mobile banking password, your password should be between 10 and 20 characters and should contain at least one uppercase letter, one lowercase letter, one number and one special character. Do not use easy-to-guess passwords like "abc123" and do not use the same password on more than one website.

FORGOTTEN USERNAME

The new online and mobile banking apps make it easy to retrieve a forgotten username in a matter of moments. From the login screen, click "Forgot Username or Password." Then, use the drop-down menu to select "Forgot Username" and click "Submit."

First, you will be prompted for the four key pieces of personal information you need to confirm your identity. Then you will be prompted to select your preferred method for your authentication code credentials. After you enter the six-digit authentication code, your full username will appear on screen.

FORGOTTEN PASSWORD

Follow the steps for "I forgot my Username" above, but select "Forgot or Reset Password" instead. You will again be required to validate your identity in order to prevent anyone else from changing your password.

Once you've verified your identity, you will be able to create your new password. Passwords must be a minimum of 10 characters in length and include:

- One uppercase letter
- One lowercase letter
- One number
- One special character

LOCKED OUT OF ONLINE BANKING

If you get locked out due to too many login attempts, you will need to contact the credit union at 800-628-5517 during regular business hours to reset your access credentials.

ONLINE BANKING FEATURES

CHECK STOP PAYMENT

You can place a stop payment on your check prior to it being presented at another financial institution from your online banking account. To initiate a stop payment request:

1. Click "Stop Personal Checks" from the Account Services menu.
2. Choose the eligible account from which the check will be drawn.
3. Select either a "Single Check" or "Range of Checks."
4. For a single check, enter the check number, dollar amount, check date and a description. For a range of checks, enter the check start and end numbers and a description.
5. Click "Next."
6. Verify that the information is correct and click "Submit."
7. A one-time stop payment fee will be assessed after clicking submit and will be removed from your account immediately.

STOP PAYMENT TIME LIMITATIONS AND FEES

Prior to submitting a stop payment request, please verify that the check(s) have not already posted to your account. Checks that have already been posted cannot be stopped. Stop payment requests made online or through the mobile app cannot be placed on Automated Clearing House (ACH) transactions such as electronic bill payments or debit card transactions. Unity One must receive the stop payment request in time to allow for a reasonable opportunity to act upon the request, and once received cannot be canceled.

CHANGE YOUR ADDRESS

Updating your account information with Unity One Credit Union has never been easier. To update your address:

1. Click on the gear icon in the top right corner of both the SWA and the mobile app.
2. Under the "Personalize" menu, select "Profile."
3. Update your desired information and click "Submit."

PERSONALIZE YOUR ACCOUNTS

Within the Personalize section of the Settings menu, you can fully customize your account display to suit your viewing needs. You can also set up notifications via text or email to keep you up to date on changes to your accounts.

Alerts: Set up device alerts such as: changes to your security settings, transfers between accounts, notifications about account activity and more!

Settings: Switch languages, rearrange the position of accounts on your display, set up Face ID, and more!

Profile: Update your address, telephone number, or email address at any time using this secure method.

Name your own accounts - Account nicknames are unique to your online account access and will not appear on your monthly statement. However, these nicknames will appear when you're using the money movement features such as transferring funds from one account to another or when paying a friend.

Hide accounts - Using the same steps above, you can also hide the accounts you do not wish to see on your online display such as CDs or other accounts you do not access frequently. You can always add them back to your display through the "Settings" option.

RUN A REPORT ON YOUR ACCOUNT ACCESS

Unity One's online account access allows you to generate one-time or recurring reports about your finances using the Account Reporting tool in the Smart Web App. Located on the left menu bar, immediately below the "View Accounts" option, this feature lets you generate and save reports that provide you access to all your transaction data for your accounts.

The Account History Report allows you to begin with a new report from any of your linked Unity One accounts or use a saved report. To begin, select

the account you would like to review, then select the parameters you want to use to narrow down your search. Searchable fields include:

- Check number
- Dollar amount range
- Date filter
- Transaction type

After making your selection, click "Apply" to run the report. The report will appear in the space below. Select "Expand" to return to the report parameters screen.

YOUR ONLINE FUNNEL

The filter icon, represented by a funnel, appears next to the Search field on your Accounts screen. **Unlike the Search field, filtering may remain in place every time you log on until you update your filtering preferences.**

CREATE YOUR PERSONALIZED FILTERED VIEW

Filtering allows you to view select transactions within your transaction history. You can turn on filtering within each account individually to set up the view that best fits each account type. When you click on the funnel icon, click on each toggle switch to activate a specific filter. You can choose to filter by:

- Dollar amount range
- Date range
- Type of transaction

You may choose to use only one filter or use multiple filters at one time. And it's as easy to turn them off as it was to activate them. Simply turn the desired filter toggle switch to off.

CREATE, SAVE, PRINT AND DELETE A REPORT

Creating a report for future use follows the same process, except once all the parameters have been selected choose "Save Report", create a name for your report, and click "Confirm." Your report will now be saved for you to choose next time you access your Account History Report.

YOUR ELECTRONIC FILING SYSTEM

We're excited to announce you can now attach images to any of your transactions in both our online and mobile banking applications.

To attach an image using your desktop computer:

1. Scan your receipts, warranties and other loose documents. Make sure to save them as a JPG or PNG file on your computer.
2. With the transaction details expanded, click on the paper clip icon to attach a file from your computer.
3. Select your desired photo and click "Open."
4. A preview of the photo will appear in a pop-up box. If everything is correct, click "Save."

To attach an image using your smartphone:

1. Find your desired transaction, then click on the three dots next to the transaction amount.
2. Click "Add Transaction Image."
3. Choose whether you'd like to "Take a Photo" or "Choose from Photo Library."
4. After taking or selecting your desired photo, a message will pop up notifying you that the "Transaction image updated successfully."

MOBILE BANKING EXPERIENCE

DOWNLOAD THE APP

To find the latest version of the mobile app, visit the Google Play Store or the App Store on your device, then search for the Unity One app icon featuring our signature purple color and "U1" logomark to download the app. Once you've completed the download, click "Open" to sign into the app.

SIGN IN TO THE APP

Log in to the mobile app by using your new online banking username and password. If you've never banked online, you'll need to register for an account by clicking "New User? Register Here" on the app's home screen.

The first time you log in, you will be required to verify your identity by providing a quick authentication code. This code will be sent to either your email address or mobile phone number that is on file with Unity One Credit Union. Once your identity has been verified, you can set up your future access options using the security features of your mobile device, including thumbprint and facial recognition.

MOBILE DEPOSIT

With Mobile Deposit, you can deposit checks with just a picture of your check in the mobile app.

To deposit a check using Mobile Deposit:

1. Log in to your account through our new Unity One app.
2. Under the "Accounts" menu, click on "Mobile Deposits."
3. Click "Deposit A Check."
4. Click "Deposit to" and select your desired account.
5. Click "Amount" and enter the amount listed on the check.
6. Click "Check Front." Make sure you enable access to your phone's camera, or else you will be unable to take a picture.
7. Take a picture of the front of the check. Click "Accept" when finished.
8. Click "Check Back." Take a picture of the back of the check. Click "Accept" when finished.
9. Once you've finished taking pictures, click "Submit" to process.
10. You will see a confirmation screen. If everything looks good, click "Confirm."
11. That's it! Your mobile deposit has been submitted for review.

To ensure your mobile check deposit doesn't get rejected, please make sure that the check is signed by the payee, the payee is on the account, and the back of the check is endorsed with "For Mobile Deposit at Unity One CU Account XXXXXX."

CHECK PICTURE TIPS

Everyone's smartphone may be different, so here are a few tips to take a good check picture:

- Unlock your landscape view on your Settings screen.
- Use a dark, uncluttered background.
- Get close to the edges of the check.
- Use lower resolution settings on advanced cameras.