

# e~Branch Online Banking User Guide



**FAMILY FINANCIAL  
CREDIT UNION**



## Account Access

Enter the ID (6-20 character ID) and click **Submit**.

ID

Verify that your personal icon is correct, enter your password\* and click **Submit**.



ID XXXXXXXXXXXX  
Password

\*The first time you log in you must select a personal icon.



## Viewing Transactions

Select **Transactions** from the drop-down menu next to the account.

Account (Click for Transaction Details)	Balance	Status
Checking	1,480.69	Select Option
Household	(24,425.51)	Select Option
Checking 2	93,019.83	Transactions
Savings	594,804,221.62	Download

View Transactions for: MY SAVINGS Current Balance: 7,965.70 Available Balance: 5,965.70

Date	Ref/Check No.	Description	Debit	Credit	Balance
07/31/2011		On Dep. 0MSEMS Annual Percentage Yield Earned 3.25% from 07/01/11 through 07/31/11		21.62	7,965.70

### Transaction List Options:

- ✓ Choose Number of Transactions Displayed
  - ✓ View Check Images
- ✓ Sort Columns to Customize View
- ✓ Switch Between Accounts

### Transaction Search

Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, description or check number.

Accounts External Transfers Transactions  
Download Search



## Transferring Funds

Select **Transfers** from the drop-down menu.

Account (Click for Transaction Details)	Balance	Status
Checking	1,480.69	Select Option
Household	(24,425.51)	Select Option
Checking 2	93,019.83	Transfers
Savings	594,804,221.62	Download

Select the **From** and **To** accounts. Enter the transfer amount, frequency, and date of the transfer.

Click **Submit**.

Transfer Funds

\* Transfer funds from: Checking Available Funds: 6,980.69  
 \* Transfer funds to: Select option...  
 \* Payment options: None  
 \* Transfer amount:   
 \* Frequency: One Time  
 \* Transfer Date: 01/04/2012  
 Transfer memo:

## Pending and Completed Transfers

Select **Pending** to view, edit, or delete a scheduled transfer. **History** lists completed transfers.

Accounts Transactions Transfers  
New Pending History



## Viewing Statements

### eStatements

Select the **eStatements** tab from top menu (next to Bill Pay Tab).

Statements are available in PDF, HTML, and Text formats.

Statement history is available for up to 36 months.

[www.ff-cu.org](http://www.ff-cu.org)

1.800.332.0779



## Stop Payments

Select **Stop Payments** from the drop-down menu.

Account (Click for Transaction Details)	Balance	Status	
Checking	1,480.69		Select Option Select Option Transactions Download Stop Payments Account Info
Household	(24,425.51)		
Checking_2	93,019.83		
Savings	594,804,221.62		

Fill in the required fields and click **Submit**.

New Stop Payment

Add Stop Payments for Account:

\* Check Date:

\* Start Check Number:

End Check Number:

\* Begin Amount: \$

End Amount: \$

\* Payee:

Remark:

You must contact the credit union to edit or remove a Stop Payment.

Stop Payment fees will be automatically deducted in accordance with the terms of your account.

**Stop Payment Fee: \$25.00 per item**

**Stop Payments placed on e~Branch are valid for 6 months.**



## Transaction Download

Select **Download** from the drop-down menu.

Account	Description:	Available:	
RETIREMENT	Primary Savings	\$101,301.20	Select Option Select Option Transactions Download Transfers Account Info
MY CHECKING	Regular Checking	\$50,350.33	
MY SAVINGS	Money Market	\$5,987.38	

Choose the **Download Range** and **Format**.

Click **Download**.

Download Transactions for Account:

Select Download Range:

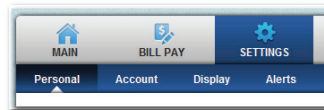
Select Download Format:



## Settings

✓ Change **Personal, Account, and Display** settings

✓ Set up **Alerts**



### Personal

- ✓ Update email address
- ✓ Change username/ID
- ✓ Change Password

### Account

- ✓ Change account pseudo-names (nicknames)
- ✓ Drag and drop to change account display order

### Display

- ✓ Edit number of accounts displayed per page
- ✓ Edit number of transactions displayed

### Alerts

#### Event Alerts

- ✓ Funds transfer information
- ✓ Statement notifications

#### Balance Alerts

- ✓ Notification of account balances

#### Item Alerts

- ✓ Notification of cleared checks

#### Personal Alerts

- ✓ Triggered by calendar date



## Security

One of the first times you access your accounts, we'll ask you to choose and answer three **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

### Security Reminders

- ✓ We will NEVER email you for personal information. Any email claiming to be the credit union which requests personal data such as Social Security numbers, IDs, or passwords should not be trusted or opened
- ✓ Do not write down your password
- ✓ Use a different password for online banking than ones you use for other applications
- ✓ Always log out of your online banking session before leaving your computer



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