CFCU MORE User Guide

CFCU MORE

Bank from anywhere at any time. Find the latest and greatest personalized digital banking tools and services all in one convenient place.

With CFCU More, you can:

- View your accounts
- Transfer between your CFCU accounts
- Transfer to and from external accounts
- Pay your CFCU loans
- Pay and manage your monthly bills
- Send money to family and friends
- Deposit checks
- Activate or freeze your CFCU Debit Card
- Set up travel alerts
- Manage subscriptions
- Sign up for e-statements
- Apply for a loan
- And, much more!

Find a video tour of CFCU More at mycfcu.com/more

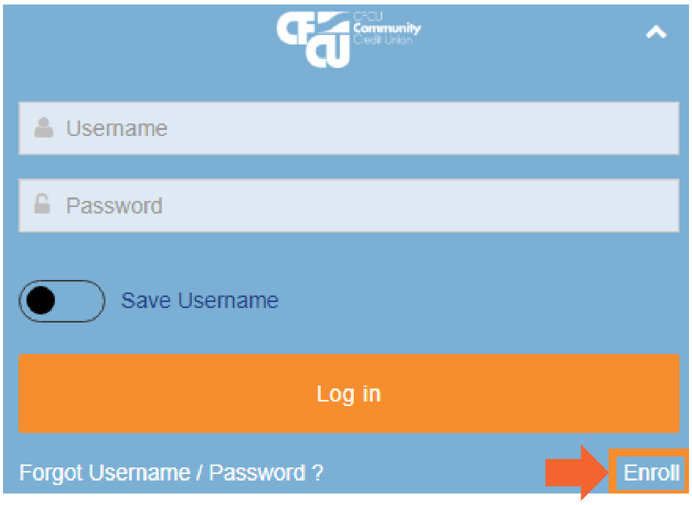
GET IT ON Google Play

Download on the App Store

ENROLL IN CFCU MORE

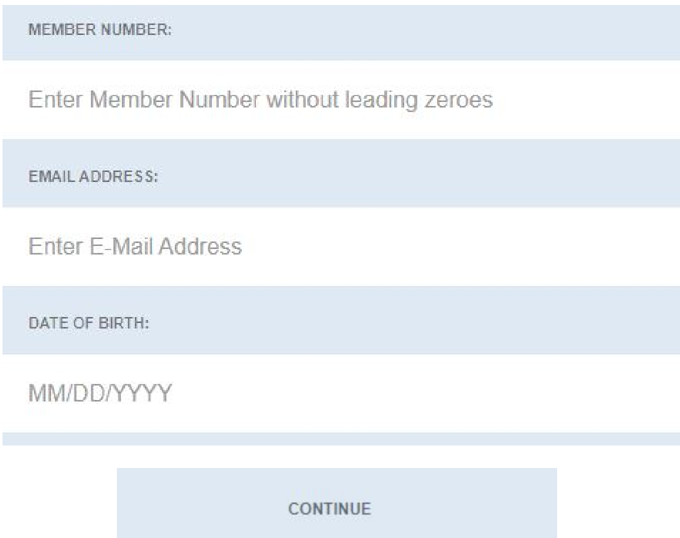
Your existing Online Banking login information will **not** work. You must choose all new credentials. Visit digital.mycfcu.com or download the CFCU More app today!

Click the "**Enroll**" button.



For Personal Accounts

- Enter, Member Number (do not include any leading zeros), email address, and Date of Birth.
- Click "Continue" to create a new username and password.



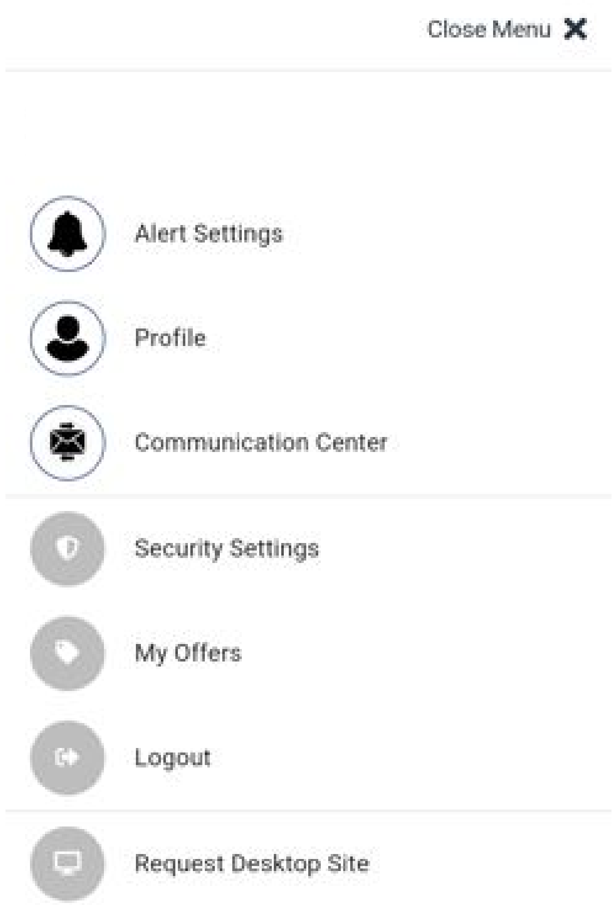
Need help? Visit mycfcu.com or call 607.257.8500.

APP BIOMETRICS

Access CFCU More using the most efficient and secured way to log in - By fingerprint on your Apple or Android device.

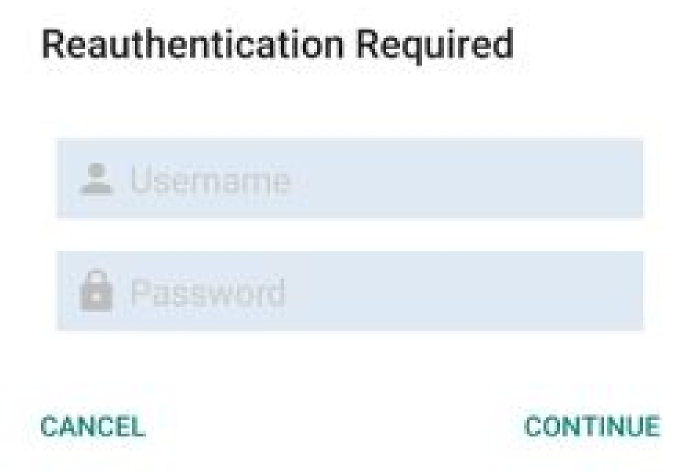
SETUP

After logging into CFCU More with a Username and Password. Access the **menu** in the top-right corner of the App. Select **Security Settings** to continue.



In the Security Settings menu, enable the toggle for **Biometric Login**.

Reauthenticate by using your CFCU More **Username** and **Password**. Select continue to complete enrollment.



To confirm enrollment is successful, review the Security Settings screen. The green text under Biometric Login will say, "**Enabled**" and the **toggle button** will be green, too.

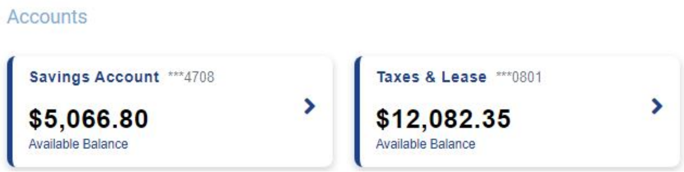
Next time you log in to CFCU More, the device should prompt for Biometric confirmation. If it does not, click the **Use Biometrics** option below Log In to begin.

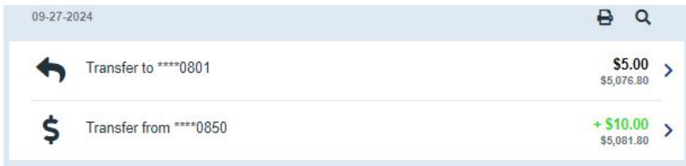
HOME SCREEN

You will find all of the services available through this platform including your accounts and balances.

ACCOUNT SCREEN

If you want to see transactions on any of your accounts, simply click on the account you wish to view.





On this screen you can **view your recent transactions** with options to search by keyword or filter. The search icon is the **magnifying glass** on the top right corner of transactions. Also access **service links** including alerts, estatements, deposit checks, transfer money, and pay bills. ****These links will change based on the account type.***

Incoming Funds
Deposit, refunds, loan payment

eCheck
ACH checks

Inclearing Checks

Outgoing Items
Withdrawals, fees, LOC advances

Debit Card
Transactions

Pending Items

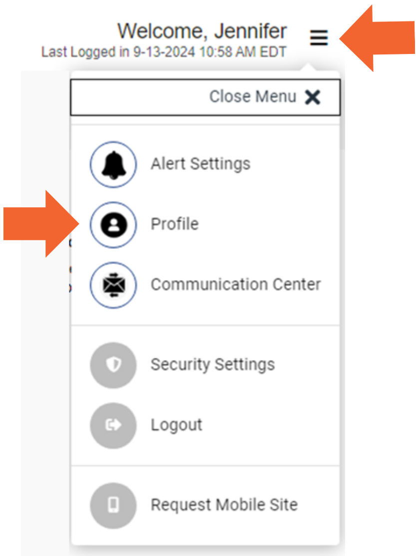
PROFILE

The **Profile** tile gives you the ability to manage your contact information and Multi-Factor Authentication (MFA) destinations.

Multi-Factor Authentication (MFA) is a multi-step account login process that requires users to enter more information than just a password.

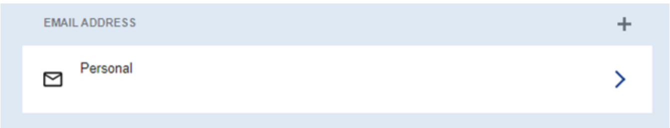
CFCU uses MFA to protect your accounts and data. Each time you log in to CFCU More from a different device, you will be prompted to have a code sent to your phone or email.

To access your **Profile**, click the three lines next to your name in the upper right corner of the screen, and select **Profile**.



ADD EMAIL ADDRESS

Click the **+ button** above the email section.



Choose the type of **email.**

If all required types are in use, you may only be able to add **Additional- MFA**. By adding an email under the Additional-MFA, **you are confirming this email address can receive your secure access code**.

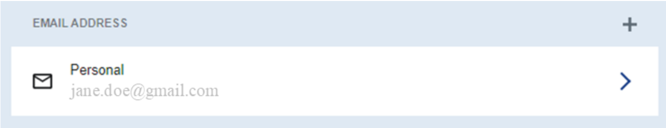
Fill in the desired **email address** and click **Save**.

If the email is being used for Multi-Factor Authentication (MFA), you will be asked to enter your online banking **password** to confirm the MFA method.

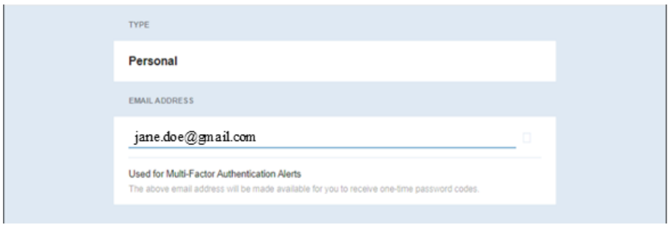
If you have reached the **limit** of emails allowed, you will receive an error message when you try to add a new email address.

EDIT EMAIL ADDRESS

Click on the **existing email address** on the profile landing page.



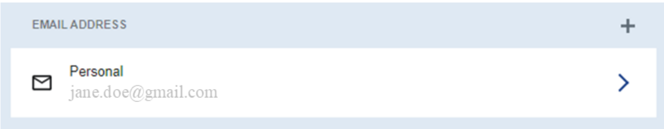
You will see a pop up with the email information. You can either clear the email address with the **X button** to the right of the email, or click on the **email** in the text field and edit the email without erasing it completely. Click **Save**.



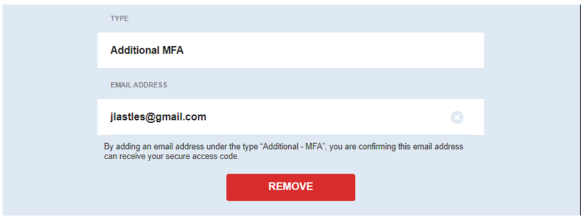
DELETE AN EMAIL

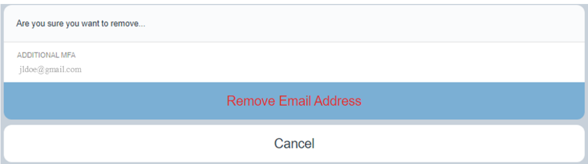
If an email type is required, the email can be edited but not deleted.

Click the email address on the profile landing page.

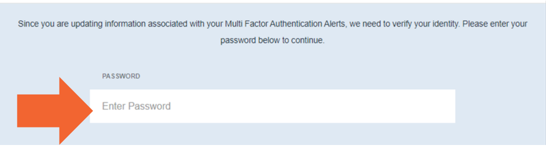


Press the **Remove** button and confirm by clicking **Remove Email Address.**



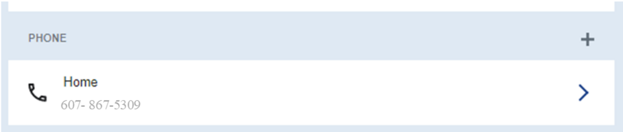


Enter your **online banking password** and click **Done**.



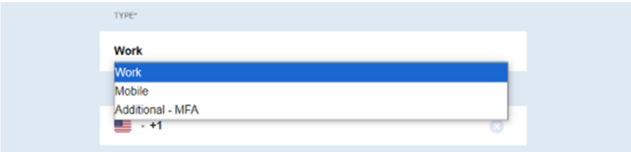
ADD A PHONE NUMBER

Click the **+ button** above the phone number section on the main profile landing page.

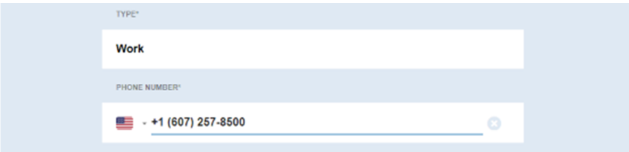


Choose the type of **phone number**.

If all required types are in use, you may only be able to add **Additional -MFA** type phone numbers.

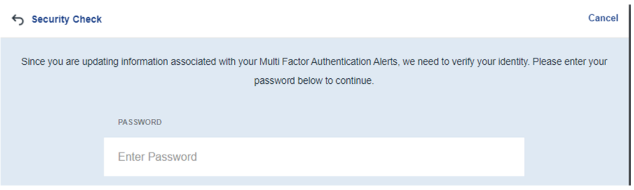


Enter the **phone number**.



Click **Save.**

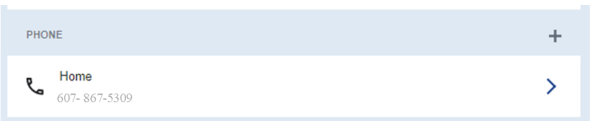
If the phone number is being used for **MFA (Multi-Factor Authentication)**, you will be asked to enter your online banking password to confirm MFA method.



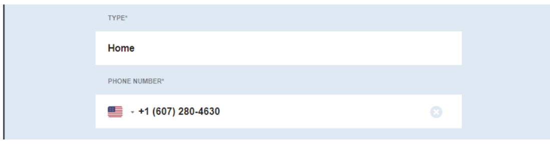
If you have reached the **allowed phone number limit,** you will receive an error message when they try to add a new phone.

EDIT A PHONE NUMBER

Click on the existing **phone number** on the profile landing page.



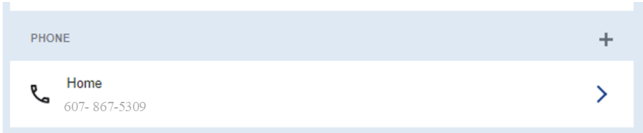
You will see a pop up with the **phone number** information. You can either clear the phone number with the **X button** to the right of the phone number, or you can click on the **phone number** in the text field and edit the phone number without erasing it completely. Click **Save**.



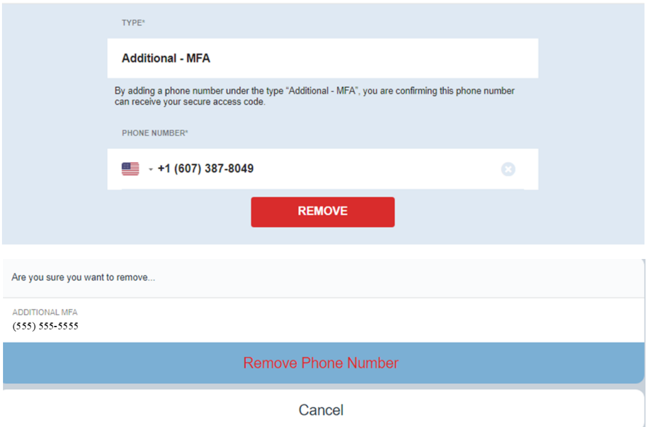
DELETE A PHONE NUMBER

If a phone number type is required, you can edit but not fully delete a phone number.

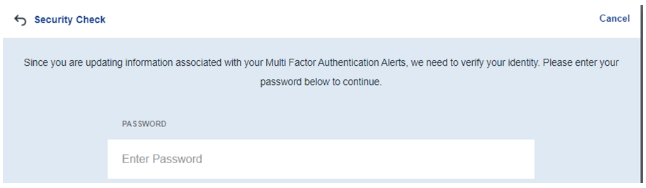
Click on the **phone number** on the landing page.



Press the **Remove** button and confirm by clicking **Remove Phone Number.**

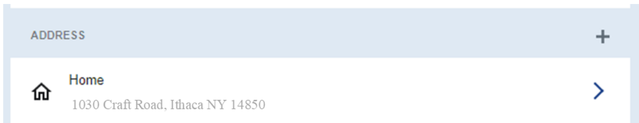


Enter your **digital banking password** and click **Done**.



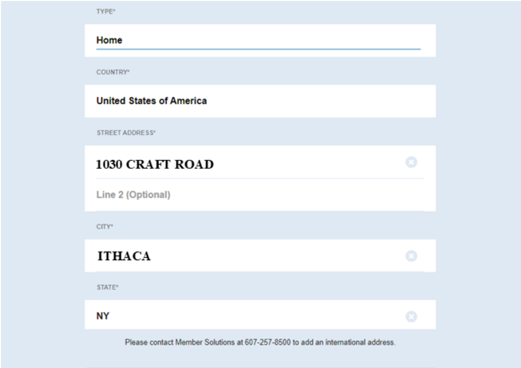
EDIT AN ADDRESS

Click on the existing **address** on the profile landing page.



You will see a pop up with the **address** information. You can either clear the phone number with the **X button** to the right of the phone number, or you can click on the text field to edit the address without erasing it completely.

You can also click the **drop down menus** for the type of address and country to edit



Click **Save.**

DELETE LOGIN

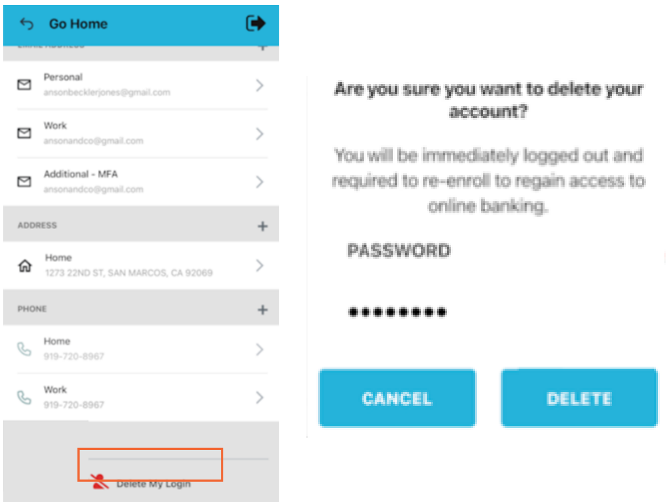
On iOS and Android devices only, you have the option to delete your user profile to meet the App Store's deletion requirements.

If you have any future transfers scheduled, you will be prohibited from completing deletion until any scheduled transfers are deleted.

Go to the **Profile** tile on mobile (iOS or Android) and scroll to the **bottom** of the tile.

Tap **Delete My Login**.

Enter you **digital banking password**.



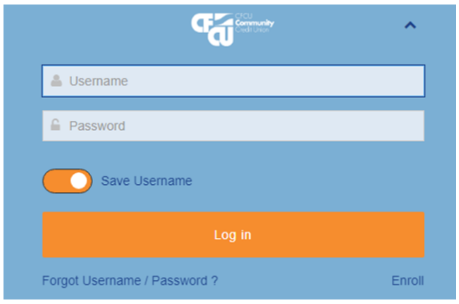
Click **Delete** to confirm.

This function ***only*** deletes your enrollment on the **CFCU More**. This does **not** affect your membership or account status with CFCU. You may choose to re-enroll with digital banking at any time after deleting your login.

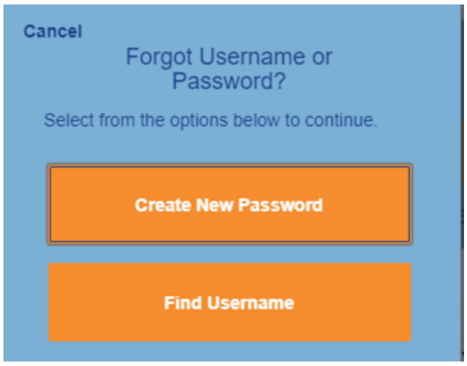
PASSWORD RESET USERNAME LOOKUP

PASSWORD RESET

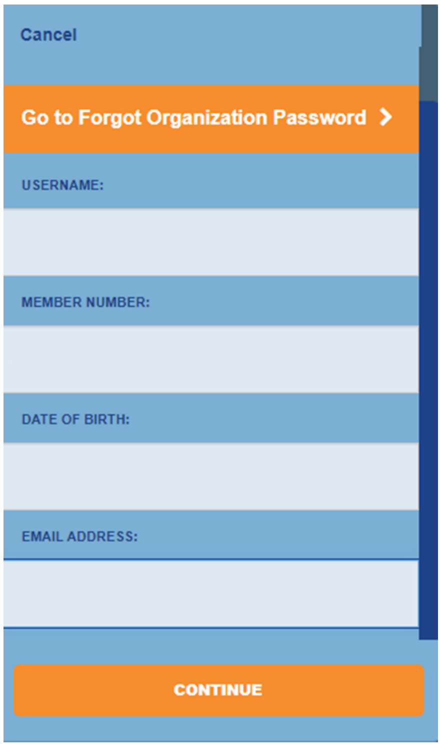
Click **Forgot Username/Password?** below the orange log In button.



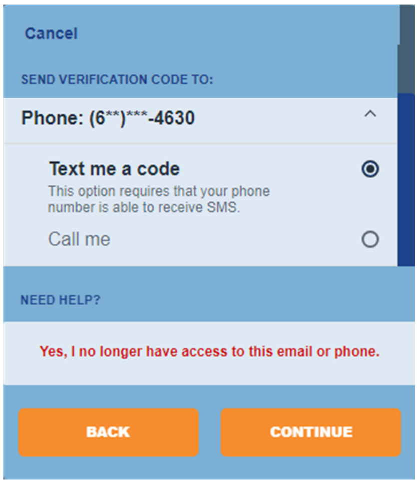
Click **Create New Password.**



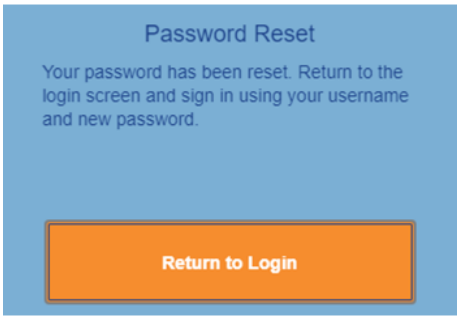
Fill out **required information** and click **Continue**.



Choose where you would like to receive your **verification code** and click **Continue.**

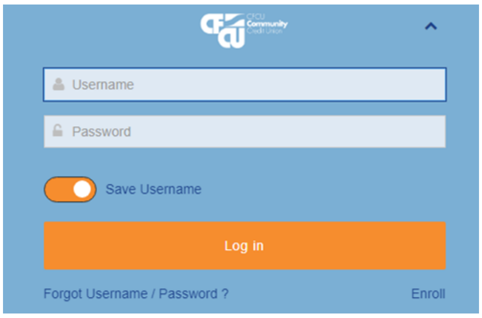


A **confirmation screen** will appear. Click **Return to Login** and enter your username and new password to login to your digital banking.

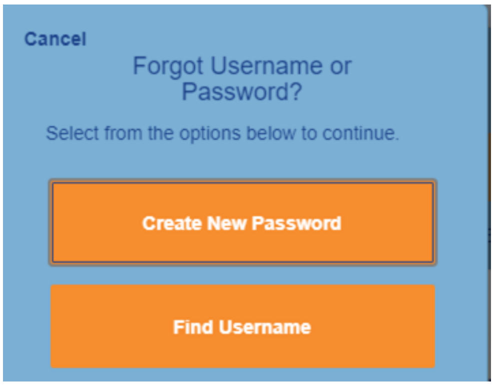


USERNAME LOOKUP

Click **Forgot Username/Password?** below the orange log In button.



Click **Find Username.**



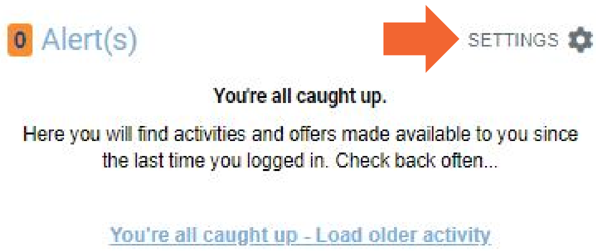
Fill out **required information** and click **Continue**.

ALERTS

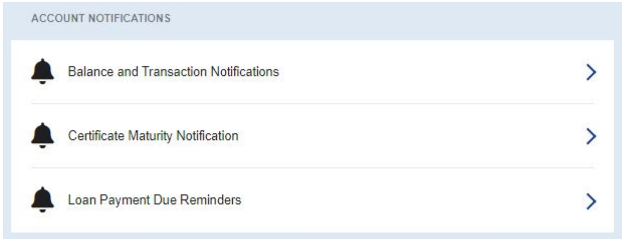
The **ALERTS** section allows members to customize the settings for their alerts, including which alerts you would like to receive and how you would like to receive them.

NEW ALERT

On the home screen, under Alert(s), select the settings button.



The **categories** available are: Account Notifications, Profile, Secure Messages, and Transfers. Choose the specific notification you would like to setup for your account.



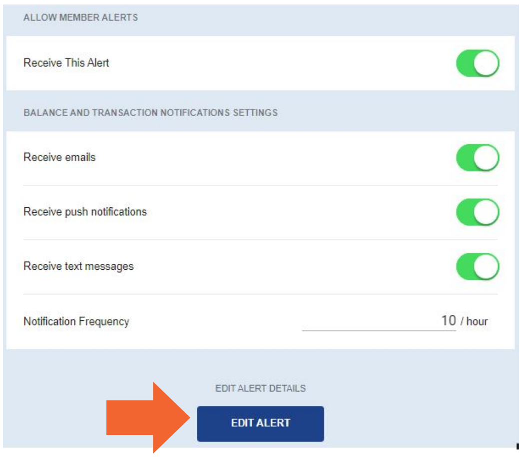
Click the toggle in the column on the right to select an option. When selected it will turn green.

You can choose if you want to **receive a notification**, how the **notification is delivered**, and the **frequency** with which the notification is received.

Notification Frequency allows you to select the **number of notifications** you want to receive per hour for that alert type; this can be between 1-10.

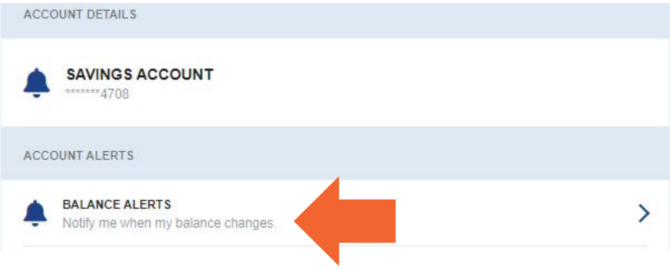
Some alerts will only be sent once per day.

Click **EDIT ALERT** to proceed.

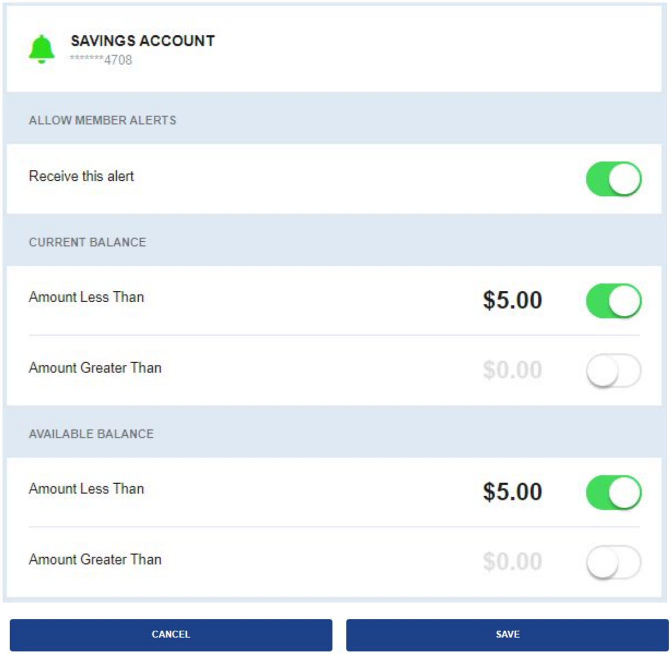


The next screen is the **Account Alert Settings**. From the available accounts, choose which one the alert is for.

From here, you will select an **Account Alert**. The alert options will change depending on the account product.



On this screen, you will customize the alert functions. Once complete, click **Save** to continue.



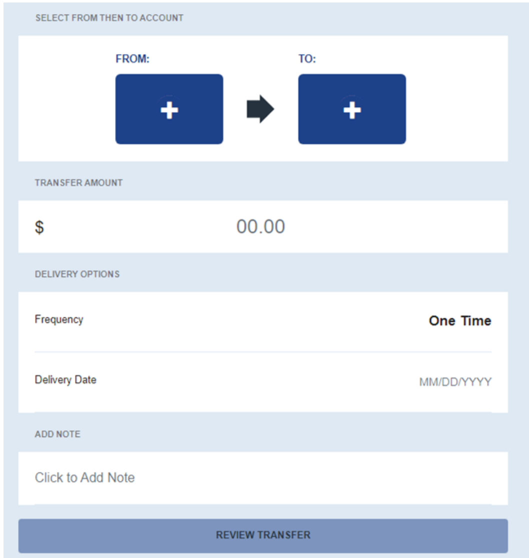
The alert has been successfully setup and confirmed by the following responses.

The **bell icon turns green** when an account is enrolled in one of the alerts.

CFCU Transfers allows you to move money from one account to another, as well as make a loan payment.

SCHEDULING A TRANSFER

Selecting the CFCU Transfer will bring you to the landing page for transfers. To initiate a transfer, click the **Transfer** button in the top right of your screen. This will open a pop up to enter the details of your transfer.



Choose the account you are transferring the money out of by clicking the **+ button** in the **FROM** box.

Choose the account you are transferring the money into by clicking the **+ button** in the **TO** box.

Enter the **amount** you want to transfer.

If it is a recurring transfer, choose the **frequency**.

Choose the date of the transfer, or date range if the transfer is recurring.

- *When selecting a* ***recurring payment, you need to change the <u>end date</u>*** *or the payment will only be made once.*

Optional- Enter a note for the transfer.

- *Payments can be* ***searched later by the notes*** *entered.*

- *Notes will* ***appear on your monthly statement.***

Click **Review Transfer** to review the details of the transfer. If changes need to be made, click **Review Transfers** in the upper left corner of your screen.

Once you've confirmed all the information is correct, click **Submit Transfer**. A transfer confirmation will appear, click the **Printer icon** in the top right corner to print.

Click **Done.**

LOAN PAYMENT

To make a loan payment:

Click the **Make a Loan Payment** button on the main landing page of the Transfers tile.

Choose the account you are making the payment from by clicking the **+ button** in the **FROM** box.

Choose the account you are making the payment to by clicking the **+ button** in the **TO** box.

Enter the **amount** of the loan payment. ***The amount will automatically set the amount to the current amount due,*** this can be updated if you want to pay a different amount.

Select the **type of payment**: Regular, Principal Only, Interest Only, or Escrow Only. You can also pay off the remainder of the loan with or without closing the loan account.

If payment is recurring, set a **frequency**.

Choose the date of the payment, or the date range if the payment is recurring.

- *The **date will default to the payment due date**. If the payment due date has passed, it will default to the current date.*
- *When selecting a **recurring payment, you need to change the end date** or the payment will only be made once.*

Optional- Enter a note about the loan payment.

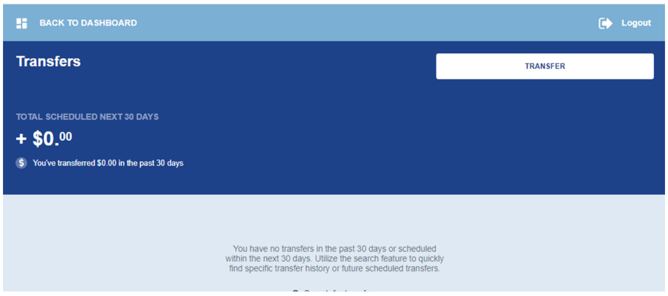
- *Payments can be **searched later by the notes** entered.*
- *Notes will **appear on your monthly statement.***

Click **Review Transfer** to review the details of the loan payment. If changes need to be made, click **Review Transfers** in the upper left corner of your screen.

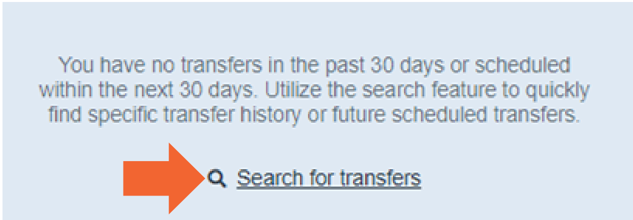
***NOTE:** You can also make a loan payment by clicking the Transfer button. In that case, switch to the loan payment workflow by selecting **Make a Loan Payment** when you click the **+ button** in the **TO** box.

SEARCHING PAST TRANSFERS/PAYMENTS

Transfers and payments that have been scheduled within the last 30 days will be listed at the bottom of the Transfers Landing tile.

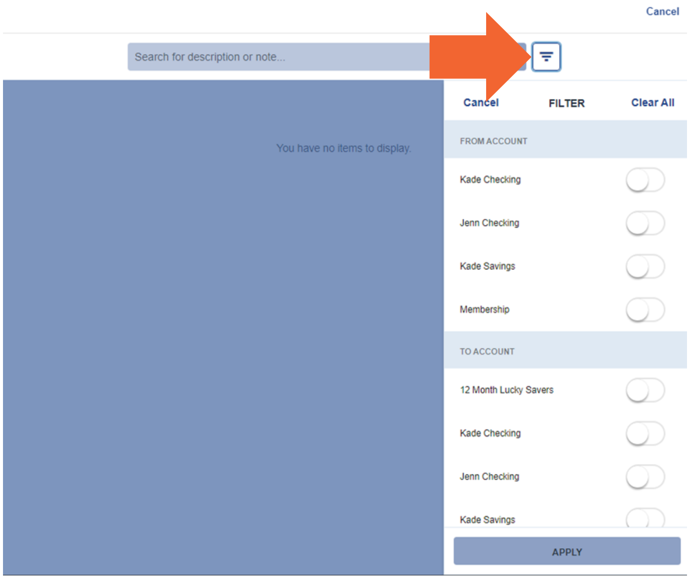


Transfers and payments made outside of the 30-day window can be **searched by clicking the Magnifying Glass icon**.



To search for a transfer or payment by a note or description, click the text field at the top of the pop-up, enter the description, and click **SEARCH**.

To search using filters, click the **Funnel** icon next to the search button.



Filters include **From Account**, **Amount Greater Than** or **Less Than**, and **Date After** or **Before**.

Determine a filter, or filters, and click **Apply**.

To clear filters, click **Clear All** in the top right corner of the filters section or click the **X** icon next to the filter on the results page.

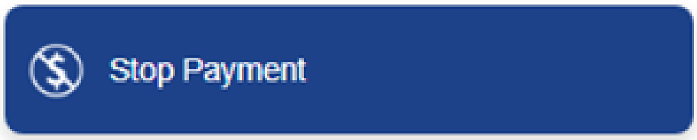
For more information about a transfer/payment, click on the item in the list of search results.

TRANSFER ALERTS

On the main landing page, just above the transfers list, there is an alerts section. This is where any new alerts pertaining to transfers/payments can be found.

If there are multiple alerts, click on the **#Unread Alert** text in the top left corner of that section; this will expand so you can see each individual alert. You can also collapse the alerts by clicking the same location. Clicking on an alert will take you to the appropriate transfer/payment detail screen.

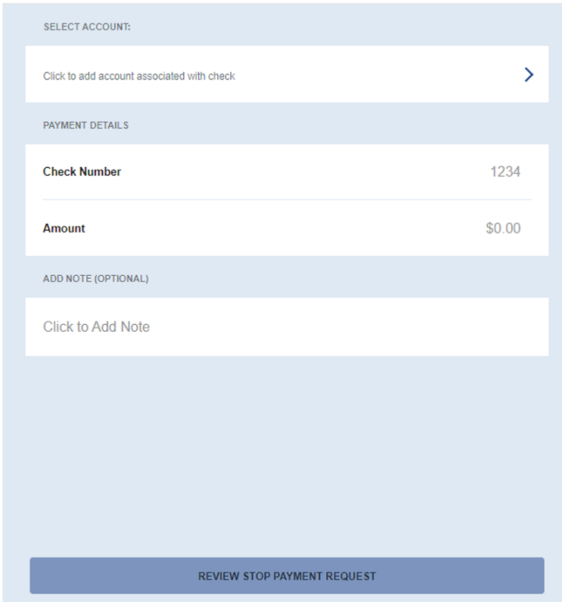
To clear all alerts, click the **X** icon in the top right of the alerts section.



Stop Payment allows you to request a stop on a check or payment that hasn't been processed yet. This may be used for a number of reasons: a check was lost or stolen, the check information was entered incorrectly, or there isn't enough money in the associated account to cash the check. Whatever the reason, you can use the **Stop Payment** service to cancel a payment.

STOP PAYMENT FOR A SINGLE CHECK

Click **Stop Payment** to be taken to the landing page. Select the **Single Check** button. This will open a pop up to enter information about your request.



Choose the **account** the check is associated with.

Enter the **check number**.

Enter the **amount** of the check.

Optional- Enter a note

Click **Review Stop Payment Request** to verify that all the details of the request are correct.

This page will also notifies you to the fact that there is a **$38 fee for each stop payment request**.

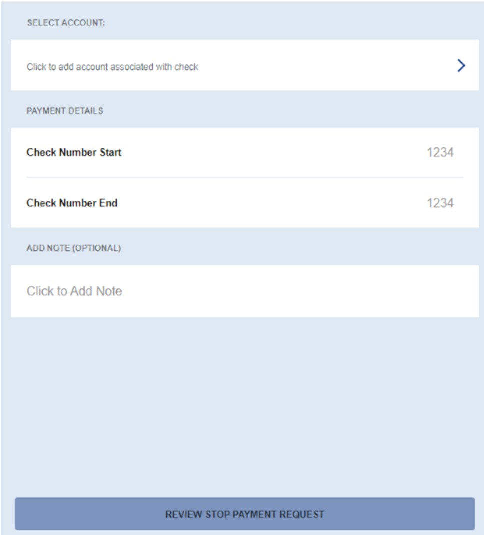
By submitting this stop payment request, I understand that I am responsible for the accurate input of information for the request, that the request does not apply to items that have already been paid, and that the request is effective for six (6) months from the date of the request. A $38.00 fee will be assessed to your account for each stop payment placed. I agree to indemnify and hold the Credit Union harmless from all costs, including attorney's fees, (to the extent permitted by law) damage or claims related to the Credit Union's action in refusing payment of the items, or in failing to stop payment of an item as a result of incorrect information provided by me. If you have any further questions, please contact Member Solutions at (607)-257-8500

Click **Submit Stop Payment Request.** After doing so you will receive confirmation of the request. To print the confirmation, click the **Printer** icon in the top right corner of the confirmation page.

Click **Done.**

STOP PAYMENT FOR A RANGE OF CHECKS

On the **Stop Payment** landing page, click the **Range of Checks** button. This will open a pop up to enter information about the request.



Choose the **account** the checks are associated with.

Enter the **starting** and **ending** check numbers.

Optional- Enter a note.

Click **Review Stop Payment Request** to verify that all the details of the request are correct.

- This page will also notifies you to the fact that there is a **$38 fee for each stop payment request**.

Click **Submit Stop Payment Request.** After doing so you will receive confirmation of the request. To print the confirmation, click the **Printer** icon in the top right corner of the confirmation page.

Click **Done.**

VIEW STOP PAYMENT REQUESTS

On the **Stop Payment** landing page, a list of previous requests will populate below the **Single Check** and **Range of Check** boxes. Click on the request to review its details.

If you'd like to print a confirmation of the request, click the **Printer** icon at the top right corner of the details page.

AVAILABLE SERVICES

- eStatements
- Deposit Checks
- Open a New Account
- Card Controls
- Subscription Manager
- Stop Payment
- CFCU Transfers
- Pay a Person
- Currency Exchange
- Pay Bills

MORE Coming Soon!