# **ONLINE BANKING INSTRUCTIONS**

# Visit www.coafcu.org

## A Current Member

1 Click in the "Account Login" window and type your account username or member id and click "Login" button 2 Once on the Online Banking screen, type in your password in the "Password" window and click "Sign-On" button

## B First Time Member

1 Click in the "Account Login" window and type your account username or member id and click "Login" button 2 Once on the Online Banking screen, type in your temporary password in the "Password" window and click "Sign-On" button For security reasons, you are required to change your password. Your password must have at least 8 characters and must include upper and lower alpha, numbers, and special characters.

#### Why the system asks for an email address

Entering your Internet email address allows us to contact you with important information about your Online Banking account. It is very important that you keep this email address current, and that you update it in the User Options section of Online Banking. If your email address ever changes you need to change it via online banking or let one of our Tellers or Member Service Representatives know so they can update it.

#### Security Questions

The system will ask you to fill out security questions that you need to answer for account security or if you should forget your password. You may not opt out of these questions due to security reasons.

#### **Online Banking Navigation**

After entering Member Number and Password, you can browse through these categories:

**Accounts** - This feature allows you to access your various deposit and loan accounts. You can view your current deposit and loan balances, view several months of transaction history for each account.

**Transfer Funds** – This feature allows you to transfer money from one internal account to another. You can also schedule or make a recurring transfer within this option as well.

**Payments** - This allows you to pay bills through your personal computer, rather than by writing and mailing checks. The bill payment service allows you to schedule recurring payments and review past payments. We also have our PopMoney option underneath "Pay your Bills" as well. This allows you to transfer money to an external account for a small fee.

Account Services - This provides quick and easy access to email through your online banking and managing resources to help you manage your Online Banking experience.

Each one of these main categories will also have other features to select from on the Left-Hand Side of the Online Banking page.

### INSTRUCTIONS FOR MAXX Phone 325-691-2301 or 1-800-231-3328

If this is your first time to speak with me please use the last four digits of your social security number as your pin. To use your voice, say English. To navigate using touch tone press I. (también disponible en español)

When you hear the option you want, press the number, to repeat press \*

- 1. To 1 select account to work with 2 select transfer money 3 all account balances 4 general information 5 product information 6 more choices 7 merchant verification
- 2. After selecting 1 (for example), Enter account number Enter pin
- 3. Select Share or Share Draft

1 Shares	2 Share Drafts
1 More details	1 More details
2 Transfer money between accounts	2 Transfer money between accounts
3 Work with another account	3 Work with another account