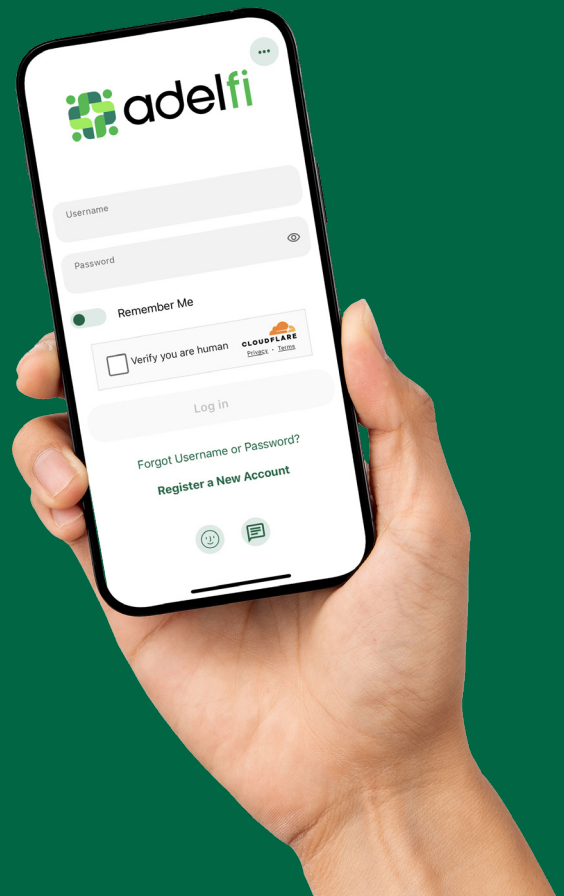# AdelFi's Online Banking User Guide:

# Getting Started

Welcome to the AdelFi Banking Online User Guide!

We're excited to introduce our upgraded online banking platform, designed to enhance your digital banking experience. Our goal is to provide you with a convenient, user-friendly environment that allows you to manage your personal and business finances anytime, anywhere.

This guide will help answer your questions as you navigate our new banking platform. Thank you for being a part of the AdelFi Banking community!

**adelfi**

Better banking. Higher purpose.

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**Browser and Device Support**

Access your accounts anytime, anywhere, using your desktop, tablet, or mobile device. For the best experience, ensure your devices are running the latest software updates.

- **Browser Support:** Use one of the latest two versions of the following browsers: Safari, Chrome, Edge, or Firefox. Please note that Internet Explorer 11 is not supported for online banking.
- **Device Support:**
  - **Windows:** Must be a version currently supported by Microsoft and compatible with the browsers listed above.
  - **OS X:** Must be a version currently supported by Apple and compatible with the browsers listed above.
  - **Android:** Version 9.0 or higher.
  - **iOS:** The last two major releases.

**First Time, New Users**

If you have an account with us but are new to online banking, getting started is easy! Simply visit our website and click on "Enroll in Online Banking." You will be prompted to accept the Online Banking Access disclosure and confirm your identity using information that matches your account.

Next, you'll need to create a username and password. To keep your account secure, please follow our specific requirements for creating them. Make sure your contact information is correct and updated to complete your registration.

| Username | | Password | |
|---|---|---|---|
| **Requirement** | **Default** | **Requirement** | **Default** |
| Minimum Length | 8 | Minimum Length | 10 |
| Maximum Length | 40 | Must include a Number | Yes |
| Allow Alpha Characters | Yes | Must include an Uppercase Letter | Yes |
| Allow Numeric Characters | Yes | Must include a Lowercase Letter | Yes |
| Allow Special Characters | Yes | Must include a Special Character | Yes |

**Existing Members**

If you already have a username for online banking, it will remain the same for the new platform. Simply enter your username and old password, then click "Login."

When prompted to reset your password, a one-time temporary passcode will be generated and sent to you via SMS, voice call, or email. After entering the one-time temporary passcode, you will be prompted to create a new password, which must also meet the minimum requirements listed above.

# Home Page Overview

Once you have successfully logged in, the home page will provide immediate access to the features you are most likely to use, reducing the number of clicks needed to perform financial tasks online. Here's a high-level overview of the summary home page from a desktop view:

1. **Actionable Alerts:** Important alerts that require your attention are displayed at the top of the page
2. **Accounts:** Accounts are grouped by type (e.g., Checking, Savings, Loans).
3. **Linked External Accounts:** Start linking external accounts that will be used for external transfer or linked to view balances in one location.
4. **Activity Modules:** A quick glance at your recent and upcoming activities.
5. **Savvy Money:** Displays the primary account holder's credit score.

# Managing Your Profile

Settings allows you to view, update and manage settings that are applicable to your account and overall online banking experience. You can navigate to settings by (1) clicking on your profile in the top right corner, then selecting settings.

- **Profile**: Allows you to enter profile information, such as Nickname, Time Zone, profile picture, and view your recent login activity.
- **Security Settings**: Allows you to view and edit security details, such as username, Password, and Two-Factor Authentication, and maintain your authenticated devices.
- **Contact Information**: Allows you to make modifications to contact info, including Address, Phone Numbers, and Email Addresses. Alerts and Debit Card controls will be linked to your preferred contact method that you provide here.
- **Account Display Options**: Allows you to configure account color and nickname, display order, or hide accounts from display; you can also request access, confirm, or delete external (ACH) accounts.
- **Applications**: Allows you to view and revoke access to authorized devices on your account.

# Menu Overview

We've organized information into five navigation menu categories at the top of your home page to help you quickly and seamlessly access the features and tools you'll use the most. (Note: Menu names may change with future updates.)

| Category | What's inside? |
|---|---|
| Pay & Transfer | • **Make a Transfer:** Perform immediate or recurring transfers and manage your loans.<br>• **Link Transfer Accounts:** Connect external accounts or member-to-member accounts.<br>• **Pay People & Bills:** Make payments, manage payee information, add payees, and view payment history or scheduled activity, including eBills.<br>• **Send Wires:** Send domestic or international wire transfers.<br>• **Scheduled Transfer:** View any scheduled transfers.<br>• **Transfer Activity:** Review recent transfer activity. |
| Statements & Documents | • **Statement & Documents:** Access documentation related to your accounts, including statements and tax documents. |
| Account Services | • **Accounts**: Get a comprehensive view of your account details, transaction history, and categorize transactions for the Spending Trends tool.<br>• **Debit Card Control**: Easily manage your debit cards, alerts, including usage, travel notifications and status updates without needing to contact us.<br>• **Stop Payment**: Submit a request to stop a payment on a check.<br>• **Reorder Checks:** Request a reorder of checks.<br>• **Mangage Direct Deposit**: Link or update your payroll account information for direct deposit.<br>• **Secure Forms**: Send secure forms, such as travel notifications.<br>• **Overdraft Protection:** Set up overdraft protection for your AdelFi accounts. |
| Financial Stewardship | • **Spending Trends**: View your income and expense thresholds.<br>• **Savings Goals:** Create, manage, and track your savings goals. |
| Tools | • **Message Center:** Send messages to AdelFi and respond to inquiries using the secure message center.<br>• **Alerts:** Set up account alerts for various activities, including transfers, deposits, and balance summaries.<br>• **Account Display Options:** Manage account and linked accounts names, colors, and the order of appearance on your home page.<br>• **Profile:** Update profile settings, such as your name, photo, and login activity.<br>• **Security Settings:** Manage account security features, including passwords, two-factor authentication, and registered devices.<br>• **Contact Information:** View and update your profile contact information, such as address and primary phone number. Please note: this information is used for account and debit card alerts as well as your authentication when logging in.<br>• **ATM & Shared Branch Locations:** Locate shared branches and CO-OP ATM locations. |
| Open Accounts | • **Quick Apply:** Apply for a loan or open an additional deposit account. |