

e-Banking & e-Bill Pay Guide



Welcome to Evansville Federal Credit Union's e-Banking and e-Bill Pay! Use this handy guide to help you set up your accounts online. If you have any questions, give us a call at 812.424.2621, option 7 and we'll help you out.

Use Evansville Federal Credit Union's e-Banking to manage your finances online – when, where and how you want:

- Check real-time balances
- View account history
- Manage your accounts online with Finance Works
- Transfer money between your EFCU accounts
- Make payments on EFCU loans and credit cards
- View check images
- Reorder checks
- View statements online with e-Statements
- Pay and receive bills online with e-Bill Pay
- View your EFCU Visa® Credit Card Account online
- And More!

Evansville Federal Credit Union's e-Banking is safe and secure, using the latest security to make sure no one can get to your hard earned dollars. Both e-Banking and e-Bill Pay are very secure. Intuit, our e-Banking provider, secures their systems with multiple layers of encryption, firewalls, screening and filtering routers. Secure Sockets Layer (SSL) Encryption provides a secure channel for data transmission across computer networks using public key cryptography. And, we also use Enhanced Login Security, another layer of protection to prevent unauthorized access to your accounts.

Mobile e-Banking

Mobile e-Banking provides maximum account access – all you need is a mobile device with a browser:

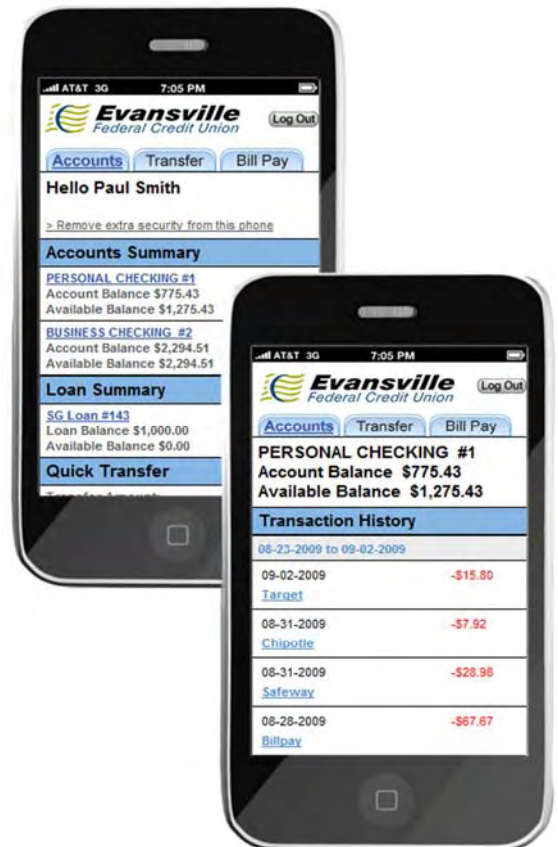
- Account Balances
- Account History
- Transfers
- Scheduled Transfers
- e-Bill Pay

Mobile e-Banking works on any mobile device with a browser and works across any cellular service provider.

No separate sign-up is required – once you've set up your e-Banking account, just go to www.evansvillefcu.org on your mobile device and log in with your existing e-Banking login information.

Mobile e-Banking is fully secure, using industry standard technologies (SSL, WTLS) and security certificates, with 128 bit encrypted communication. No personal or confidential information is stored on the mobile device or in the Mobile e-Banking application.

Mobile e-Banking also offers added security with challenge questions, automatic inactivity logout and account numbers are truncated to only display the last 4 digits.



Logging In

If you haven't yet enrolled in e-Banking, you can visit any branch to sign-up, or visit www.evansvillefcu.org and click on "Enroll in e-Banking Today!" to enroll.

After you've signed up and we've given you your temporary User ID and Password, you're ready to get started. Go to www.evansvillefcu.org, type in your temporary User ID and Password and click Login.

The screenshot shows the Evansville Federal Credit Union website. At the top left is the logo. To the right are navigation links: Home, Locations, Contact Us, About EFCU, ID Theft Prevention, Calculators, and Apply. Below this is a menu with e-Services, Checking & Savings, Loans & Credit Cards, Mortgages, Business Services, and Rates. A search bar is on the right. The main content area features a "Login to e-Banking" section with a green circle around the User ID and Password fields and a "LOGIN" button. To the right is a "FinanceWorks" section with a "Learn More" button. Below the login section is a "Welcome to Evansville Federal Credit Union" message with a photo of a woman and a "Quick Links" section with various service links. At the bottom, there are logos for NCUA, Privacy Policy, Site Map, Equal Housing Lender, and Intuit.

Once you've logged in for the first time with your temporary User ID and Password, you will be prompted to create a new User ID and Password. **Note:** One of our security measures is that if you or someone attempting to gain access to your account uses the incorrect User ID and/or Password 3 times in a row, your account will be locked.

If you don't remember your User ID or password or if you have any trouble logging in, click on the "Need help logging in?" link for assistance. If your account is locked, give us a call at 812.424.2621, option 7 and we'll reset your account.

This is a close-up of the "Login to e-Banking" form. It includes fields for "User ID:" and "Password:", a "LOGIN" button, and a link for "Need help logging in?". A green arrow points from the "Need help logging in?" link to the right.

The screenshot shows the "Need help logging in?" page. It features the Evansville Federal Credit Union logo at the top. Below the logo is the heading "Need help logging in?" and the text "We can help. Select from the topics below." There are two main sections: "This is my first time logging in" with links for "What do I enter for my User ID?", "What do I enter for my Password?", and "I'm not sure if I'm enrolled"; and "I've logged in before" with links for "I forgot my User ID", "I forgot my Password", "I forgot both my User ID and my Password", and "My User ID and my Password aren't working". There is also an "Other help" section with links for "Login tips", "Password guidelines", and "Contact us".

Enhanced Login Security

Enhanced Login Security is an extra layer of protection on your e-Banking account. When you first login, you will be asked to answer three Enhanced Login Security questions.

The screenshot shows the 'Login Security Setup' page for Evansville Federal Credit Union. At the top left is the logo. At the top right, there is a 'Need Help?' section with a phone icon, the number 812-424-2621, 'option 7' or 'email us at info@evansvillefcu.org'. The main heading is 'Login Security Setup'. Below it, a message states: 'We need some additional information to make your accounts even more secure'. There are two options: 'Now' (Enter your details below) and 'Later' (When we need to confirm your identity, we'll ask you our Challenge Questions). A note says: 'So that you have Challenge Questions when we need to confirm your identity, We'll already have your details on file. All you need to do is answer your questions correctly to access your account securely.' A link says: 'In a hurry? No problem. [Complete this setup later](#)'. The main form area is titled 'QA Challenge questions' and asks: 'Want the option to answer challenge question(s) for Login Security? You can set up some questions that can be asked to confirm your identity.' It contains three questions: 1. 'What is your favorite restaurant?' with a dropdown menu and an answer field. 2. 'What is your favorite drink?' with a dropdown menu and an answer field. 3. 'Who is your favorite person?' with a dropdown menu and an answer field. Below the questions, there is a section for 'Enhanced Login Security' with a laptop icon. It says: 'This computer is currently set as public. If you would like to change this, please do so below.' There are two radio buttons: 'Private (We will require your User ID and Password to log you in securely.)' and 'Public (We will require your User ID, Password, and extra login security to log you in securely.)'. At the bottom, there are two buttons: 'Continue' and 'Complete this later'. A note at the bottom right says: 'In a hurry? No problem. You can complete this setup later.'

The three security questions and their answers will be used to identify your identity if we don't recognize your computer when you login.

These three questions and answers can also be used to help you reset your password if you forget it. Just click on the "Need help logging in?" link in the login box and click on "I forgot my password." Follow the steps to reset your password. If you have any problems, give us a call at 812.424.2621, option 7.

You can change your three questions and answers anytime from the User Options tab in e-Banking.

Account Access

Account Access displays a summary of all of your accounts.

[Account Access](#) | [e-Bill Pay](#) | [My TurboTax](#) | [Visa Access](#) | [Mortgage Access](#) | [Loan Application](#) | [e-Check Reorder](#) | [Stock Quotes](#) | [User Options](#)
[Account Transfer](#) | [Search Account History](#) | [Export](#) | [e-Statements](#) | [Scheduled Transfers](#) | [Notifications](#) | [FinanceWorks](#)

Your last successful log-in was on April 26, 2010. [What's this?](#) [Printer-Friendly Version](#)

Your e-Banking account is not protected with Login Security.
 You have currently logged in from a computer without added security. [what's this?](#)

Why pay more for stamps? Click to pay your bills online
 It's easy to move money before you even begin your
 View all OTHER accounts. all in one place, for FREE

Account Summary [How do I sort?](#)

Account Title	Account Number	Account Type	Account Balance	**Available Balance	
SAVINGS	1	Regular Share	1,000.00	995.00	View Recent Transactions
CHECKING DRAFT Pay your bills	2	Share Draft	699.59	699.58	View Recent Transactions

Investment Summary [How do I sort?](#)

Investment Title	Investment Number	Investment Type	Investment Balance	Available Balance	
CERTIFICATE ACCT MTHLY	10	Certificates	4,020.71	3,520.71	View Recent Transactions
CERTIFICATE ACCT MTHLY	11	Certificates	2,010.22	1,510.22	View Recent Transactions

To view account history, click on the Account Title or the link that says View Recent Transactions.

[Account Access](#) | [e-Bill Pay](#) | [My TurboTax](#) | [Visa Access](#) | [Mortgage Access](#) | [Loan Application](#) | [e-Check Reorder](#) | [Stock Quotes](#) | [User Options](#)
[Account Transfer](#) | [Search Account History](#) | [Export](#) | [e-Statements](#) | [Scheduled Transfers](#) | [Notifications](#) | [FinanceWorks](#)

History from 03-27-2010 to 04-26-2010 [Printer-Friendly Version](#)

\$660 spent in the last 30 days
 Is it on dining, groceries, clothing? Find out now [See Where It's Going >>](#)

CHECKING DRAFT 2 [Account info](#) [How do I sort?](#)

Date	Check #	Transaction / Description	Credit	Debit	Balance
03-27-2010		ATM WITHDRAWAL		60.00	940.00
03-29-2010	329	WITHDRAWAL CHECK Nbr. / WITHDRAWAL FROM CLASSIC CHECKING ACCT 329		120.00	820.00
03-30-2010		DEPOSIT	400.00		1,220.00
04-02-2010		DEPOSIT	30.00		1,250.00
04-04-2010	404	WITHDRAWAL CHECK Nbr. / WITHDRAWAL FROM CLASSIC CHECKING ACCT 404		40.00	1,210.00
04-06-2010		ATM WITHDRAWAL		60.00	1,150.00

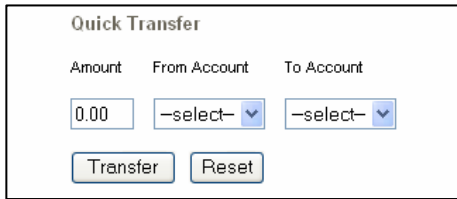
To view a check image, click on the check number and the check image will pop-up.



Account Transfers

It's easy to transfer money from one of your accounts to another. There are two ways:

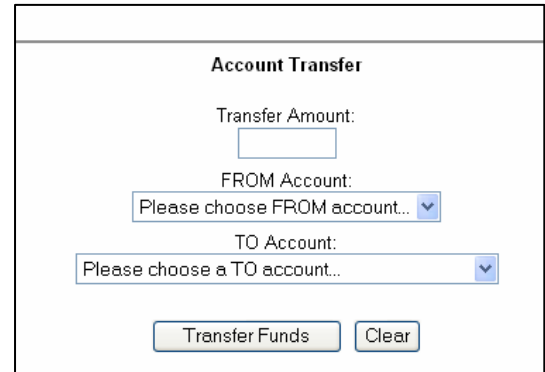
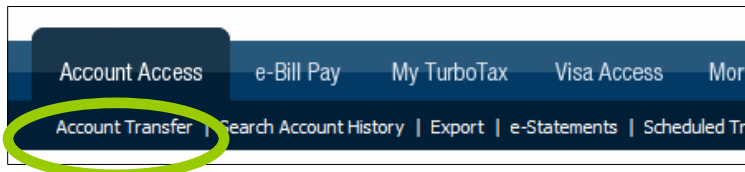
1. On the Account Access page, there's a quick transfer option at the bottom of the page. Just type in the amount, select the accounts and click on the Transfer button.



The screenshot shows a 'Quick Transfer' form with the following fields and buttons:

- Amount:
- From Account:
- To Account:
- Buttons: and

2. Click on Account Transfer link under the Account Access tab. Input the amount, select the accounts, and click on the Transfer Funds button.

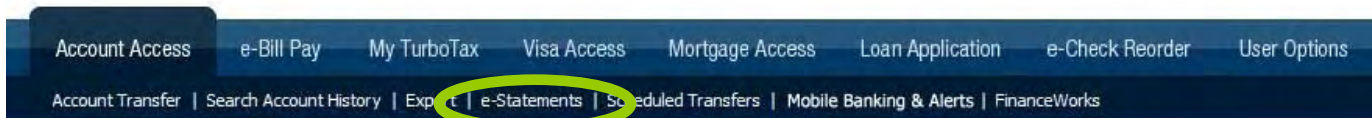


The screenshot shows an 'Account Transfer' form with the following fields and buttons:

- Transfer Amount:
- FROM Account:
- TO Account:
- Buttons: and

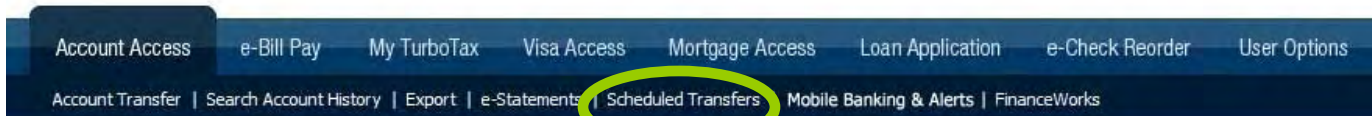
e-Statements

Your monthly statements can be viewed online through e-Statements, eliminating the need for paper statements. To sign up for e-Statements, click on the e-Statements link under the Account Access tab.

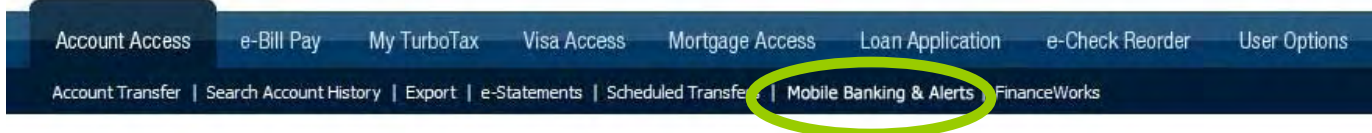


Scheduled Transfers


You can set up Scheduled Transfers within e-Banking. Simply click on the corresponding link under the Account Access tab. Follow the steps to set up your Scheduled Transfers.




Mobile Banking & Alerts



In the Mobile Banking and alerts tab, you can enroll in Text Message Banking or set up email alerts for your account.



Text Message Banking



It's free*, safe & secure! more...

*Std text messaging charges apply

Send text message with words like "BAL" to 454545 and we reply instantly with your account balance. It's just like texting a friend!

[Learn More](#)

FAQs


[How secure is this?](#)

[Will I be charged for this?](#)

[Will Text Message Banking work on my phone?](#)

[Which carriers do you support?](#)


[See all FAQs >>](#)



E-mail Alerts & Notifications

Advanced Setup:

To enroll in Text Message Banking, click in the Activate button. Enter your cell phone number and we'll send you a text message with a unique activation code that you'll need to enter to complete the process (this ensures that it's your phone number and that it's in your possession). Once verified, select your preferences and you're done!



Congratulations! 123-456-7890 has been activated for text message banking!

- **TRY IT:** Send text message "bal" to 454545 now. It's just like sending a text message to a friend!
- **TIP:** Save 454545 as a phone number in your address book now.

Once your phone is set up, you can send a message to 454545 whenever you want and we'll send the response right back to your phone. Message rates may apply from your wireless carrier.

To set up email notifications, select the notification you'd like to receive and click Add. Input your preferences and click Save Notification. You can also use the Express Set up option to set up notifications. Select the notification you'd like, make sure your email address is correct, and click Submit.

Finance Works

Finance Works is a free, easy-to-use powerful financial management tool. To begin, click the Finance Works link under the Account Access tab. You can take a tour of FinanceWorks by clicking on the link or enter FinanceWorks to get started using the tool.



Once you're in Finance Works, you can see where your money is going, set up budgets, track your bills and more!

e-Bill Pay

To get to e-Bill Pay, click on the e-Bill Pay tab. If you do not have e-Bill Pay yet, click on the link that says "Click here to sign up for e-Bill Pay" and fill out the registration form and submit. We will contact you and let you know if your account has been approved for e-Bill Pay. Once you've been approved, when you click on the e-Bill Pay tab, it will take you directly to the payment center.

The screenshot shows the Evansville Federal Credit Union website's e-Bill Pay section. At the top, the logo and navigation tabs are visible. The main content area includes a "Payment Center" section with a table of billers and a "View. Click. Done." promotional banner.

Evansville Federal Credit Union [Contact Us](#) | [Help](#) | [Sign Out](#)

Account Access | **e-Bill Pay** | My TurboTax | Visa Access | Mortgage Access | Loan Application | e-Check Reorder | Stock Quotes | User Options

[Help](#) | [Messages](#)

[Payment Center](#) | [Add a Biller](#) | [Bill History](#) | [Manage My Bills](#) | [My Accounts](#) | [My Profile](#)

The pay date is the date on which your payee will receive the payment. To avoid late payments please be sure to select pay dates on or before your bill's due date. Remember, some billers may take several days to post the payment to your account. Please factor that time into your selection of the pay date.

Payment Center

Pay Bills ?

Pay From: *54321 ▼ Available Balance: \$3,032.70
Preferred Account

Features	Biller Name	Amount	Pay Date
	ABC Mortgage *45678	\$	
	American Natural Gas *56734	\$	
	Credit First Visa *1000	\$	
	National Power Company *0943	\$	
	Western Auto Finance *8821	\$	
	Joe's Lawn Care *87512	\$	
	Kelly Thomas		

View. Click. Done.
E-Bills. The easiest way to pay your bills. [LEARN MORE>>](#)

Bill Reminders ?

You can set up reminders to help you track when your bills are due. We alert you of any electronic bills you've set up too.

[Set Up Bill Pay Reminders](#)

Pending Payments ?

Add a Biller

A biller is any person or company that you pay. To set up billers, click on "Add a Biller".

This screenshot shows the same navigation area as the previous image, but with the "Add a Biller" link in the "Payment Center" section highlighted with a green circle.

e-Bill Pay | My TurboTax | Visa Access | Mortgage Access | Loan Application | e-Check Reorder

[Help](#) | [Messages](#)

[Payment Center](#) | **[Add a Biller](#)** | [Bill History](#) | [Manage My Bills](#) | [My Accounts](#) | [My Profile](#)

To add a biller, choose which type of bill you want, and then enter the information requested. You can also view the Demo to learn more about how to add a biller. Just click on "View Demo to learn more".

The "Add a Biller" form is titled "Quick Add a Company or Person to Pay". It provides instructions on how to add a biller and offers three radio button options for the type of payee.

Add a Biller ?

Quick Add a Company or Person to Pay ?

To start making payments, select the type of bill you want to add, and click **Continue**. If you have an account number for the bill, select that option to ensure that your payment is properly credited. [More about who I can pay...](#)

Who do you want to pay?

- Company with an account number [View Demo to learn more](#)
- Company without an account number
- Person

[Continue](#) [Cancel](#)

Payment Center

After you've set up your billers, they will appear in the Payment Center.

The screenshot shows the Payment Center interface. At the top, it displays "Pay Bills" with a "Pay From" dropdown set to "*54321" and an "Available Balance" of \$3,032.70. Below this is a table of billers with columns for Features, Biller Name, Amount, and Pay Date. The billers listed are ABC Mortgage, American Natural Gas, Credit First Visa, National Power Company, Western Auto Finance, Joe's Lawn Care, and Kelly Thomas. A "Make Payments" button is located at the bottom right of the table.

To the right of the table is a promotional banner for "View. Click. Done. E-Bills. The easiest way to pay your bills." with a "LEARN MORE >>" link. Below the banner are three sections: "Bill Reminders" with a "Set Up Bill Pay Reminders" link, "Pending Payments" with a table of pending bills, and "Recent Payments" with a table of recent bills.

Features	Biller Name	Amount	Pay Date
	ABC Mortgage *45678	\$	
	American Natural Gas *56734	\$	
	Credit First Visa *1056	\$	
	National Power Company *0948	\$	
	Western Auto Finance *5821	\$	
	Joe's Lawn Care *67512	\$	
	Kelly Thomas	\$	

Biller Name	Amount	Pay Date
National Power Company *0948	\$115.76	10/23
	Change	Cancel
Western Auto Finance *5821	\$361.92	10/15
	Processing	

Biller Name	Amount	Pay Date
ABC Mortgage		

You can also see Bill Reminders, Pending Payments and Recent Payments from the Payment Center. To set up Bill Reminders, click on "Set up Reminders". You can also view more history by clicking on "View Bill History".

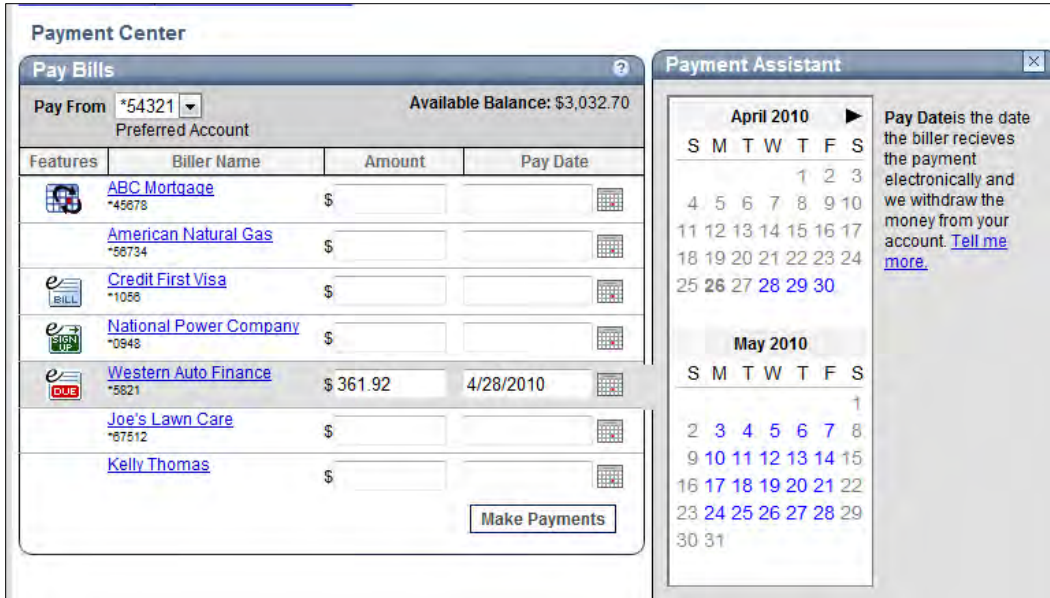
Paying a Bill

To pay a bill with e-Bill Pay, click on the Amount field next to the appropriate biller. This will bring up the Payment Assistant. The Payment Assistant shows you information on the biller, pending payments, recent payments, and any actions that can be taken.

The screenshot shows the Payment Center interface with the Payment Assistant window open. The Payment Assistant window displays information for Western Auto Finance, including a "Car Payment" of \$361.92 and a "Due Date" of 10/30/2008. The Payment Assistant also shows a "Pending Payments" section with the message "You don't have any pending payments" and a "Recent Payments" section with a table of recent payments.

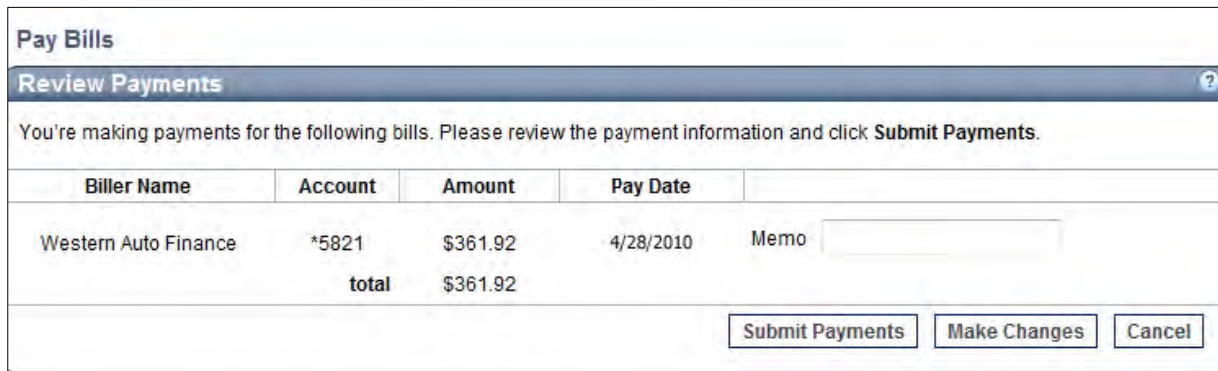
Biller Name	Amount	Pay Date
07/15/08	\$361.92	
08/15/08	\$361.92	
09/15/08	\$361.92	

To pay the bill, type in the amount you'd like to pay. The system will automatically insert the soonest date the bill can be paid. Remember to always allow plenty of time for your bill to get there. Different bills take different amounts of time, depending on the biller. Some bills can go next day, and some require several days notice to be sent on time. You can change the date by typing in a new date or by clicking on a date in the calendar in the Payment Assistant. The days shown in blue are the only available pay dates.



Once you've inputted the amount and selected the date, click on "Make Payments" to pay your bills. You can pay more than one bill at once, just input the amount and dates for several bills and once you're done, click on "Make Payments".

After you've clicked on "Make Payments", a Review Bills screen appears, showing you a summary of the bill(s) you're about to pay. Double check the information, and if everything is correct, click on "Submit Payments". If you need to make changes, click on "Make Changes" and then edit the info.



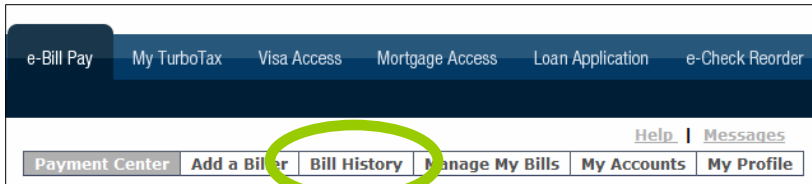
After you've clicked on "Submit Payments", a Payment Confirmation Screen appears, showing you a summary of the bill(s) you've just paid, along with the confirmation number.

When you go back to the Payment Center, you will now be able to see your bill(s) in Pending Payments.

You can still make changes or cancel the bill, as long as those links still appear – if they no longer appear, it is too late to make changes. Please call us at 812.424.2621 for assistance if you can no longer see those links, but still need to make a change.

Bill History

To see a history of your bills, click on Bill History.



Manage My Bills

Manage My Bills will allow you to add or change bill options.



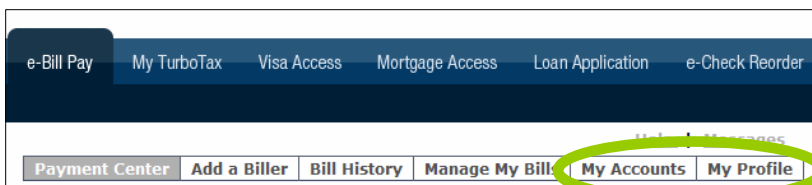
Just select the Biller Name and then select what you'd like to do. Depending on the biller, you can add an automatic payment, add an electronic version of the bill (e-Bills), set up reminders, update biller information, or delete the biller.

You can also add e-Bills by clicking on the "e sign up" icon next to a biller's name in the Payment Center. e-Bills are electronic versions of paper bills that you can view online through e-Bill Pay. If the icon doesn't appear next to the biller's name, they aren't set up for e-Bills.



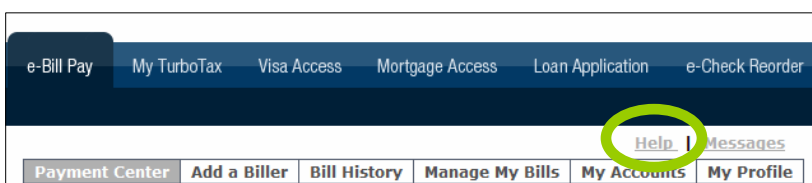
My Accounts and My Profile

My Accounts and My Profile allows you to see information on your accounts and your profile, but to make any changes, you will need to contact us at 812.424.2621, option 7.



Help

If you need help at any time, click on the grey Help link. Or, give us a call at 812.424.2621, option 7.

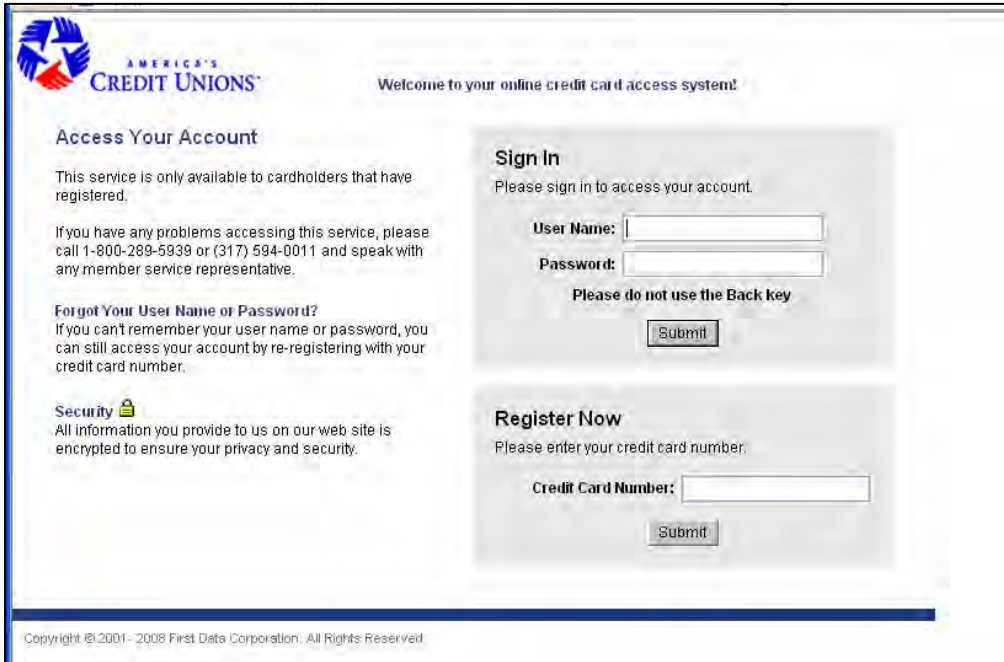


My Turbo Tax

My Turbo Tax takes you to a partner site to help you prepare and file your taxes. The link is only active during certain times of the year.

Visa Access

Visa Access will take you to our partner site where you can see activity on your EFCU Visa Account.



The screenshot shows the login page for America's Credit Unions' online credit card access system. The page features a logo in the top left, a welcome message, and three main sections: 'Access Your Account', 'Sign In', and 'Register Now'. The 'Sign In' section includes fields for 'User Name' and 'Password', a 'Submit' button, and a warning not to use the back key. The 'Register Now' section includes a 'Credit Card Number' field and a 'Submit' button. A security notice is also present.

AMERICA'S CREDIT UNIONS


Welcome to your online credit card access system!

Access Your Account

This service is only available to cardholders that have registered.

If you have any problems accessing this service, please call 1-800-289-5939 or (317) 594-0011 and speak with any member service representative.

Forgot Your User Name or Password?
If you can't remember your user name or password, you can still access your account by re-registering with your credit card number.

Security 
All information you provide to us on our web site is encrypted to ensure your privacy and security.

Sign In

Please sign in to access your account.

User Name:

Password:

Please do not use the Back key

Register Now

Please enter your credit card number.

Credit Card Number:

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Mortgage Access

Mortgage Access will take you to our partner site where you can view activity on your PHH Mortgage.



The screenshot shows the MortgageQuestions.com website. The page features a header with the site name and a 'CONTACT US' button. The main content area is divided into two columns. The left column has a photo of a family and text about logging in to the Mortgage Service Center. The right column has a login form, a 'SIGN UP' button, and a promotional banner for phone payments. A footer contains a security notice and copyright information.

MortgageQuestions

Log me in to mortgagequestions.com

Username Password

[Log in Help](#)

Not a member?

Prefer to phone in your payment?
with Western Union Speedpay.

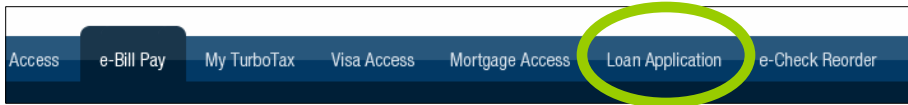
Call 877-PAY-EASE
1-877-729-3273

All information viewed on this site is sent through a secure connection. Any information you exchange with this site can not be viewed by anyone else on the Web. Account information is updated daily at 8:00 am Tuesday - Sunday. Account activity from Saturday to Monday will be available by 8:00 am Tuesday.

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Loan Application


Loan Application will take you to our Apply page on our website, where you can apply for loans on a secure online form.



e-Check Reorder

e-Check Reorder allows you to re-order your checks securely through e-Banking.

Harland - e-Check Reorder



Reorder your checks and check accessories online quickly. We make it easier by pre-filling your check information for you - less chance of typos, and it's faster! This service provides a safe, secure and user-friendly environment to customize and check on the status of your check orders.

If you are 55 or older, please contact us at 812.424.2621, option 2 to order your checks. The basic check design will be available to primary members 55 and older at a discounted rate of \$5.00 per box, when ordering through Evansville Federal Credit Union directly. Other check designs are available to primary members 55 and older with a discount of \$10.00 off per box.

Please select an account:

User Options

User Options allows you to change your personal options.

Account Access e-Bill Pay My TurboTax Visa Access Mortgage Access Loan Application e-Check Reorder Stock Quotes **User Options**

User Options

This page will allow you to change your personal options listed below.

- [Change Password](#)
- [Change Timeout](#)
- [Login Security - Change Challenge Questions](#)
- [E-mail Address](#)
- [e-News & You Newsletter Signup](#)
- [Promotional Email Signup](#)
- [History Date Range](#)
- [Default History Sort Order](#)
- [Change Start Page](#)
- [Change Account Nicknames](#)
- [Change User ID](#)

More Information

If you would like more information or have any questions about EFCU's e-Banking or e-Bill Pay, call our e-Services Team at 812.424.2621, option 7, or send them an email at eservices@evansvillefcu.org. You can also check our [e-Help](#) section at www.evansvillefcu.org for answers to commonly asked questions.