

Getting Started with Online Banking

La Capitol
FEDERAL CREDIT UNION

lacapfcu.org · 800.522.2748

FEDERALLY INSURED BY NCUA

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Getting Started

We work hard to provide our members with the financial tools they need to achieve their goals in life that matter. One of those important tools is Online Banking.

Our Online Banking system is full of powerful features that make it easy to keep track of your finances. Whether you access it from your desktop, tablet, or smartphone, it looks and functions the same across all devices.



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Getting Started

New User Enrollment

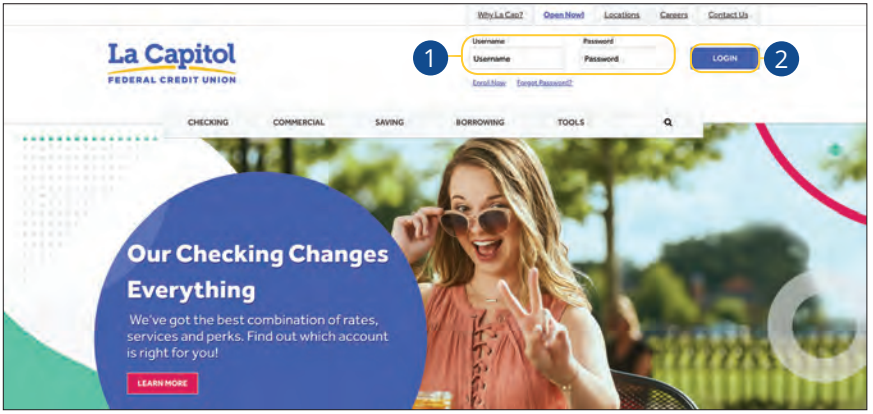
1. You can enroll in Online Banking on your desktop computer or on your smartphones and tablets through our app. If on your computer, type www.lacapfcu.org into the address bar on your browser, then go to the Online Banking Login box on the Home Page and click Enroll.
2. This opens the Online Banking new enrollment account screen. Enter all the required information. It will be verified by comparing to the current information in our system. When finished, click Continue.
3. A new browser window will open congratulating you for having successfully enrolled in Online Banking. Follow the Go to Login link.
4. You will be directed to a page where you will select the delivery method for your Secure Access Code. This page will display the contact information on file for your account. Select either the phone or SMS text message option that will enable La Capitol to reach you immediately with your one-time Secure Access Code.
5. If the contact information we have on file is inaccurate or out-of-date, you cannot proceed further. Please contact us at 1.800.522.2748 to update your contact information.
6. When you receive your six-digit Secure Access Code, enter it on the access code screen and click Submit. The Secure Access Code is valid for only 15 minutes. If it expires before you use it, you must request a new one.
7. Enter a new password, then confirm the new password and click Submit. Be sure to follow the password guidelines listed on this page.
8. A view-only online profile screen will appear for you to review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that needs to be updated. Once you have accessed Online Banking, you will be able to use the Address Change screen to make corrections. Click Next to continue.
9. The First Time User Disclaimer screen will appear. Read and acknowledge that you agree to the terms and conditions by clicking I Accept on both disclaimers.
10. Next, you will be asked if you would like to register your device. If you register your device, you will not have to request a new Secure Access Code when you use that device in the future.

    ***In order for your device to be saved, your computer settings must be set to allow cookies to be saved on your browser.**
11. Congratulations! You are now logged into Online Banking!

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your username and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).



1. Enter your username and password.
2. Click the **Login** button.

Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 1.800.522.2748 for assistance.

Should I register my device?

If this device is a "private" device where you have exclusive access, you may want to register your device to have it recognized for future logins to save time. You should not register a public device where other people have access to the same computer, for example a computer at a public library.

Logging Off

As a secure practice, you should log off your session with La Capitol before you close out of Online Banking, or anytime you walk away from your computer. For additional security, La Capitol will log you out automatically due to inactivity or when your Online Banking session reaches the maximum time limit.

Getting Started

Resetting A Forgotten Password

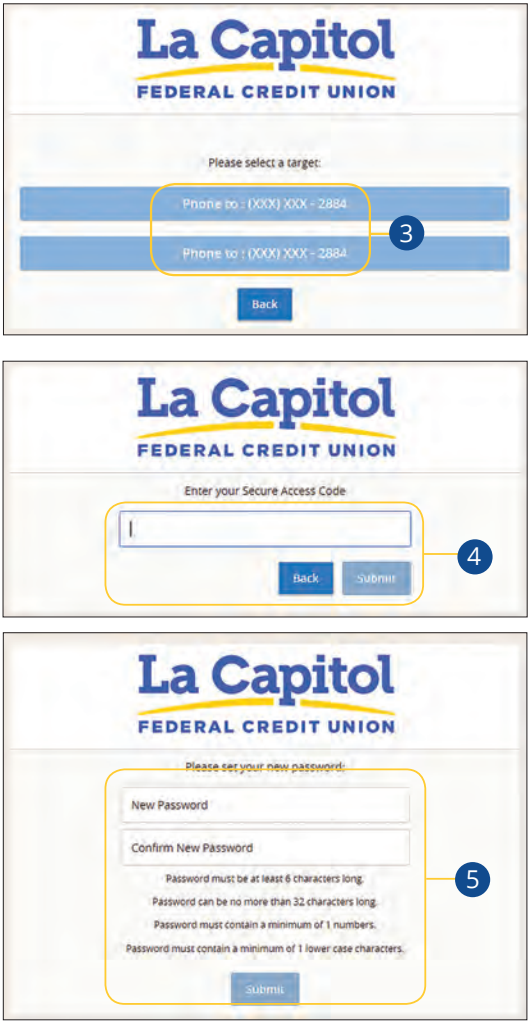
If you happen to forget your password, you can easily reestablish a new one from the La Capitol home page—no need to call us!





1. Check the box next to “Forgotten Password?”
2. Enter your user name and click the **Submit** button.

Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device.

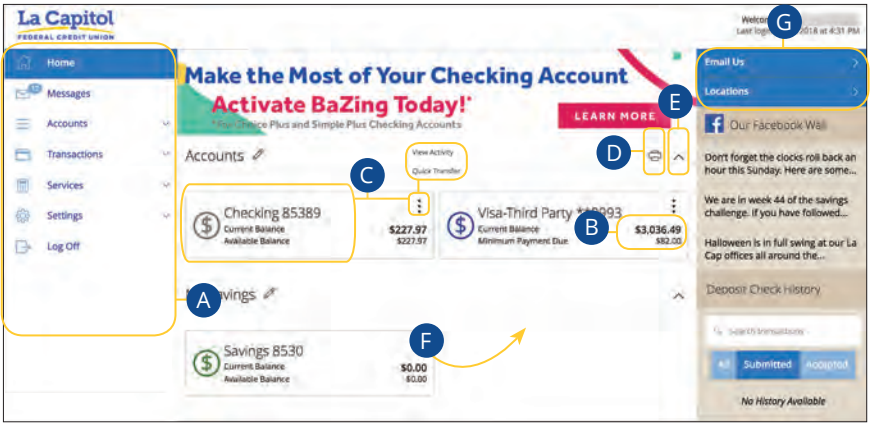


3. Choose the contact method that allows La Capitol to reach you immediately with a 6-digit Secure Access Code (SAC).
4. Enter the SAC and click the **Submit** button.
5. Create a new password based on our password requirements and click the **Submit** button when you are finished.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view your account summaries, the balances in your accounts and more!



Note: The letters correspond to several available features on the Home page.

A. The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.

B. Your La Capitol accounts are displayed in an account card with its balance.

C. If you click an account name, you are taken to the Account Details page. You can also click the ⋮ icon on the right side of an account card and select View Activity for more details.

D. The icon allows you to print a summary of current available funds in your accounts.

E. You can expand or collapse account details by clicking the ^ icon.

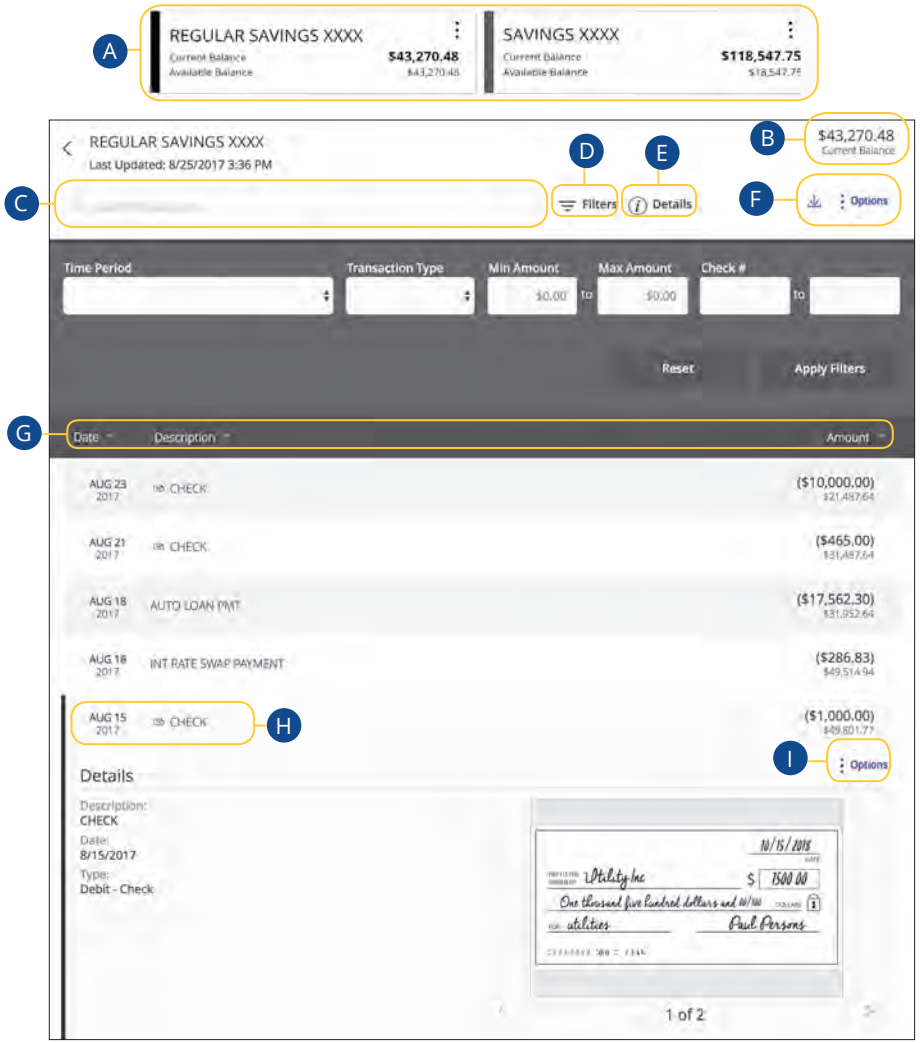
F. If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.

G. The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Home Page

Account Details Overview

Selecting a La Capitol account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.



A. On the Home page, you can click on an account name to view the Account Details screen. You can also click the right side of an account card and click the **View Activity** button.

B. The available balance of that account is displayed in the top right corner.

C. You can find transactions within that account using the search bar.

D. Transactions can be sorted by time, type, amount or check number. Click the **Filters** icon for more options.

E. More information about your transactions is available by clicking the **Details** icon.

F. The Options icon lets you send a secure message about that account or print a list of transactions. You can also export your transactions into a different format by clicking the icon.

G. The icon indicates how the Date, Description and Amount columns are sorted.

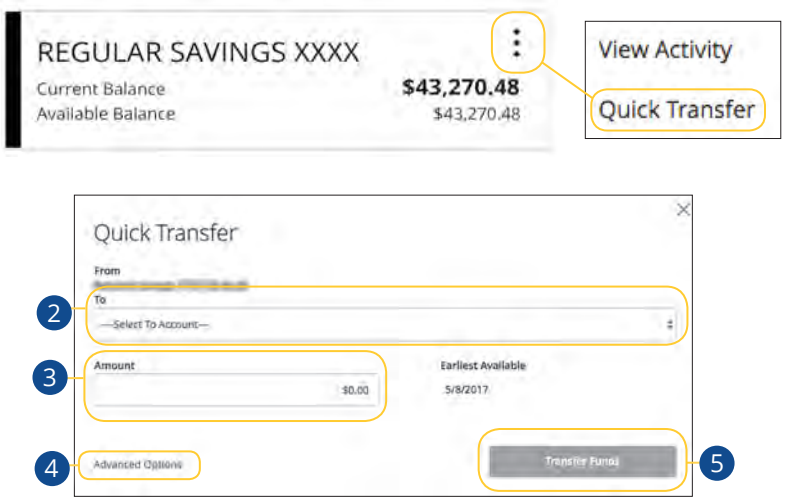
H. You can view more details about a transaction by clicking on it.

I. After clicking a transaction, the Options icon lets you send a secure message about that transaction or print the transaction.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another!
If you're ever in a rush, the Quick Transfer option provides you with a simple way to do those transactions.

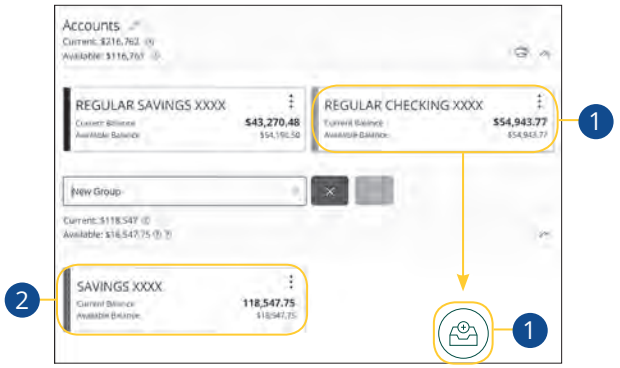


1. Click the ⋮ icon right side of an account card and select Quick Transfer.
2. Select the "To" drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.
4. (Optional) Click the "Advanced Options" link to be redirected to the Funds Transfer feature.
5. Click the **Transfer Funds** button when you are finished.

Home Page

Account Grouping

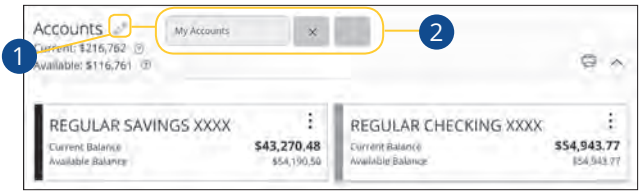
You can organize your accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.



1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the pop-up icon.
2. Create a group nickname and click the check mark when you are finished.

Editing a Group Name

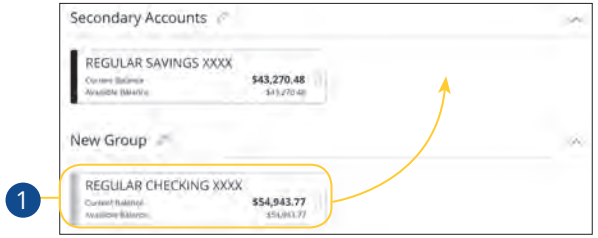
The names of existing groups can be edited in just two easy steps.

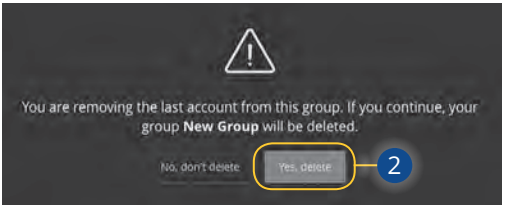


1. Click the icon to edit your group nickname.
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.





1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

By following our tips, Online Banking at La Capitol can be a safe and efficient method for handling your banking needs. For additional security tips, visit www.lacapfcu.org.

User Identification and Password

Security starts at your computer. Never share your username or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other personally identifiable choices.

Secure Sockets Layer Encryption

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and La Capitol, making it difficult for anyone to access your account information.

Secure Access Code

You need a Secure Access Code to access your accounts when you log into Online Banking with La Capitol for the first time or the first time from any new device. This code is delivered to you via phone call or SMS text message. You can opt to have your device registered so that you do not have to complete the Secure Access Code process the next time that you access La Capitol's Online Banking system from that same device. If you delete the security certificate or "cookie" that recognizes your device as previously registered, you will need to request another Secure Access Code.

Online Banking Safety Tips:

- Ensure your web browser, operating system, anti-virus software, and other applications are current and support 128-bit encryption.
- Memorize your passwords and change them regularly.
- Exit your La Capitol Online Banking session when finished.
- Do not leave your computer unattended when logged into Online Banking.
- Do not use public computers or unsecured WiFi when accessing.
- If you receive an error when logged into your account, report the error to a Personal Assistant Line Specialist at 1.800.522.2748.

La Capitol will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from La Capitol, please report the incident to us as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or username to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

Logging Off

As a secure practice, you should log off your Online Banking session with La Capitol before you close out of your session, or anytime you walk away from your computer. For additional security, La Capitol will log you out automatically due to inactivity or when your session reaches the maximum time limit.

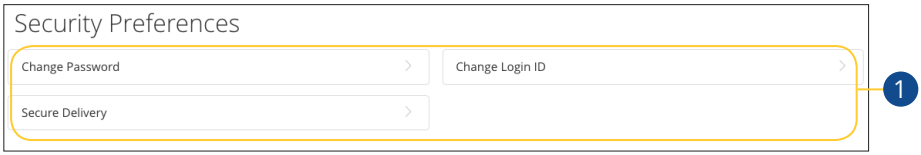
Fraud Prevention Tips:

- Do not open email attachments or click on a link from unsolicited sources.
- Avoid completing email forms or messages that ask for personal or financial information.
- Do not trust an email asking you to use a link for verification of login or account details.
- Monitor your account transactions for unauthorized use.
- Shred old financial information, invoices, credit receipts, checks, unwanted pre-approved credit offers, and expired credit cards before disposing of them.

Security

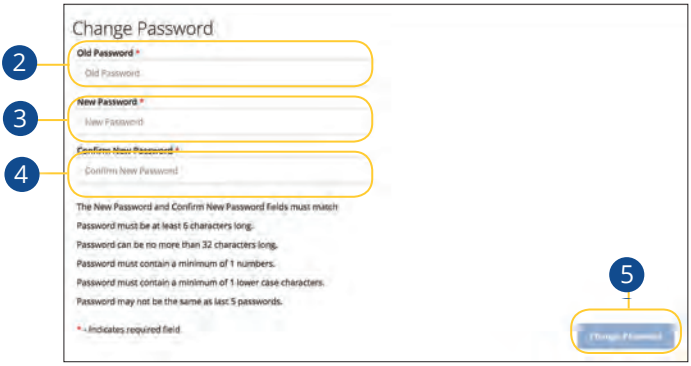
Security Preferences

We take security very seriously at La Capitol. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features under Security Preferences.



Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

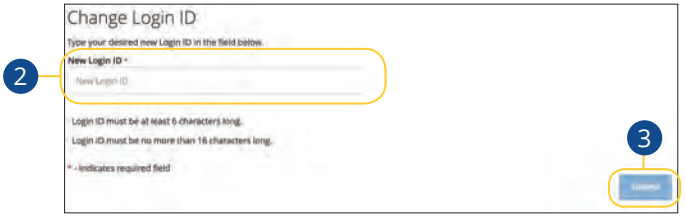


In the **Settings** menu, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your old password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Login ID (Username)

You can also change your username at any time. To ensure that you create an effective username, create one that you will remember that follows our required guidelines.

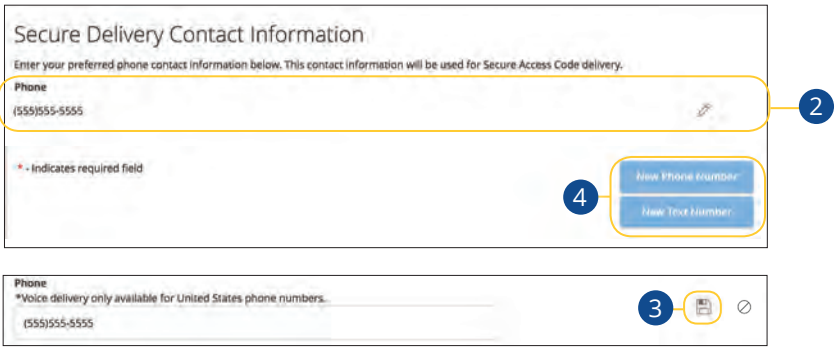


In the **Settings** menu, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Submit** button when you are finished making changes.

Secure Delivery

La Capitol verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.



In the **Settings** menu, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the icon to make changes.
3. Enter your new contact information and click the icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Phone Number** or **New Text Number** button at the bottom of the page.

Security

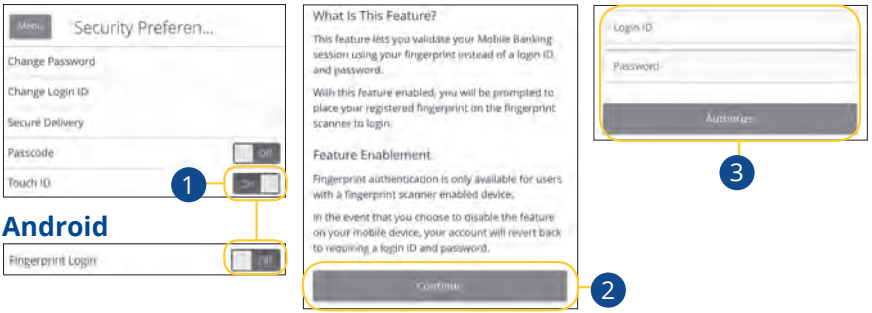
Mobile Security Preferences

Within La Capitol's Online Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Online Banking quick and easy but also adds an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login are features that have fingerprint recognition technology that allows you to unlock your iOS or Android device, to make payments or authenticate transactions using just your fingerprint. With this feature enabled, you can now easily and securely sign in to your Online Banking using Touch ID or Fingerprint Login on our mobile app!

iOS

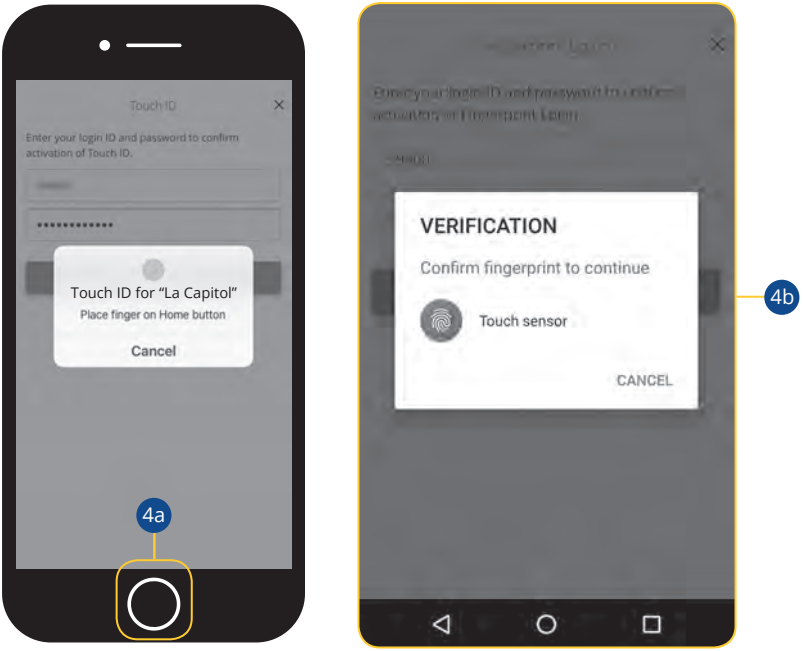


Android

Sign in to La Capitol's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password and tap the **Authorize** button.

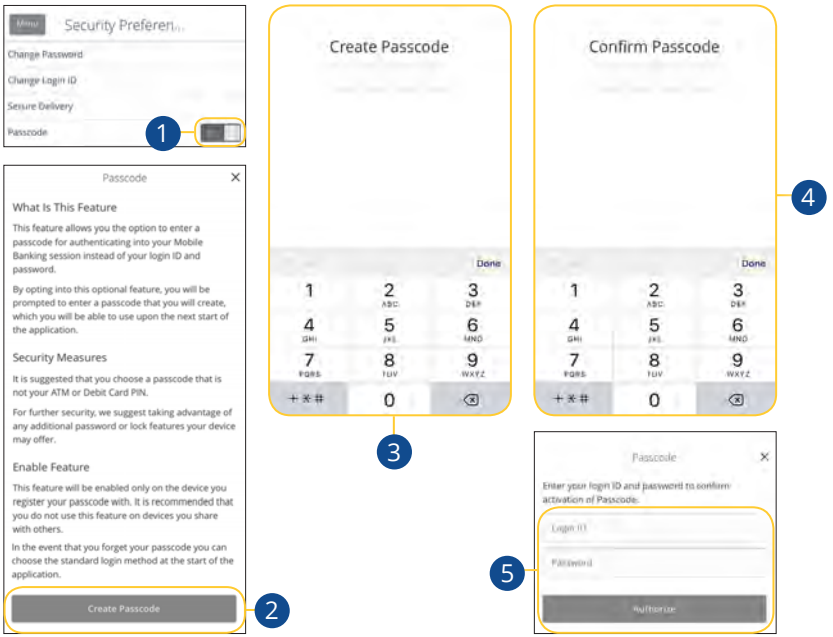
Note: You must have Touch ID or Fingerprint enabled on your mobile device before enabling it through our Online Banking app.



4. Scan your fingerprint
    a. **iOS Device**: Place your finger on the Home button to enable Touch ID.
    b. **Android Device**: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passode within our Online Banking app to quickly and easily sign in to your Online Banking on the go!



Sign in to La Capitol's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your 4-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password and tap the **Authorize** button.

Disabling Passcode Authentication, Touch ID or Fingerprint Login

You can disable Passcode Authentication, Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your login ID and password.



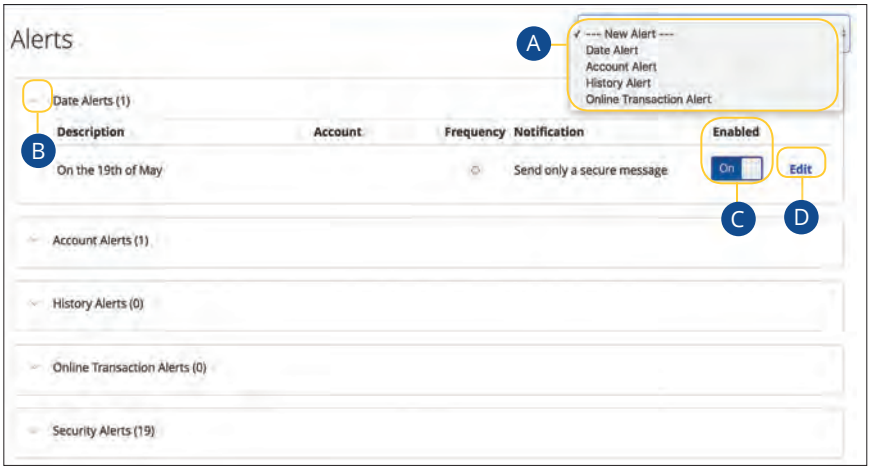
Sign in to La Capitol's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Security

Alerts Overview

When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Settings** menu, click **Alerts**.

A. The "New Alert" drop-down lets you create a date, account, history or transaction alert.

B. The ^ icon allows you to collapse or expand alert details for each category.

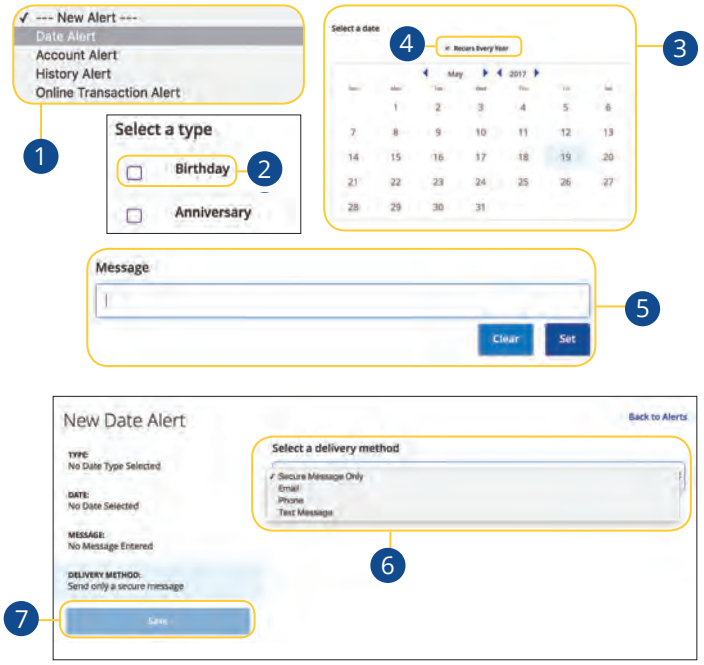
C. Toggling the "Enabled" switch turns an alert on or off without deleting it.

D. The "Edit" link lets you make changes to existing alerts.

Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone or text message.

Date Alerts

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. That way, you never forget a birthday or anniversary again!

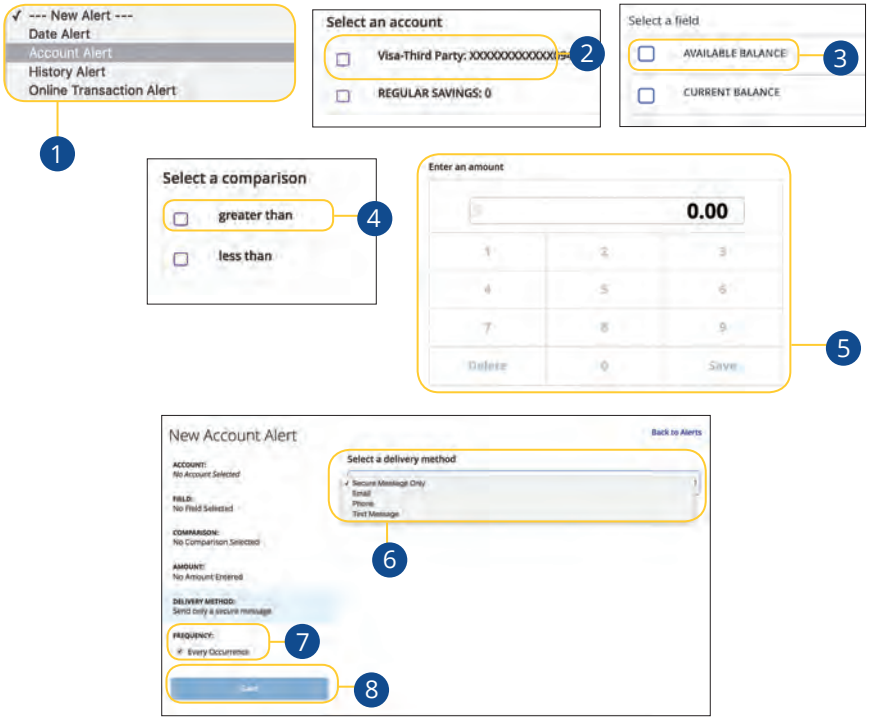


In the **Settings** menu, click **Alerts**.

1. Use the "New Alert" drop-down and select "Date Alert."
2. Check the box next to an alert type.
3. Enter the date for the alert to occur.
4. Check the box next to "Recurs Every Year" to have your alert repeat annually.
5. Enter a message and click the **Set** button.
6. Select a delivery method from the drop-down.
7. Click the **Save** button when you are finished.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can be set up to notify you when the balances in your accounts goes above or below a specified amount.

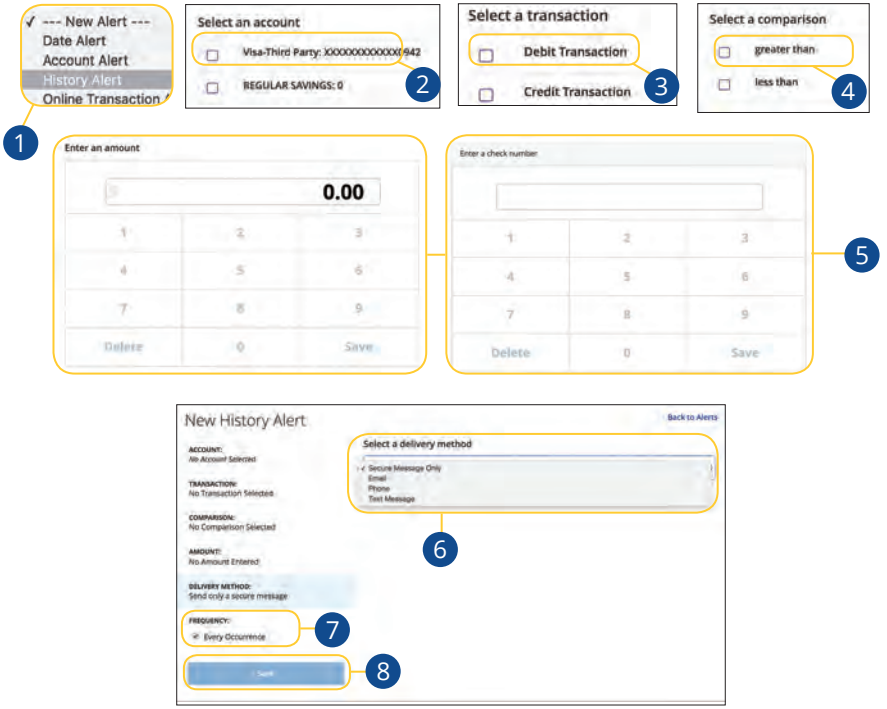


In the **Settings** menu, click **Alerts**.

1. Use the "New Alert" drop-down and select "Account Alert."
2. Check the box next to an account name.
3. Check a box to select a field.
4. Check a box to select a comparison.
5. Enter an amount and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
8. Click the **Save** button when you are finished.

History Alerts

Within Online Banking, you have the ability to create History Alerts to notify you when a check number posts or transactions meet an amount you choose.

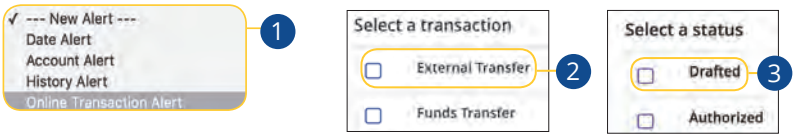


In the **Settings** menu, click **Alerts**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Check the box next to an account name.
3. Select a transaction type by checking a box.
4. Check a box to select a comparison. These options vary depending on the chosen transaction type.
5. Enter an amount or check number and click the **Save** button.
6. Select a delivery method using the drop-down.
7. Choose a frequency by checking the box next to "Every Occurrence" to repeat the alert.
8. Click the **Save** button when you are finished.

Online Transaction Alerts

Within Online banking you have the ability to create Online Transaction Alerts, to notify you when various transfers, payments or debits post to your account.





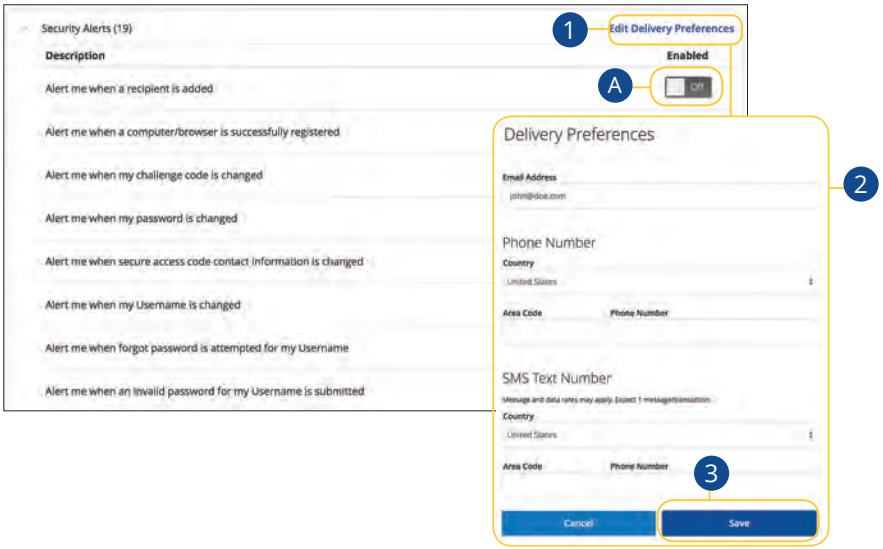
In the **Settings** menu, click **Alerts**.

1. Click the “New Alert” drop-down and select “Online Transaction Alert.”
2. Check the box next to a transaction type.
3. Select a status by checking the appropriate box.
4. Select a delivery method using the drop-down.
5. Choose a frequency by checking the box next to “Every Occurrence” to repeat the alert.
6. Click the **Save** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented on your accounts to notify you immediately when security scenarios occur.



Enable/Disable Alerts

In the **Settings** menu, click **Alerts**, then **Security Alerts**.

A. You can turn an alert on or off by toggling the **Enabled** switch.

Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **Settings** menu, click **Alerts**, then **Security Alerts**.

2. Click the "Edit Delivery Preferences" link at the top. These changes will apply to all Security Alerts.

3. Enter the information for your preferred delivery method.

4. Click the **Save** button when you are finished.

Security

Secure Message Overview

If you have questions about your accounts Secure Messages allow you to communicate directly with a La Capitol member service representative. From the Secure Messages page, you can create new conversations, reply to and view messages.



Click **Messages**.

A. Click on a message to open it. Messages are displayed on the left side of the screen.

B. Delete multiple messages by checking the box next to the corresponding messages or check the box next to "Select All" and click the icon.

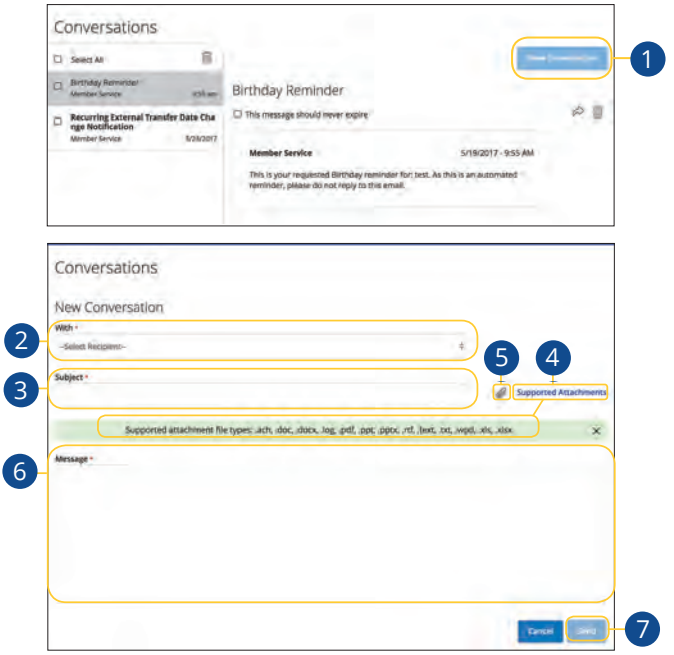
C. Messages automatically delete after a certain time. Check the box next to "This message should never expire" to prevent that message from being erased.

D. Delete an opened message by clicking the icon or reply by clicking the icon.

Security

Sending a Secure Message

Starting a new conversation through the Online Banking secure message option allows you to safely include confidential information related to your accounts.



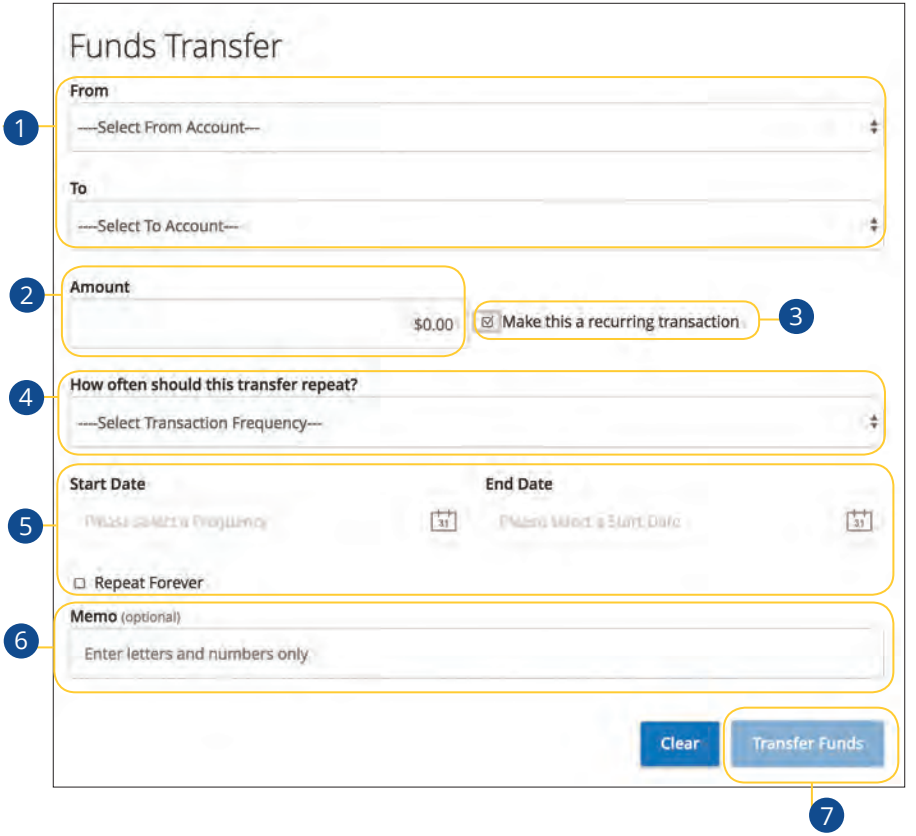
Click **Messages**.

1. Create a new message by clicking the **New Conversation** button in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Click the "Supported Attachments" link to see if your file is supported. (Attachments cannot be added when using a smartphone or tablet.)
5. Attach a file by clicking the icon.
6. Enter your message.
7. Click the **Send** button when you are finished.

Transactions

Funds Transfer

When you need to make a one-time or recurring transfer between your personal accounts, you can use the Funds Transfer feature.



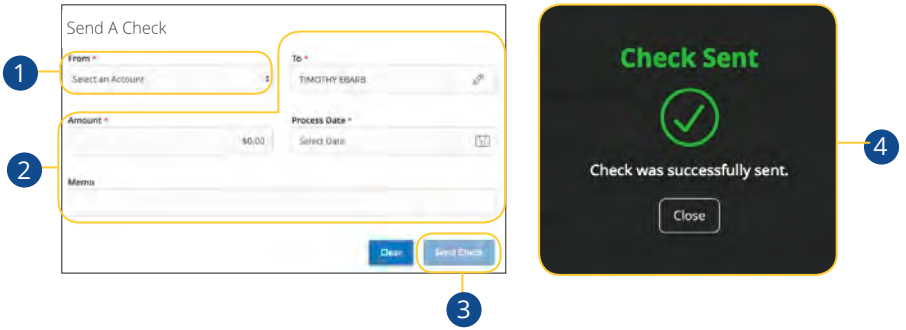
In the **Transactions** menu, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the “To” and “From” drop-downs.
2. Enter the amount of the transaction.
3. Check the box next to “Make this a recurring transaction” to repeat the transfer.
4. Use the “Transfer Frequency” drop-down to specify how often the transfer should occur.
5. Enter a start and end date for this transaction or check the box next to “Repeat Forever.”
6. Enter a memo.
7. Click the **Transfer Funds** button when you are finished.

Transactions

Send a Check

You can easily send a check to yourself by using our Send a Check feature.



In the **Transactions** menu, click **Send a Check**.

1. Select the account from where you will send a check using the drop-down menu.
2. Click on each box to enter the information needed
3. Select Send Check.
4. If successful, a new screen will appear. All send a check transactions will appear in the Activity Center whether immediate or future dated; click Close and review at your convenience.

Note: All transactions will appear in the **Activity Center**, whether dated immediately or for the future.

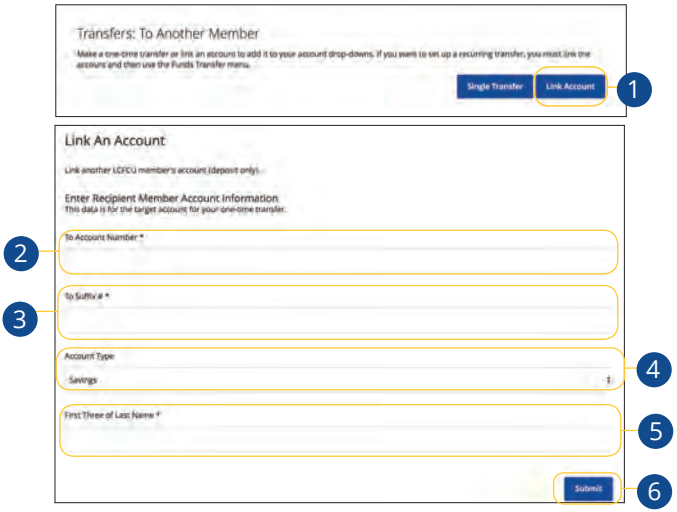
Transactions

Member to Member Transfer

If you have a friend or relative who banks with La Capitol, Member to Member Transfer allows you to send them immediate money. By using their account number, account suffix, account type and the first three letters of their last name, you can send them electronic payments and link their account for future deposits.

Linking Someone's La Capitol Account

Instead of typing in someone's information every time you send them money, you can conveniently link their account for future deposits.

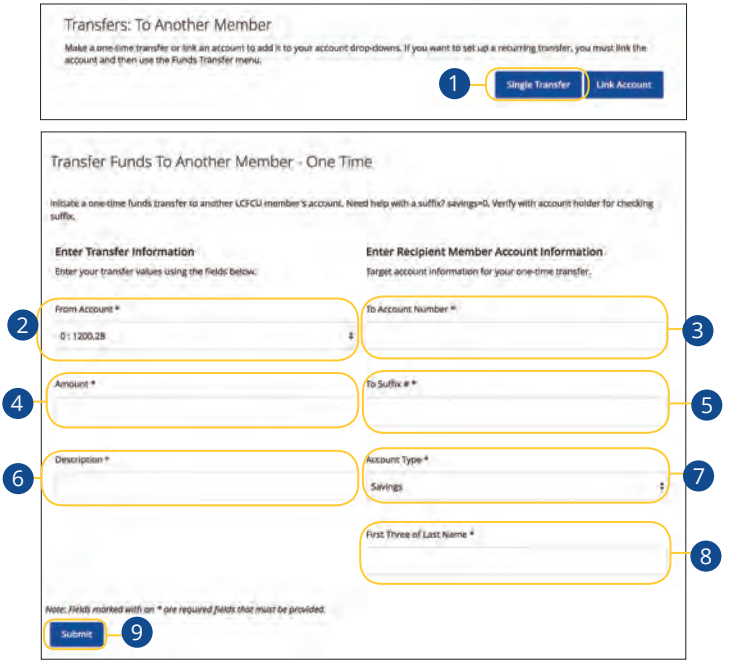


In the **Services** menu, click **Member to Member Transfer**.

1. Click the **Link Account** button.
2. Enter the account number that you wouldl like to link.
3. Enter the suffix number.
4. Select an account type from the "Account Type" drop-down.
5. Enter the first three letters of the recipient's last name.
6. Click **Submit** when you are finished.

Single Transfers Between La Capitol Accounts

If you only need to send money to someone once, you can generate a single transaction to that person.



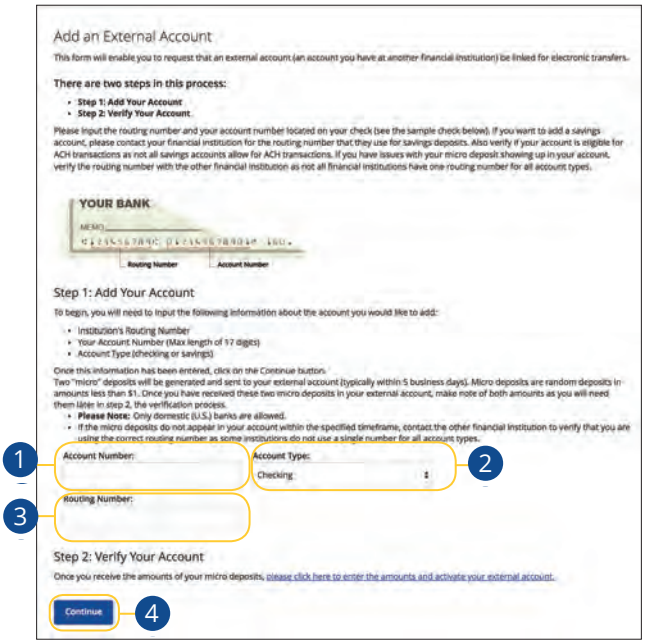
In the **Services** menu, click **Member to Member Transfer**.

1. Click the **Single Transfer** button.
2. Select the account to take funds from using the “From Account” drop-down.
3. Enter the account number that will receive the funds.
4. Enter an amount.
5. Enter a Suffix number.
6. Write a description of your transfer.
7. Select the recipient’s account type using the “Account Type” drop-down.
8. Enter the first three letters of the recipient’s last name.
9. Click **Submit** when you are finished**.**

Transactions

Adding A Personal External Account

Your private accounts at other financial institutions can be linked to Online Banking with La Capitol so you can transfer money between two banks without ever leaving home! When you go to add another account, you are asked to verify your ownership of that account by confirming two small deposits La Capitol makes into the external account.



In the **Services** menu, click **Add External Account**.

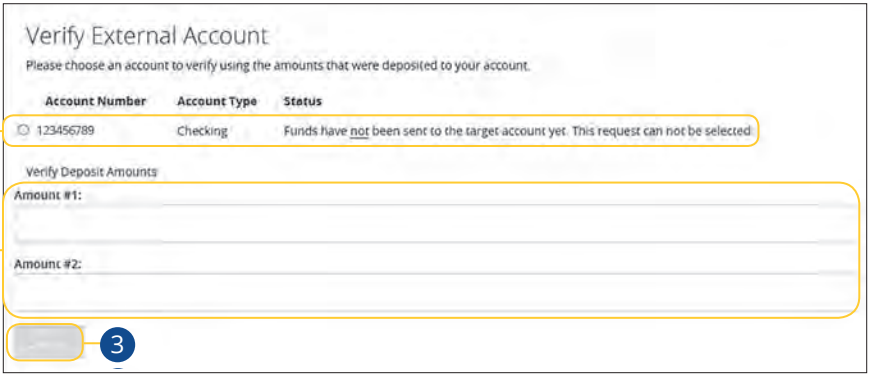
1. Enter the account number.
2. Select the type of account using “Account Type” drop-down.
3. Enter the financial institution’s routing number. These numbers are located at the bottom of a paper check or deposit slip from your check book.
4. Click the **Continue** button.

> In two to three business days, 2 micro-deposits will appear in your external account. Once you receive those deposits, go to the Verify External Account tab to add the account.

Transactions

Verifying A Personal External Account

As soon as La Capitol makes 2 small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the outside account.



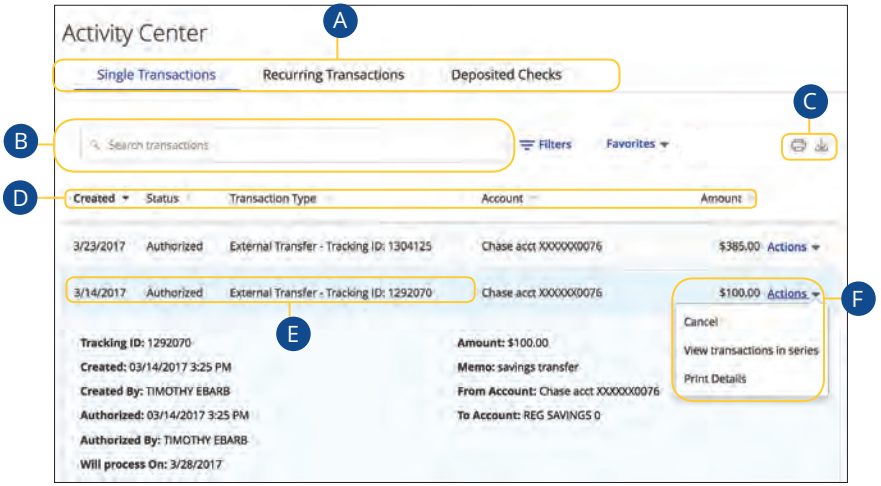
In the **Services** menu, click **Verify External Account**.

1. Select the account you would like to verify.
2. Enter the amounts of the 2 micro-deposits that have been made into your external account.
3. Click the **Submit** button when you are finished.

Transactions

Activity Center Overview

All transactions initiated through Online Banking appear in the Activity Center. All single and recurring transactions as well as deposited checks show in the Activity Center along with stop payments.



In the **Accounts** menu, click **Activity Center**.

A. Click an appropriate tab at the top to view **Single Transactions**, **Recurring Transactions** or **Deposited Checks**.

B. Use the search bar to find transactions within that account.

C. Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.

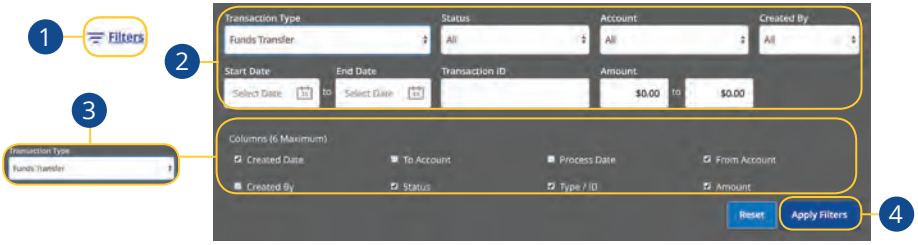
D. Click the ▽ icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.

E. Click on a transaction to view more details.

F. Select **Actions** to perform additional functions.

Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.



In the **Accounts** menu, click **Activity Center**.

1. Click the **Filters** icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply Filters** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

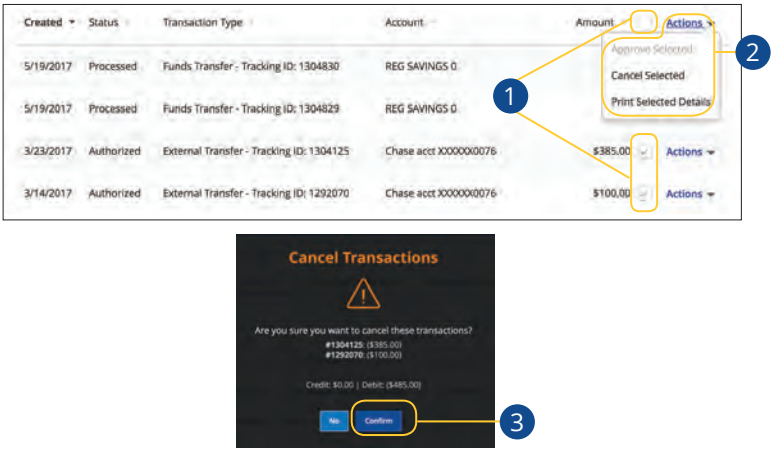


In the **Accounts** menu, click **Activity Center**.

1. Apply filters and click the "Favorites" link.
2. Click the **+** icon to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.



In the **Accounts** menu, click **Activity Center**.

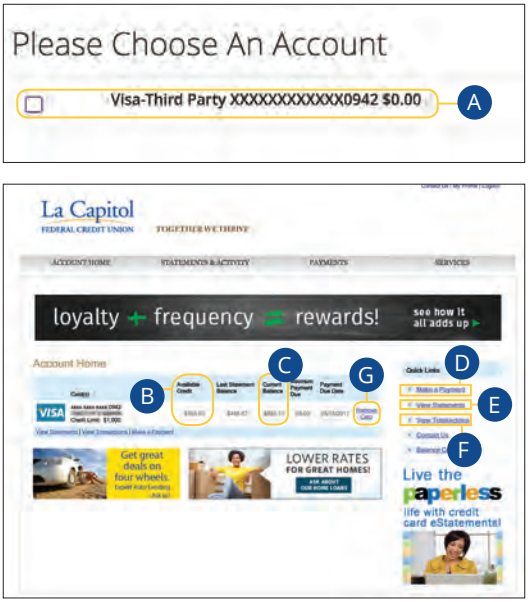
1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
2. Click the "Actions" drop-down and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Cancelled" on the Activity Center page.

Note: If you cancel a recurring transaction in the Single Transaction tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the Recurring Transactions tab in the Activity Center.

Transactions

View My Visa Overview

The View My Visa feature enables you to your keep up with all of your credit cards you have with La Capitol in one convenient place. From the home page, you can view your statements, transactions, current balance, available credit and even make payments to one of your credit cards..



In the **Transactions** menu, click **View My Visa**.

A. Click the credit card you would want to view.

B. View the your card's available credit in the Available Credit column.

C. View your credit card's current balance in the Current Balance column.

D. Click the "Make a Payment" link to schedule a payment to a specific card.

E. Click the "View Statements" link to view all of your available statements.

F. Click the "View Transactions" link to view all your recent transactions.

G. Click the "Remove Card" link if you no longer need a card listed on the home page.

Transactions

Mortgage Loans

Easily manage your mortgage with the Mortgage Loan feature. From here you can view your balance, payment history, payment options, account information and statements.



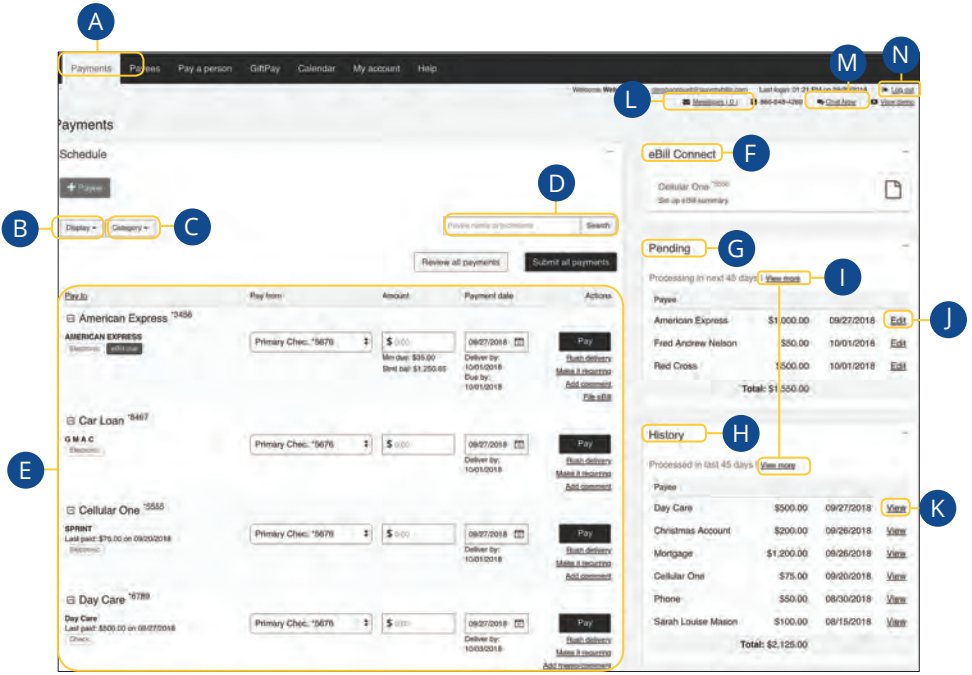
In the **Transactions** menu, click **Mortgage Info**.

Bill Pay

Payments Overview

Bill Pay with La Capitol allows you to stay on top of your monthly finances. Having your bills linked to your credit union account enables you to electronically write checks and send payments in one place.

The first time that you click the **Bill Payment** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.



In the **Transactions** menu, click on **Bill Payment**.

A. The navigation bar appears in every view on the top of the screen. You can navigate to the payments features under the **Payments** tab.

B. You can use the “Display” drop-down to sort your transactions by Last 30 days, eBills, Company, Individuals, Inactive or Hidden.

C. You can filter your payments by category using the “Category” drop-down. To set up a category, see page 73.

D. You can locate payees using the search bar.

E. All your payees are listed on the left side of your screen.

F. eBill connect displays eBills awaiting additional action such as setup or payment..

G. Your pending transactions appear in the right side panel under “Pending.”

H. You can view your transaction history for the last 45 days in the right side panel under “History.”

I. You can view more details about a pending transaction by the clicking “view more” link.

J. Clicking the “Edit” link allows you to edit a pending transaction.

K. Clicking the “View” link displays more details about a processed transaction.

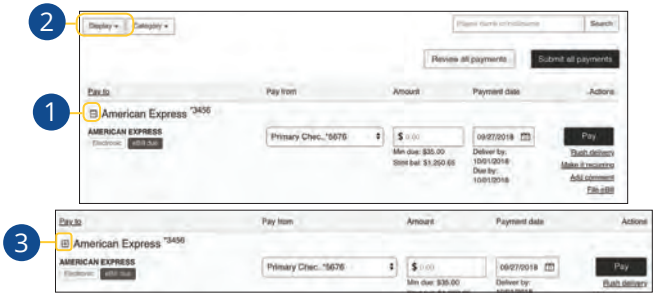
L. You can view your Bill Pay messages by clicking the “Messages” link.

M. You can speak with a Bill Pay customer service representative by clicking the “Chat Now” link.

N. When you are finished, close the Bill Pay window.

Hiding or Unhiding Payees from Payment Screen

You can hide or unhide payees from the Payment screen. This can be helpful if certain payees are not utilized as often as others. If you have over 50 payees, you will not have the option to hide payees.



In the **Payments** menu.

1. Click the **–** icon next to a payee to hide them from your Payments screen.

2. Click the “Display” drop-down and select Hidden.

3. Click the **+** icon next to a payee to unhide them from your Payments screen.

Bill Pay

Creating a Payee Overview

The individual that receives your payments is known as a payee. Before you can begin making payments, you need to decide what type of payee to create and how they receive funds.

- **Company**: Electronically pay a company such as your mobile phone provider, utility company or even your dentist.
- **Person**: There are multiple ways you can pay a person.
  a. **Person via email**: Pay any individual with an email address. When the payee receives the email, they are offered instructions for directing the funds to their account.
  b. **Person via text:** Pay any individual with a mobile phone number. When the payee receives the text, they are offered instructions for directing the funds to their account.
  c. **Person via Pay An Individual**: Send money directly to someone's account using their routing and account numbers.
  d. **Person via check**: Request a check to be sent to a payee. We print it and drop it in the mail for you.
- **Pay a loan, credit card or account**: Your payment is applied directly to your loan or credit card.



Note: Not all companies are set up for electronic payment. These bills will be paid via paper check.

Bill Pay

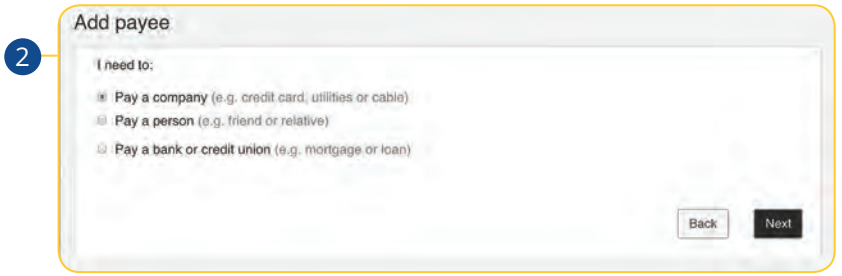
Creating a Payee: Company

The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: Known and unknown.

Known: If the company you need to pay is preloaded in our database, you have the option to send a Rush Delivery or sign up for eBills. For more information, visit page 61 for a Rush Delivery and page 67 for eBills.

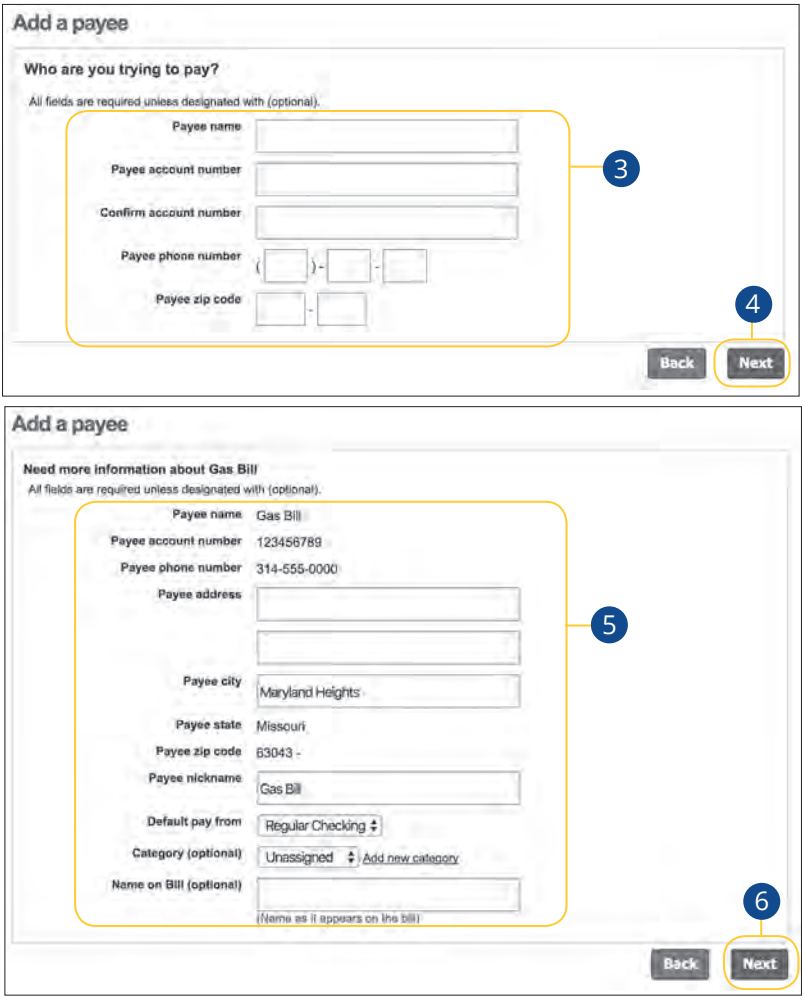
Unknown: If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to send a Rush Delivery or sign up for eBills. They will be paid via a paper check.





In the **Transactions** menu, click on **Bill Payment**.

1. Click the **+ Payee** button.
2. Select "Pay a company" and click the **Next** button.



3. Enter the payee's name, account number, phone number and zipcode.
4. Click the **Next** button.
5. (For Unknown Payees) Enter the payee's street address, city and nickname.
6. Click the **Next** button to create the payee.

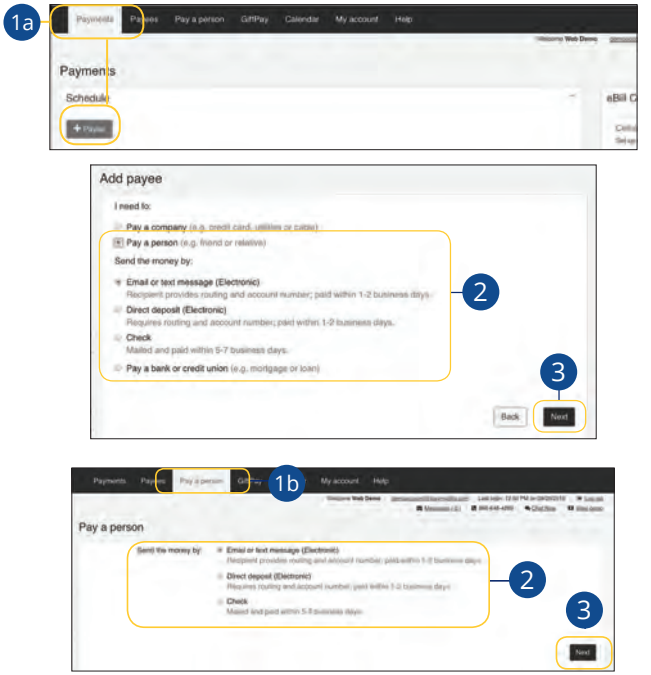
Bill Pay

Creating a Payee: Person

You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in our online bill pay system.

Part 1 of 3: Choosing Payee and Payment Method

To begin setting up a person as a payee you need to decide how they need to receive their funds. The three ways a person can receive funds is through email, direct deposit or check.

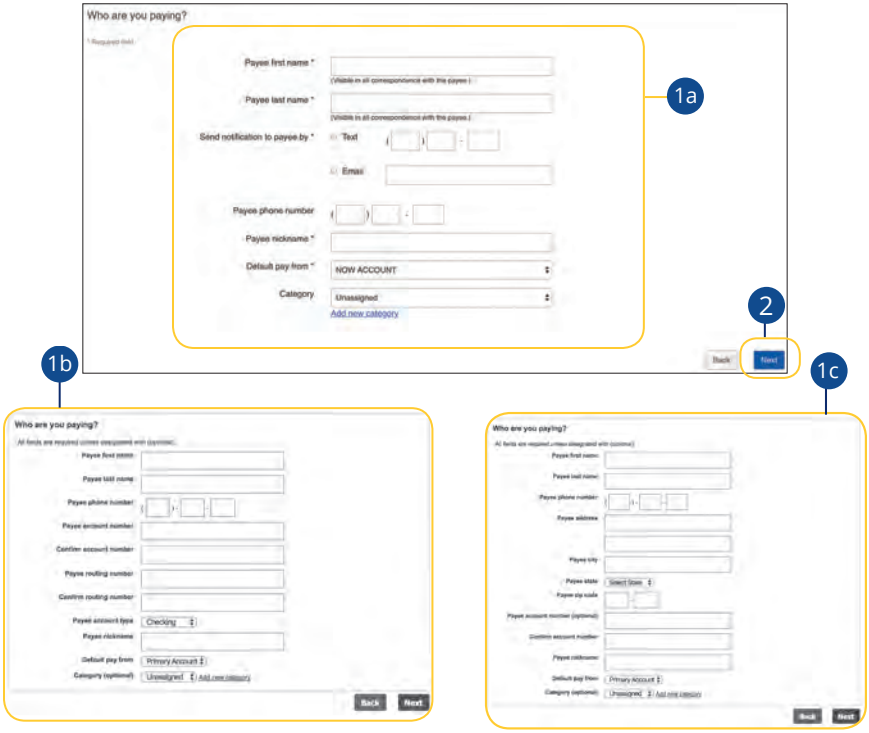


In the **Transactions** menu, click on **Bill Payment**.

1. There are two options to add a person as a payee.
    a. Click on the Payments tab and click the **Add a Payee** button
    b. Click on the Pay a Person option.
2. Select “Pay a Person” and decide how to send funds to the payee.
3. Click the **Next** button.

Part 2 of 3: Adding Payee Information

To create a person as a payee, you need to provide their contact information. The required information changes depending on if you are sending them a check, direct deposit or email payment.

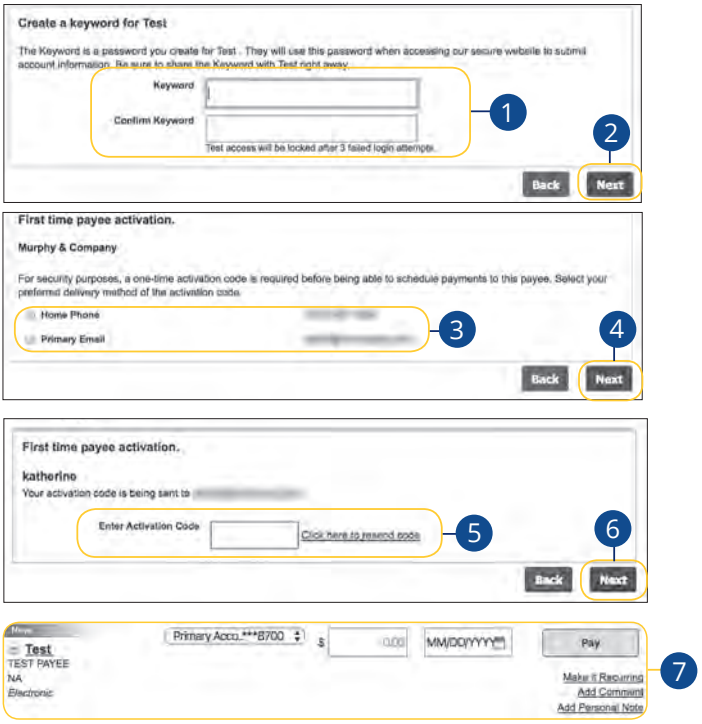


1. Enter the required information based on which delivery option you choose.
    a. **Email/Text:** Enter the payee's first and last name, their text number or email address, phone number, nickname and the account to pay from.
    b. **Direct Deposit:** Enter the payee's first and last name, their phone number, routing and account number, account type, nickname and the account to pay from.
    c. **Check**: Enter the payee's first and last name, their phone number, street address, city, state, zipcode, nickname and the account to pay from.
2. Click the **Next** button.

Part 3 of 3: Keyword (Email/Text Only) and One-Time Activation Code

There is an additional step if you're paying a person via email/text transfer: Establishing a keyword, which will be used by the payee in order to receive your payment.

No matter which kind of transfer you are sending, you need to create a one-time activation code, This code is an added security measure that ensures you, the account owner, are creating the payee.



1. Enter a keyword and confirm it. This step is only needed if you are adding a payee that will receive funds in an email.
2. Click the **Next** button.
3. Select a preferred delivery method to receive your activation code.
4. Click the **Next** button.
5. Enter your activation code.
6. Click the **Next** button.
7. The new payee appears on the Payment screen.

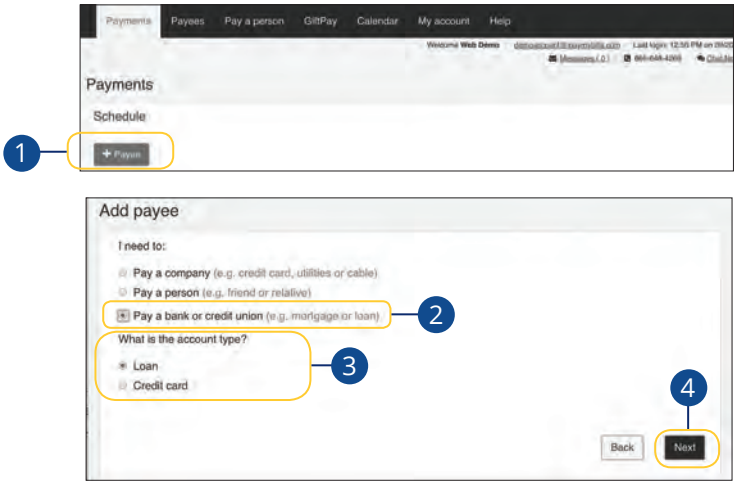
Bill Pay

Creating a Payee: Bank or Credit Union

You can set up a financial institution as payee in order to apply payments to your loans, credit cards or other accounts, all in one convenient place. For example, you can make a payment to a student loan at a different financial institution, preventing you from missing a payment.

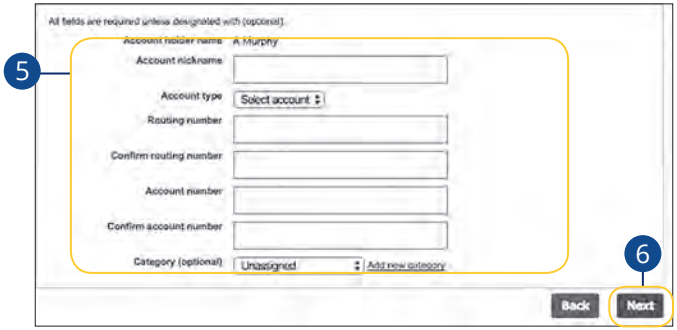
Part 1 of 2: Entering Bank or Credit Union Information

To begin setting up a bank or credit union as a payee, you need to choose if you are adding a loan or credit card. Then you add the required information such as the account and routing numbers.



In the **Transactions** menu, click on **Bill Payment**.

1. Click the **+ Payee** button.
2. Select “Pay a bank or credit union”.
3. Choose the account type.
4. Click the **Next** button.

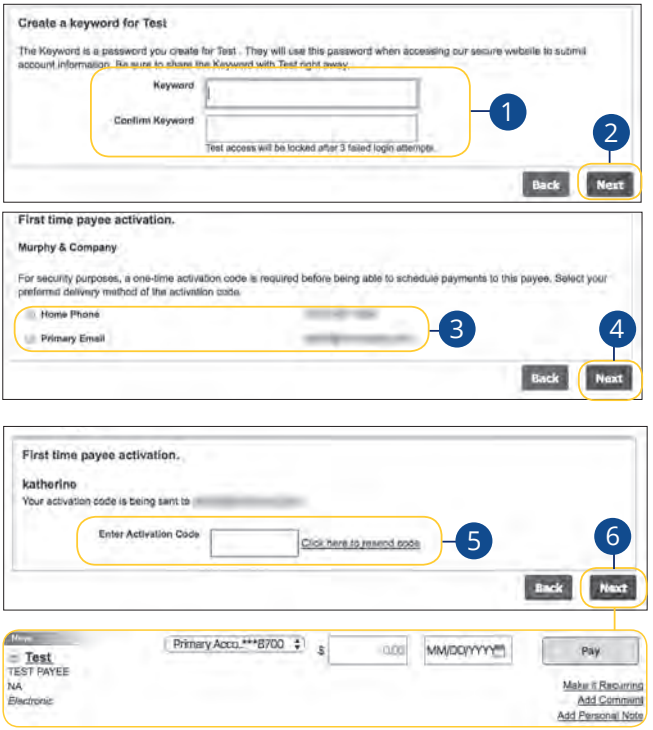


5. Enter the payee's name, account number, phone number and zip code. You also need to enter the street address, city and nickname of the bank or credit union and select which account you'd like to transfer from.

6. Click the **Next** button.

Part 2 of 2: One-Time Activation Code

The last step is to receive and enter a one-time activation code. This is an added layer of security to ensure that you, the account owner, are creating this payee. If you are sending funds via an email transfer, you also need to establish a keyword.

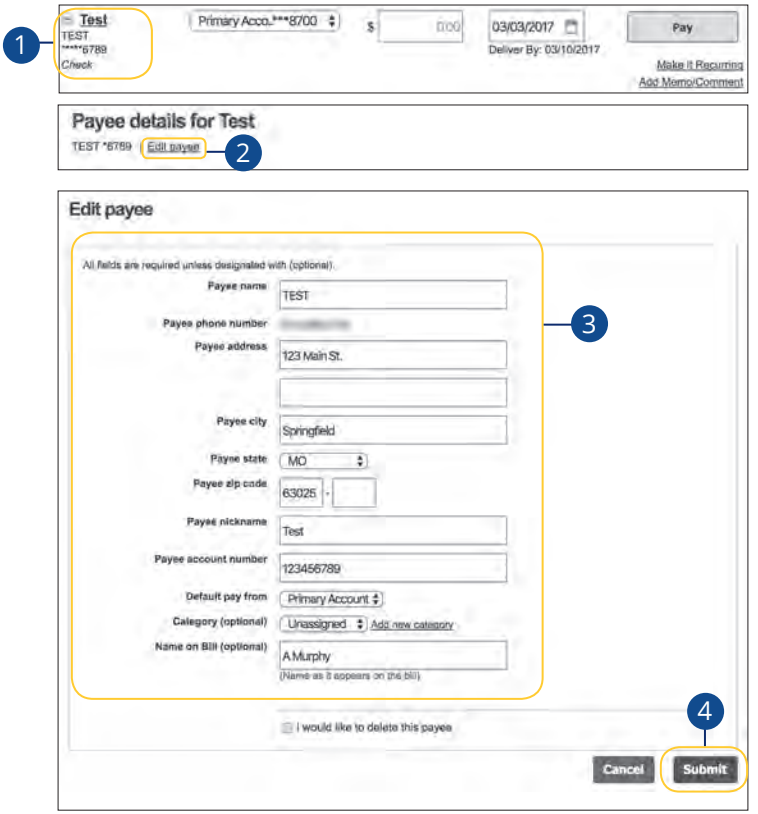


1. Enter a keyword and confirm it in the provided space. This step is only needed if you are adding a payee that will receive funds in an email.
2. Click the **Next** button.
3. Select a preferred delivery method to receive your activation code.
4. Click the **Next** button.
5. Enter your activation code.
6. Click the **Next** button. The new payee then appears on the Payment screen.

Bill Pay

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes. If you don't see the ability to update the information for the payee contact the bank at 1.800.522.2748 or the bill pay service directly or via the chat feature.



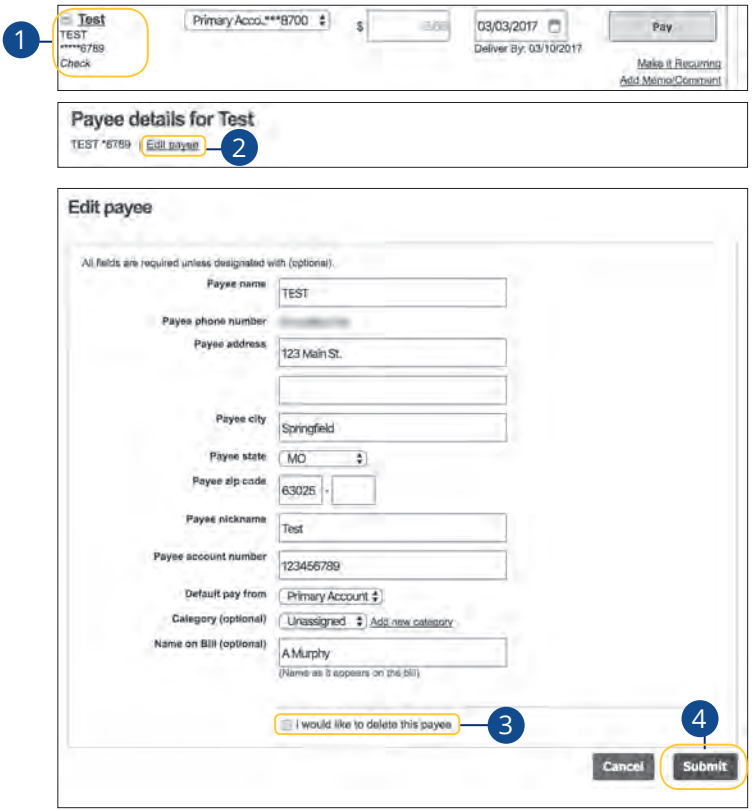
In the **Transactions** menu, click on **Bill Payment**.

1. Select a payee to edit a payment.
2. Click the "Edit payee" link.
3. Make the needed changes to the payment.
4. Click the **Submit** button when you are finished making changes.

Bill Pay

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This deletes any scheduled payment, recurring payment as payment history.



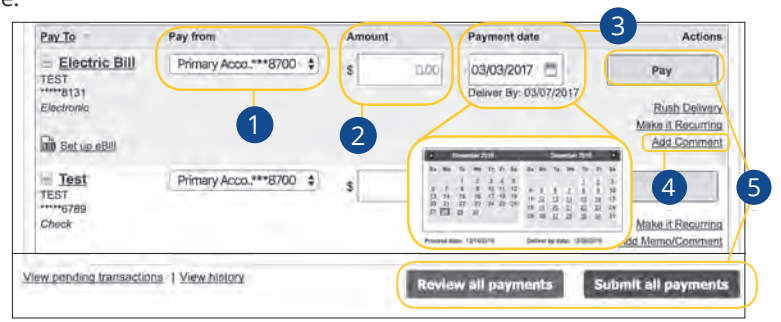
In the **Transactions** menu, click on **Bill Payment**.

1. Select a payee to delete.
2. Click the “Edit payee” link on right side of your screen.
3. Check the box next to “I would like to delete this payee.”
4. Click the **Submit** button to permanently delete the payee.

Bill Pay

Scheduling Payments

It is easy to pay your bills once you set up payees. When you click on the Payments tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.



In the **Transactions** menu, click on **Bill Payment**.

1. Select an account to withdraw from using the "Pay from" drop-down.
2. Enter the amount in the provided column.
3. Enter the payment date using the calendar feature. Based on the payment type, a process date and delivery date appears.
    - **Payment Date**: The date you would like to start the bill payment process.
    - **Delivery Date**: The date we estimate the payment will arrive and be processed by your payee.
4. Add a memo or comment to your payment.
5. Click the **Pay**, **Submit All Payments** or **Review All Payments** button when you are finished.



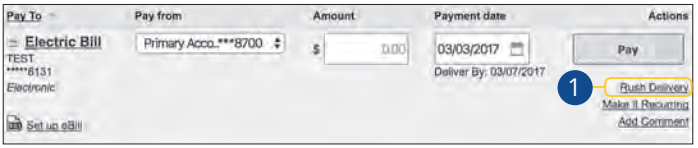
Note: If you are making a payment requiring a coupon or piece of paper to go with your payment, we strongly suggest that you manually write a paper check and mail it along with the coupon. Although rare, court-ordered payments and other government payments may require a coupon for timely processing.

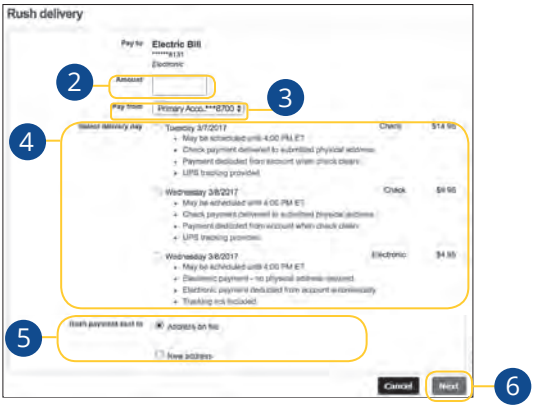
Bill Pay

Rush Delivery

If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

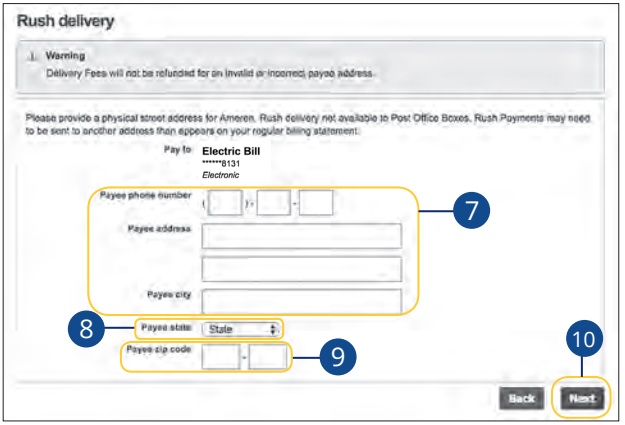
A standard fee may occur. Please review fee determined by delivery day selected within Bill Pay.

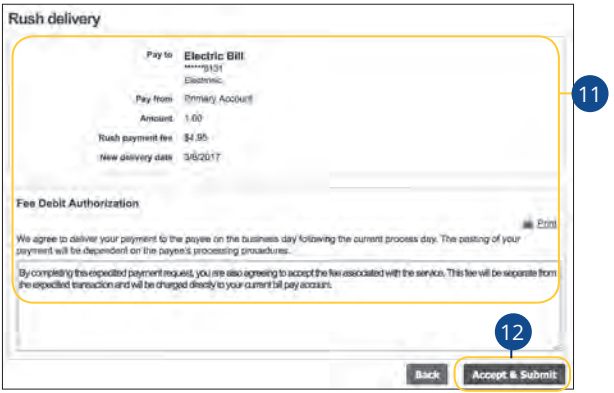




In the **Transactions** menu, click on **Bill Payment**.

1. Click the “Rush Delivery” link.
2. Enter the amount.
3. Select an account to withdraw from using the “Pay from” drop-down.
4. Select a delivery date with the appropriate charges.
5. Select an address.
6. Click the **Next** button.



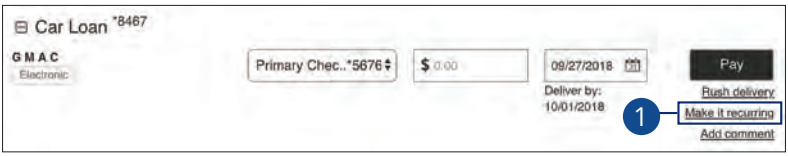


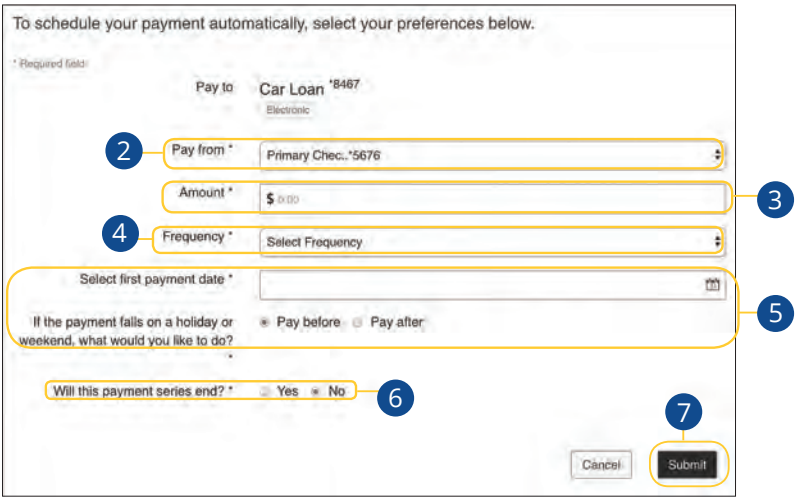
7. Enter the payee's phone number, address and city.
8. Choose the payee's state using the drop-down.
9. Enter the payee's zip code.
10. Click the **Next** button.
11. Review the payment summary and Fee Debit Authorization.
12. Click **Accept & Submit** when you are finished.

Bill Pay

Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.





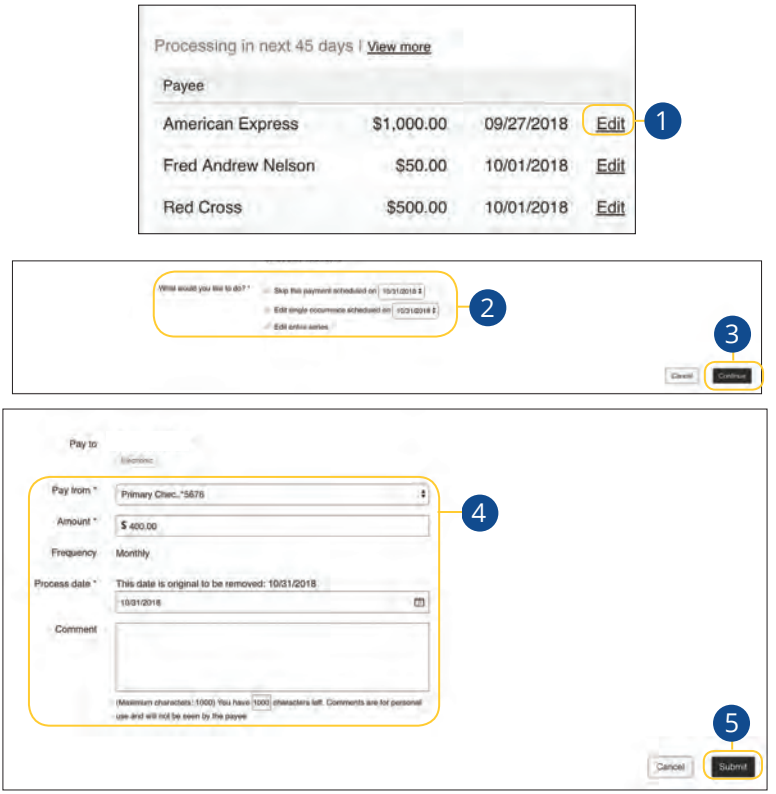
In the **Transactions** menu, click on **Bill Payment**.

1. Click the "Make it Recurring" link next to a specific payee.
2. Select an account to withdraw from using the "Pay from" drop-down.
3. Enter the amount.
4. Choose how often to repeat the payment using the "Frequency" drop-down.
5. Select the first payment date using the calendar feature and decide how to pay if a holiday occurs.
6. Decide if the payment series should end. If so, enter the ending date or a certain amount of payments that will be processed.
7. Click **Submit** when you are finished.

Bill Pay

Editing Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



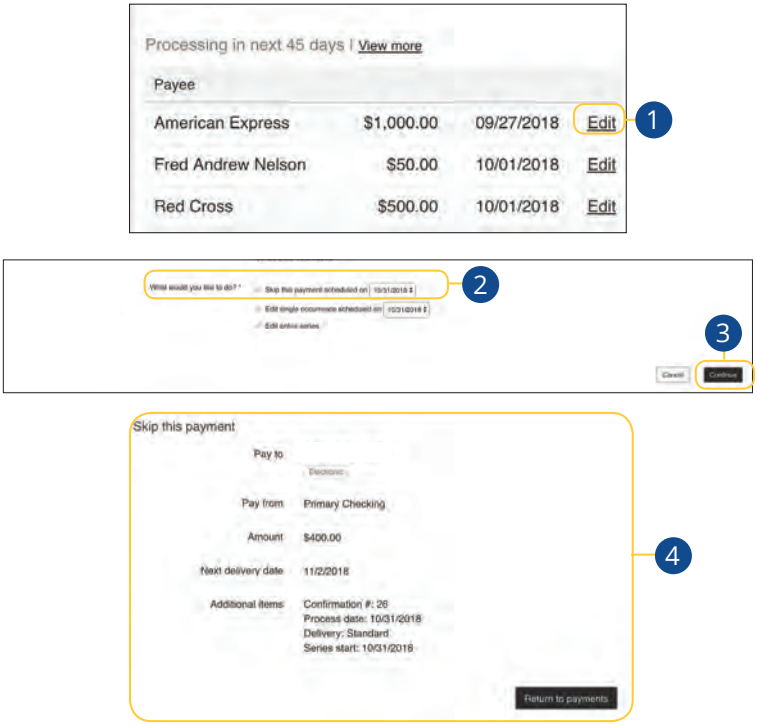
In the **Transactions** menu, click on **Bill Payment**.

1. In the Pending window, find the payment you wish to edit and click the "Edit" link.
2. Choose whether you want to edit a single occurence or the entire series.
3. Click the **Continue** button.
4. Make the necessary changes.
5. Click the **Submit** button when you are finished making changes.

Bill Pay

Skipping Payments

You can skip a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



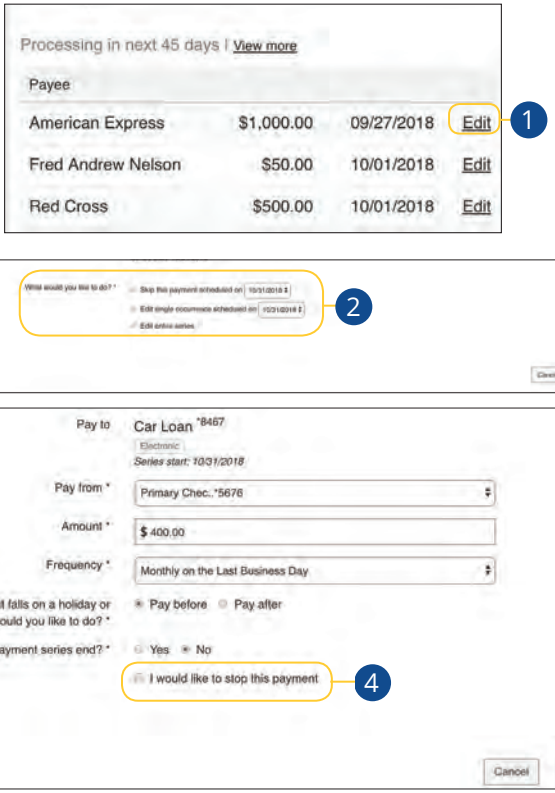
In the **Transactions** menu, click on **Bill Payment**.

1. In the Pending window, find the payment you wish to edit and click the “Edit” link.
2. Select “Skip this payment” and select which payment you would like to skip.
3. You will recieve a confirmation message.

Bill Pay

Canceling Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



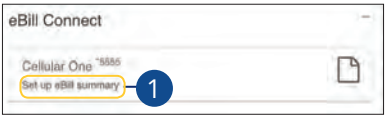
In the **Transactions** menu, click on **Bill Payment**.

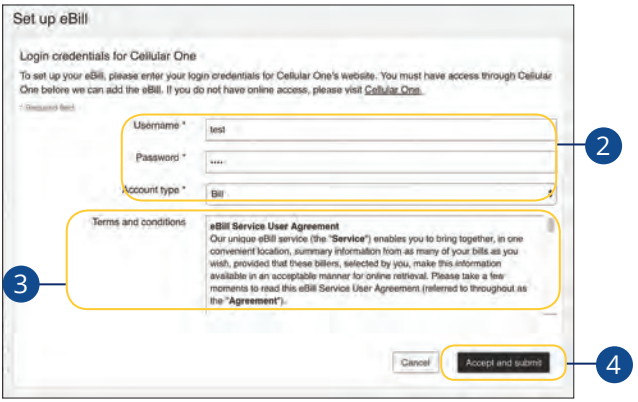
1. In the Pending window, find the payment you wish to edit and click the "Edit" link.
2. Choose whether you want to edit a single occurence or the entire series.
3. Click the **Continue** button.
4. Click the box next to "I would like to stop this payment."
5. Click the **Submit** button when you are finished.

Bill Pay

Setting Up eBills

Within online bill pay, major credit card companies, automotive finance companies and utility companies have been loaded into the system. Only billers that are preset in the system have the potential to be set up as an eBill. When you set up an eBill, you continue to receive bills from your biller. In order to stop receiving them, you must contact the company.

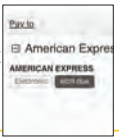




In the **Transactions** menu, click on **Bill Payment**.

1. Click the "Set up eBill summary" link under ebill Connect.
2. Enter your username and password for the biller's website and select the account type from the drop-down.
3. Read the eBills Service User Agreement.
4. Click the **Accept and Submit** button when you are finished.

Note: When your eBill is available, it shows up in green under the payee's name or you receive an alert by email or phone. You can then pay your bill by sending a one-time payment or a recurring payment.



Bill Pay

Adding an Account

As long as you are an account signer on the account and can view that account within your Online Banking, you can request to add it to your Bill Pay. This is beneficial if you manage your bills from another account or are the power of attorney to a family member.



In the **Transactions** menu, click on **Bill Payment**.

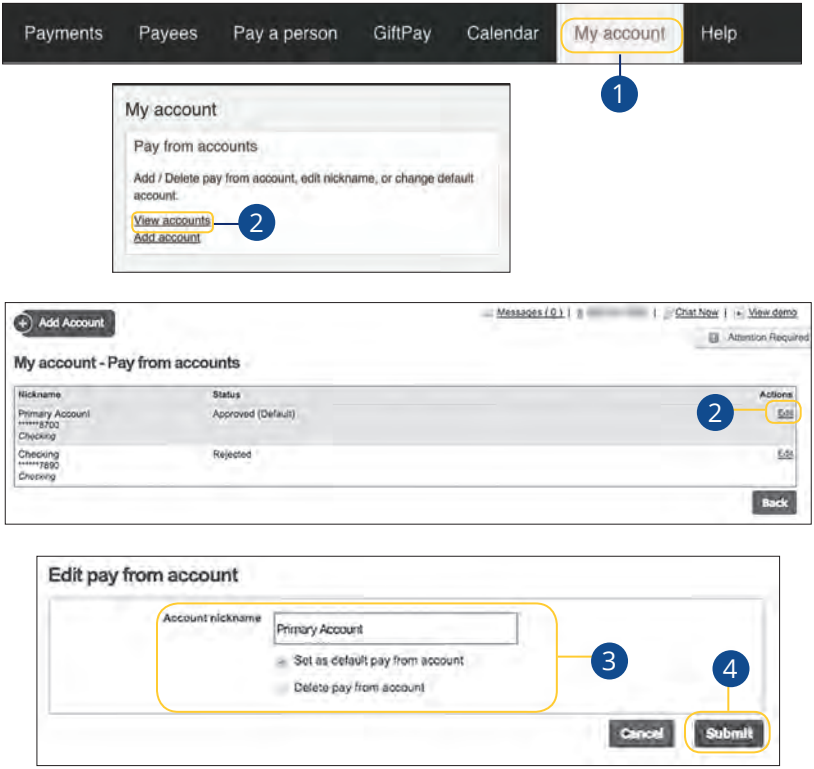
1. Click the **My Account** tab.
2. Click the "Add Account" link under the Pay from accounts tile.
3. Enter an account nickname.
4. Enter and confirm the account number.
5. Using the "Account Type" drop-down select the account type.
6. Click the **Next** button.
7. Review your account information.
8. Click **Submit** when you are finished.

Note: Accounts requested to be added to bill pay not viewable until approved by the bank.

Bill Pay

Editing an Account

Within the My Account tab, you can edit an account nickname at anytime.



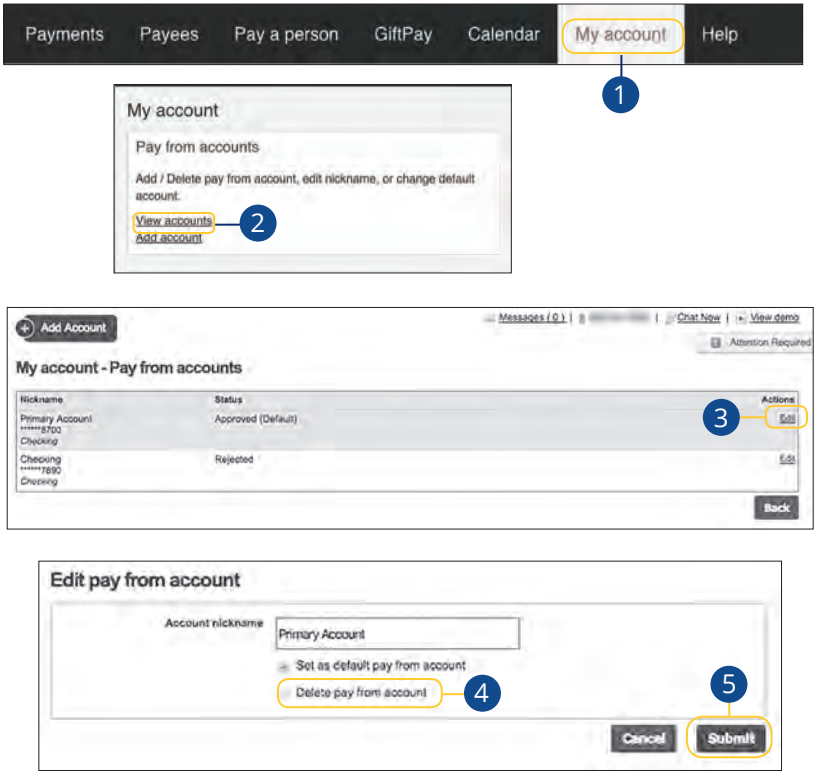
In the **Transactions** menu, click on **Bill Payment**.

1. Click the **My Account** tab.
2. Click the "View accounts" link under the Pay from accounts tile.
3. Click the "Edit" link next to the account you would like to edit.
4. Make the necessary changes.
5. Click **Submit** when you are finished making changes.

Bill Pay

Deleting an Account

If an account is no longer needed or you have a new account you can easily delete the account, but it does not erase data from an existing payment using this account.



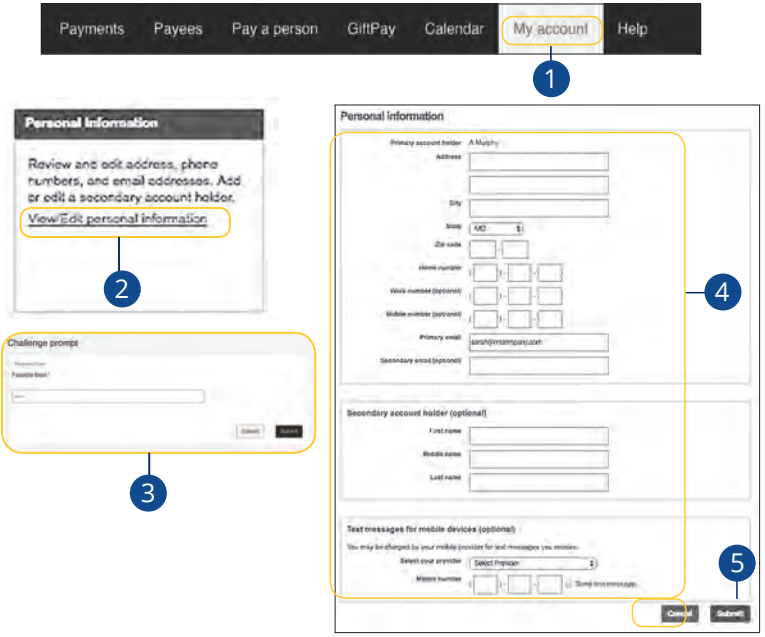
In the **Transactions** menu, click on **Bill Payment**.

1. Click the **My Account** tab.
2. Click the "View accounts" link under the Pay from accounts tile.
3. Click the "Edit" link next to the account you would like to edit.
4. Click the box next to "Delete pay from account" to delete the account.
5. Click the **Submit** button when you are finished making changes.

Bill Pay

Editing Personal Information

Keeping your personal information up-to-date is very important, especially if you go through a life changing event such as getting married or moving. Making sure your information is current is the first step in making sure your bills get paid.



In the **Transactions** menu, click on **Bill Payment**.

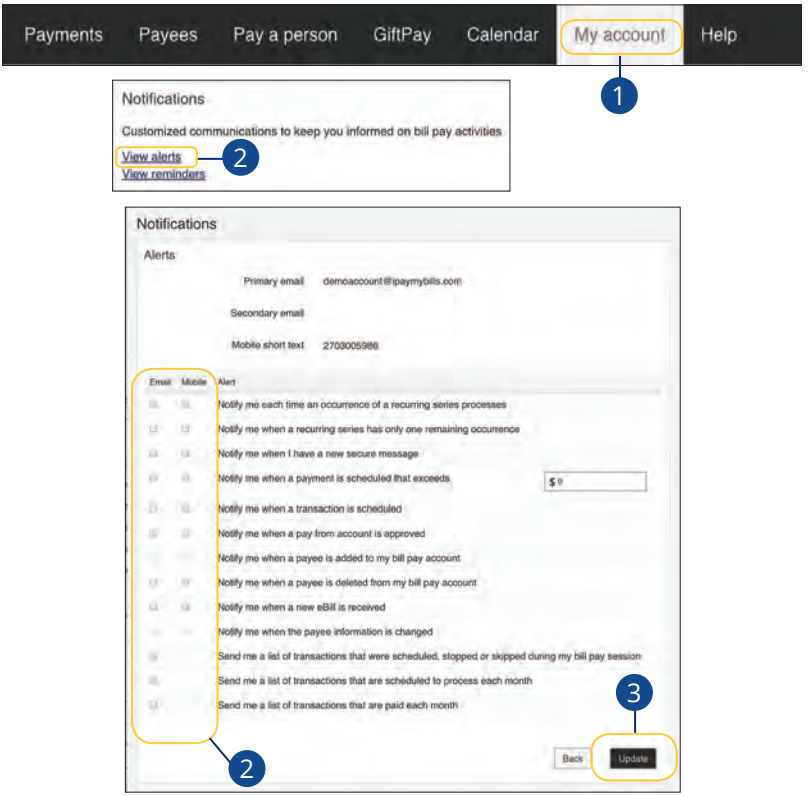
1. Click the **My Account** tab.
2. Click the "View/Edit personal information" link under the Personal Information tile.
3. Answer the Challenge prompt and click the **Submit** button.
4. Make the necessary changes.
5. Click the **Submit** button when you are finished making changes.

Note: This only changes your Bill Pay information - please submit an Address Change within Online Banking to update your bank information.

Bill Pay

Editing Alerts

Setting up an alert within your online bill pay can help you make sure all of your bills get paid on time. You can set up alerts to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.



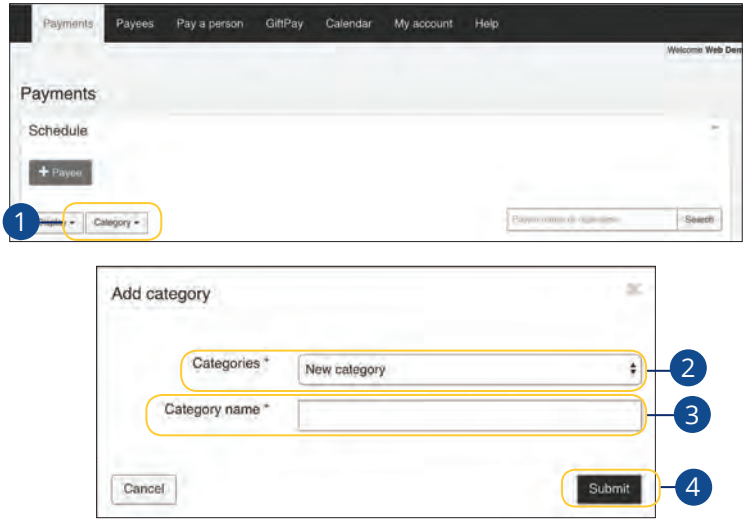
In the **Transactions** menu, click on **Bill Payment**.

1. Click the **My Account** tab.
2. Click the "View Alerts" link under the Notification tile.
3. Check the box to indicate whether you would like to be notified via email or mobile when an alert is activate.
4. Click the **Update** button when you are finished making changes.

Bill Pay

Categories

You can divide your payees into categories to better organize your transactions.



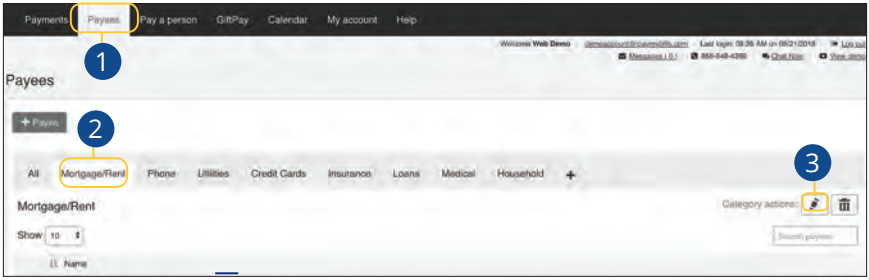
In the **Transactions** menu, click on **Bill Payment**.

1. Select “Add new category” from the drop-down.
2. Select “New category” from the drop-down.
3. Enter your category name.
4. Click the **Submit** button when you are finished.

Bill Pay

Editing a Category

You can edit a category at anytime. This is helpful if you need more ways to organize specific payees.





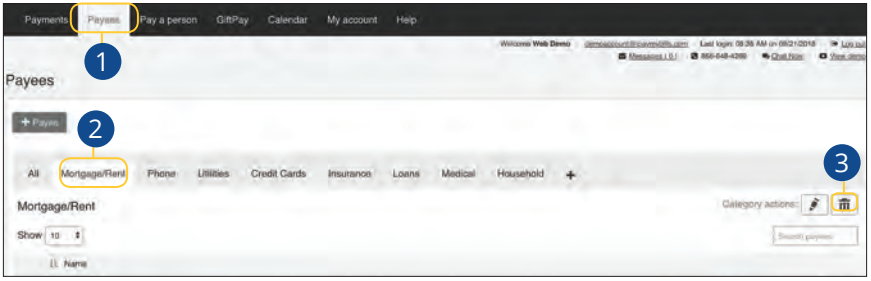
In the **Transactions** menu, click on **Bill Payment**.

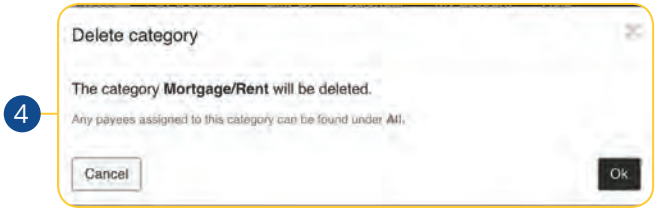
1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click on the pencil icon to edit.
4. Edit the category name and click the **Submit** button.

Bill Pay

Deleting a Category

You can delete a category at anytime. This is helpful if you no longer need a category.





In the **Transactions** menu, click on **Bill Payment**.

1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click on the trash can icon to delete.
4. Click the **OK** button.

Money Manager

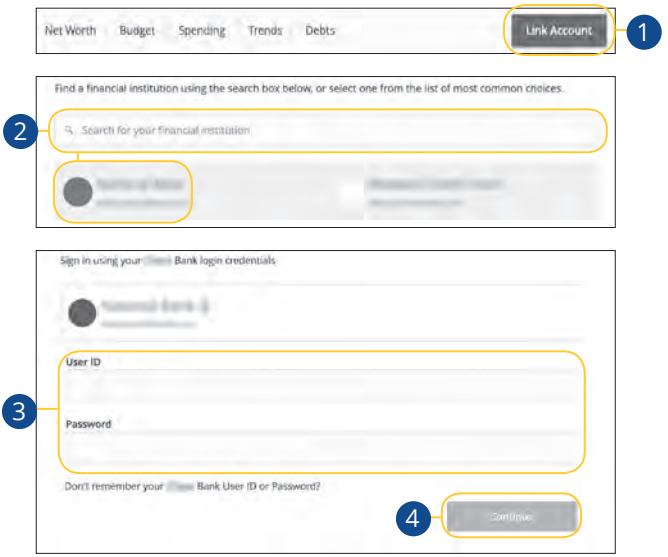
Initial Setup

Setting up financial goals for yourself is just as important as establishing a budget. As your move closer to your objectives, our Personal Financial Management service not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

The tools within PFM help you calculate your net worth, set budgets, view your spending habits and trends and set up a debt payment plan.

Linking an Account

Before you can begin setting up your financial goals, you need to link all your accounts, items you own and debts.



Link an account from your Home page.

1. Click the **Link Account** button.
2. Locate your financial institution using the list or the search bar.
3. Enter your user ID and password for each account.
4. Click the **Continue** button to finish linking an account.

Categorizing Transactions

In order for our Personal Financial Management tools to work properly, make sure your transactions are correctly categorized. When all your accounts are linked to PFM, your transactions are automatically categorized. Common categories include: gas/auto, entertainment, medical expenses, rent and utilities. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.



Click an account to view the **Account Details** page.

1. Click a category icon to edit the category.
2. Select a new category from the sidebar.
3. Click the **+ Add Sub-Category** button to add a different sub-category.
4. Enter the sub-category's name and click the ✓ button.

Splitting a Transaction

PFM offers the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs splitting into multiple categories such as grocery, pharmacy and home supplies, you can review your receipt and split the total charge across multiple categories.





Click an account to view the **Account Details** page.

1. Click a transaction to split.
2. Click the icon to split a transaction into multiple categories.
3. Enter the amount in the text box.
4. Click the category icon to edit the new category.
5. Click the **+ Add Split** button to add additional categories.

Money Manager

Online Banking Home Page

There are five features within PFM that are accessed through the Home page: net worth, budget, spending, trends and debts. These features help you review your finances within PFM.

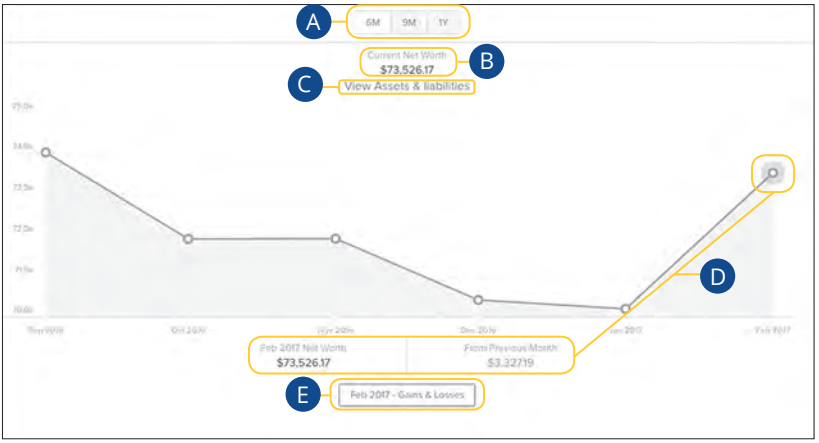


Different tabs appear on the Home page, which takes you to interactive features to help you manage your finances.

- **Net Worth**: Total your assets and debts and view a line graph to see how funds are allocated.
- **Budget**: Track your monthly finances by adding targets to help you better manage your expenses.
- **Spending**: See your spending habits in a visual pie chart representation.
- **Trends**: Track your habits even further to see how you spend your money over time.
- **Debts**: View all your debts and view payment plans to become debt-free as quickly as possible.

Net Worth Overview

After your accounts are linked and categorized, the net worth feature offers you a view of your net worth calculated by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month allowing you to monitor your financial progress.



Click the **Net Worth** tab from the Home page.

A. View your net worth graph in six month (6M), nine month (9M) or one year (1Y) increments.

B. Your current net worth is displayed above the graph.

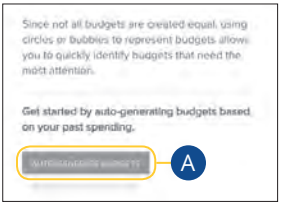
C. Click the "View Assets and Liabilities" link to view more details about your net worth.

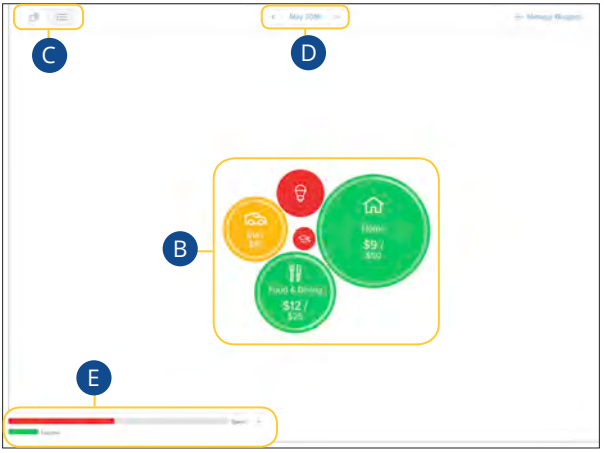
D. Click on a data point to view your net worth during a specific month.

E. Click the **Gains & Losses** button to view your gains and losses during a specific month.

Budgets Overview

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are categorized properly.





Click the **Budget** tab from the Home page.

A. Click the **Auto-Generate Budgets** button to create a budget based on your spending.

B. Your budget appears as bubbles to track your progress. A green bubble indicates you are within budget, yellow is near budget and red is over budget. The size of the bubble indicates the size of the budget.

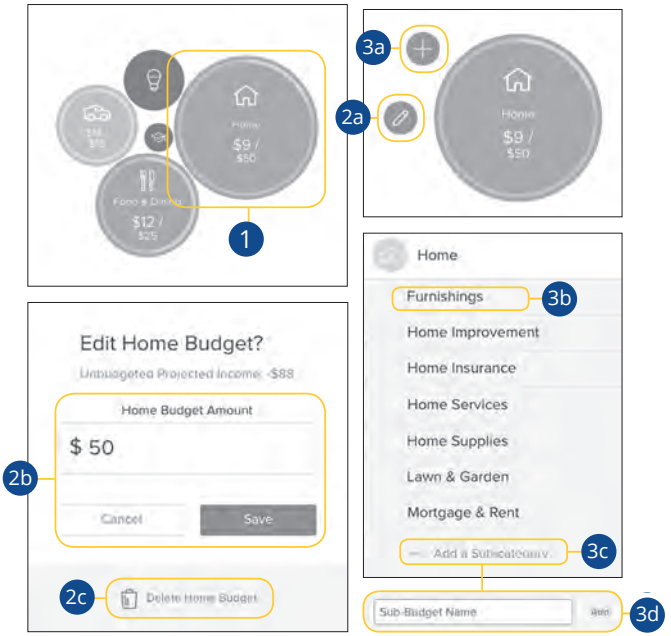
C. Click the buttons to view your budget in bubbles or in list.

D. Click the < > buttons to view another month's budget.

E. The bar chart compares your income to your spending.

Editing or Deleting a Budget

After clicking the Auto-Generate button, a budget based on your spending habits is calculated. The automated budget may not always fit your needs, but you have the ability to make changes to your budget amounts and add sub-categories if necessary.

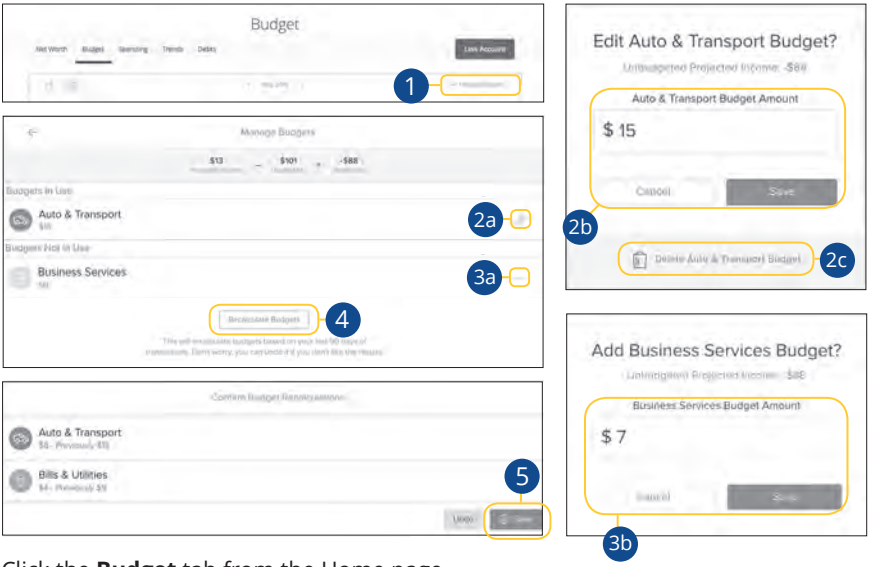


Click the **Budget** tab from the Home page.

1. Click a bubble to edit your budget amount or to add a sub-category.
2. Edit a budget amount.
   - **a.** Click the ✎ icon.
   - **b.** Enter the budget amount and click the **Save** button.
   - **c.** Click the 🗑 **Delete Budget** button to remove a budget.
3. Add a sub-category.
   - **a.** Click the + icon.
   - **b.** Select a sub-category from the list.
   - **c.** Click the "+ Add a Sub-category" link
   - **d.** Enter the sub-category name and click the "Add" link.

Managing Budgets

Within the budget tool, you can edit an existing budget or delete it. You can also add new budgets if needed.

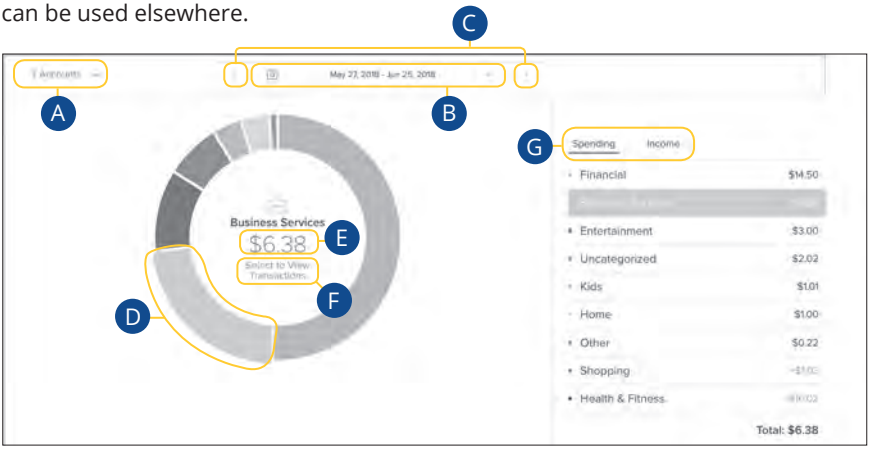


Click the **Budget** tab from the Home page.

1. Click the "+ Manage Budgets" link to edit or add a budget.
2. Edit an existing budget.
   a. Click the ✎ icon.
   b. Enter the budget amount and click the **Save** button.
   c. Click the 🗑 **Delete Budget** button to remove the budget.
3. Add a new budget.
   a. Click the + icon.
   b. Enter the budget amount and click the **Save** button.
4. Click the **Recalculate Budget** button.
5. Click the **Save** button to confirm your changes.

Spending Overview

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized in a pie chart for you to easily see your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back, so funds can be used elsewhere.



Click the **Spending** tab from the Home page.

A. Use the "Accounts" drop-down to view your spending in different accounts.

B. Use the calendar drop-down to view your spending habits during a specific month.

C. Click the < > buttons to view your spending habits during a specific week.

D. Click a section of the pie chart to view spending in a specific category.

E. Total amount spent in a category is located in the center of the chart.

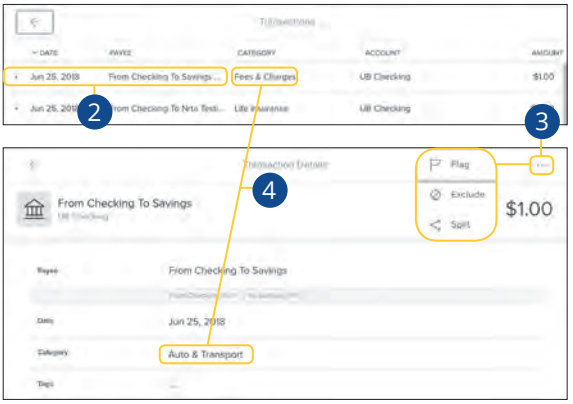
F. Click the "Select to View Transactions" link to view a list of transactions in a specific category.

G. Click the **Spending** or **Income** tab to view all your spending habits or income as a list.

Spending: Recategorizing a Transaction

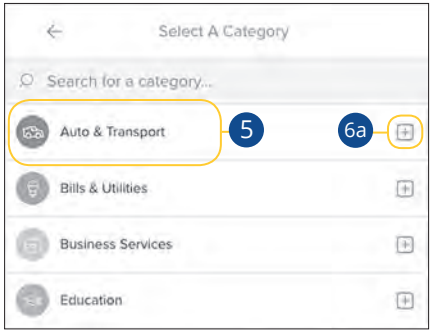
With the spending tool, you can easily identify transactions that need reorganizing. From there, you can select the transaction and place it in the correct category.

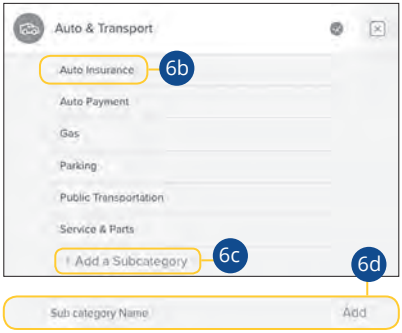




Click the **Spending** tab from the Home page.

1. Click the "Select to View Transactions" link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the ••• icon to flag, exclude or split a transaction.
4. Click a category to recategorize a transaction from the list or from a transaction details page.





5. Select a new category from the list.
6. Add a sub-category.
    a. Select the + icon to choose a sub-category.
    b. Select a sub-category from the provided list.
    c. Click the "+ Add a Sub-category" link to make a new sub-category.
    d. Enter the sub-category name and click the "Add" link.

Trends Overview

The trends tool gives you a chart of your spending habits in each category compared to your income. With the help of trends, you can easily identify what funds go toward your financial goals.



Click the **Trends** tab from the Home page.

A. View your spending trends in three month (3M), six month (6M), nine month (9M) or one year (1Y) increments.

B. Click the buttons to view your trends in a line chart or a list.

C. The single line is your income line.

D. The other items are your spending habits organized into categories.

E. Hover over a data point to see your spending during that month.

F. Hover over a category to see your spending from the past few months.

G. Click on a category to view a single chart.

H. The white space indicates funds left over at the end of each month.

Debts Overview

The debts tool helps you quickly pay down debt, ultimately saving you money spent on interest without making big budget cuts or sacrifices. When your debts are imported into our PFM feature, make sure the annual percentage rate (APR) and minimum payment are accurate.



Click the **Debts** tab from the Home page.

A. Using the "Debts" drop-down, select a debt payoff option.

B. The dotted line indicates how long it will take to pay off your debts using the payoff option you selected.

C. The chart illustrates an accelerated pay off time line using the snowball method.

D. Your debts are listed below the chart.

E. Click a debt to edit your APR interest and minimum payment.

F. Click the ⓘ icon to view more details about the snowball method.

G. Click the "Total Monthly Paydown" link to make an extra payment toward debt. Enter the amount in the text box.

Services

Update Contact Info

It is important to keep La Capitol updated with your most current contact information. That's why we've made it so simple to edit your personal data!



In the **Services** menu, click **Update Contact Info**.

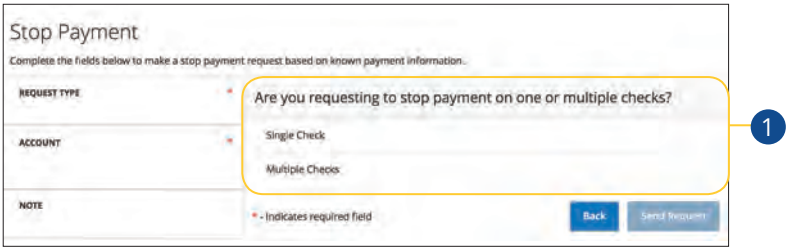
1. Update your contact information, including phone, email and mailing address.
2. Click the **Submit** button when you are finished.

Note: This does not change your secure access delivery points. To make changes to your secure delivery information, visit the Security Preferences menu and edit Secure Delivery.

Services

Stop Payment Request

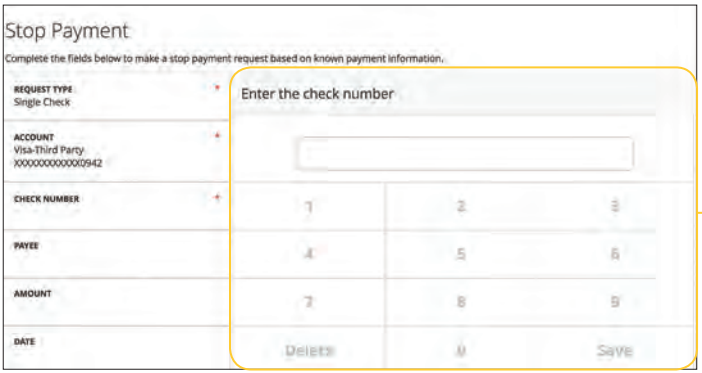
If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at 1.800.522.2748.

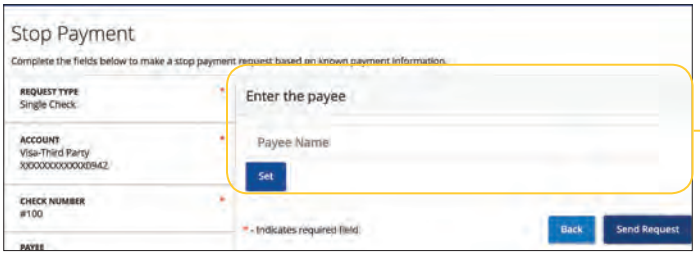


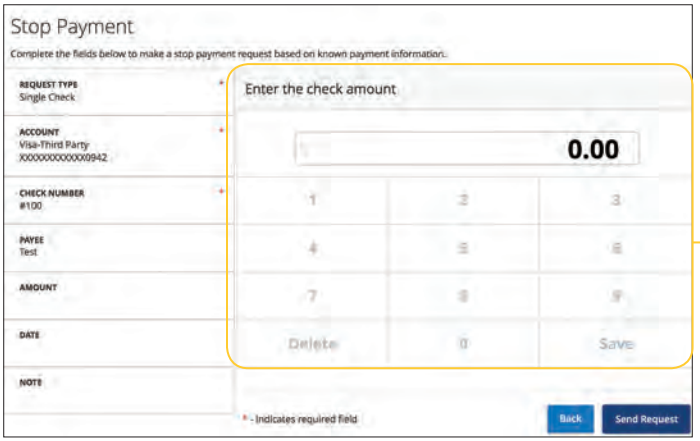


In the **Services** menu, click **Stop Payment**.

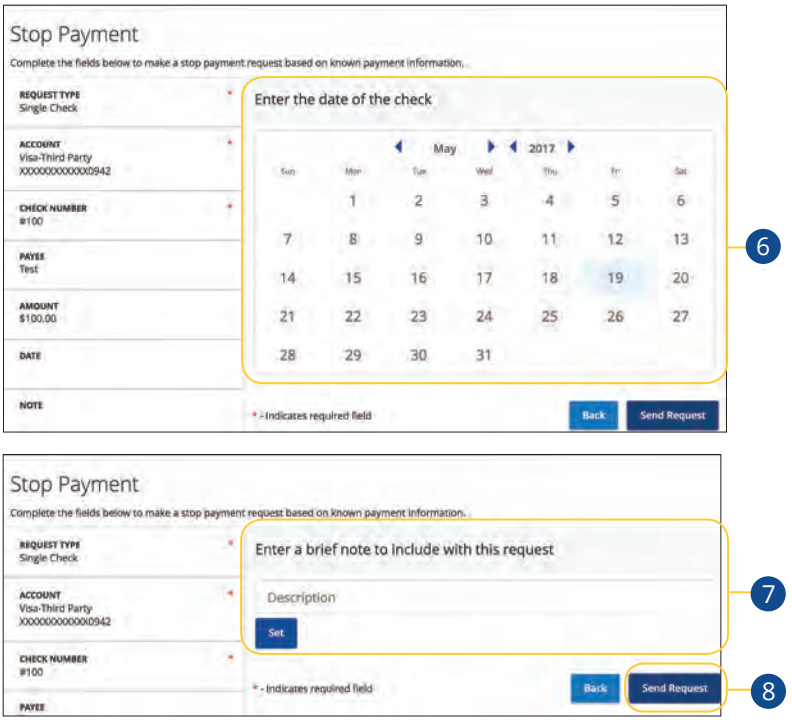
1. Choose either "Single Check" or "Multiple Checks."
2. Select the appropriate account.







3. Enter the check number and click the **Save** button.
4. Enter the payee and click the **Set** button.
5. Enter the amount and click the **Save** button.



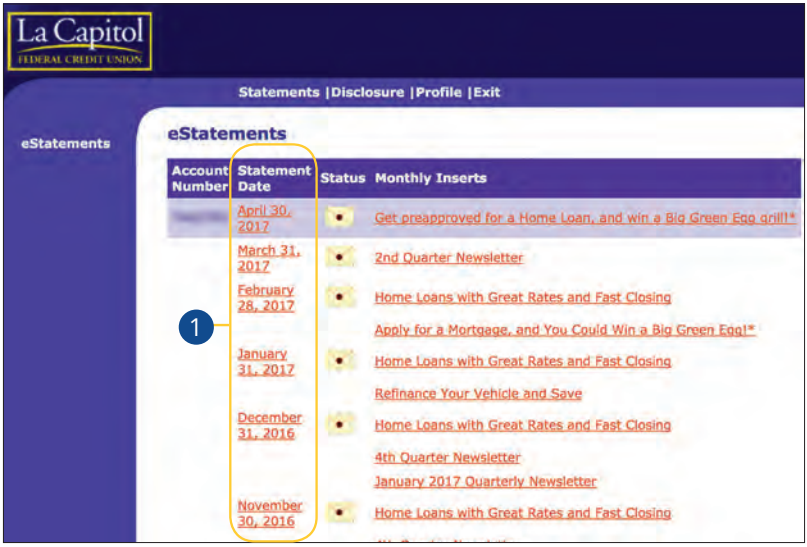
6. Enter the date of the check using the calendar.
7. Enter a description under “Note” and click the **Set** button.
8. Click the **Send Request** button when you are finished.

Note: You can view the approval status of a stop payment in the Activity Center.

Services

eStatements

The eStatements feature is a great virtual filing system for your statements. By storing your statements electronically, your account information is always readily available when you need it.



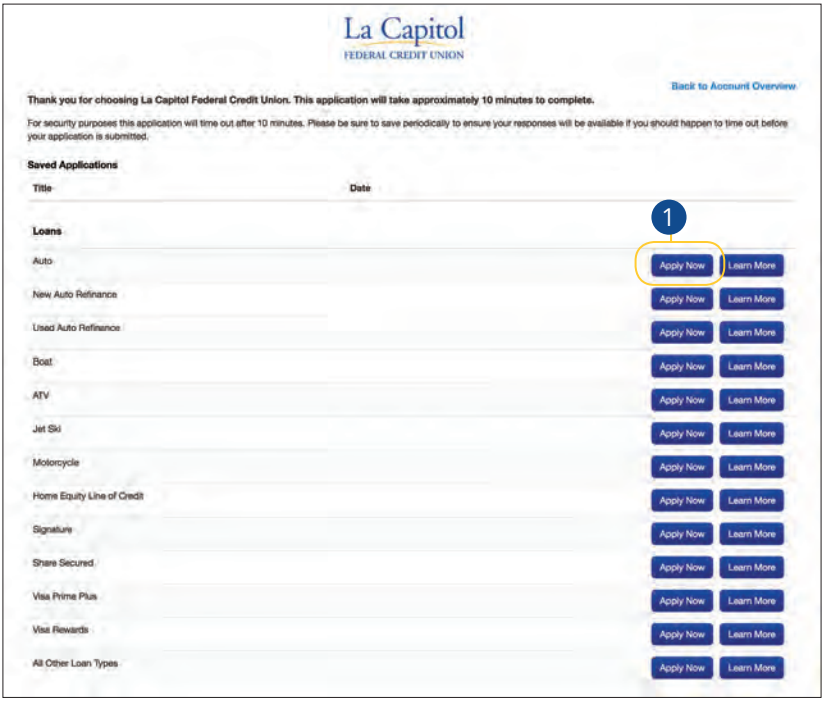
In the **Accounts** menu, click **eStatements**.

1. Click a date within in the Statement Date column to view a statement.

Services

Apply for a Loan

Within Online Banking with La Capitol you can conveniently apply for a loan.



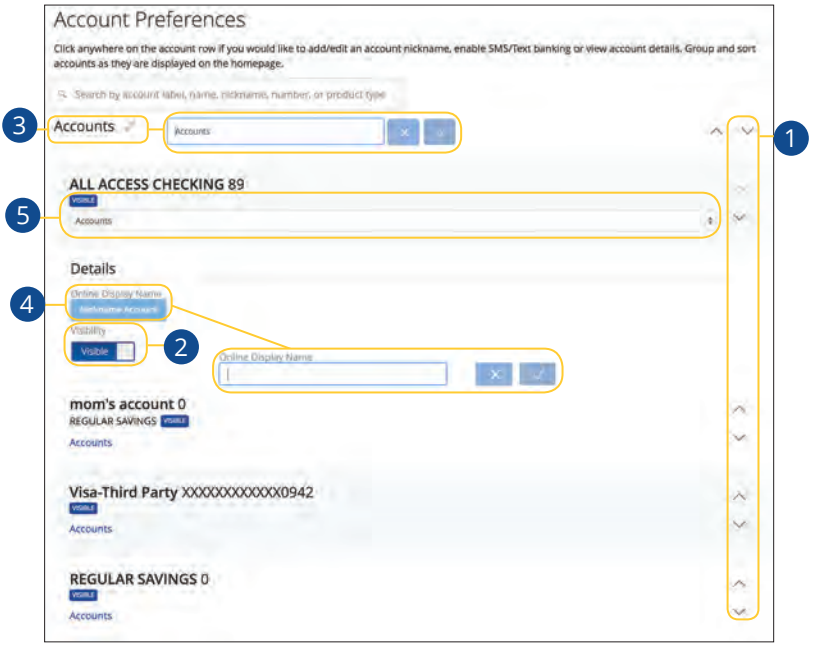
In the **Services** menu, click **Apply For Loan**.

1. Click the Apply Now button next to the loan you would like and fill out the required information.

Settings

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



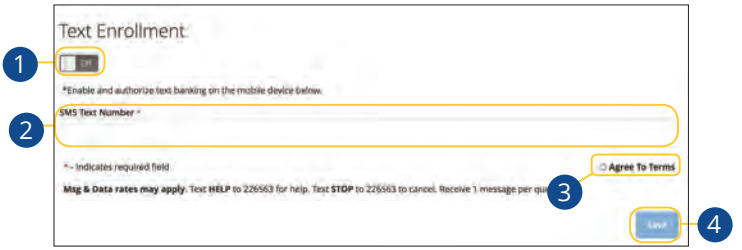
In the **Settings** menu, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the **Nickname Account** button to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Select the "Account" drop-down to change the group that account is in.

Settings

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.



In the **Settings** menu, click **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from "Off" to "On."
2. Enter your SMS text number.
3. Read the terms and conditions and check the box next to "Agree To Terms."
4. Click the **Save** button when you are finished.

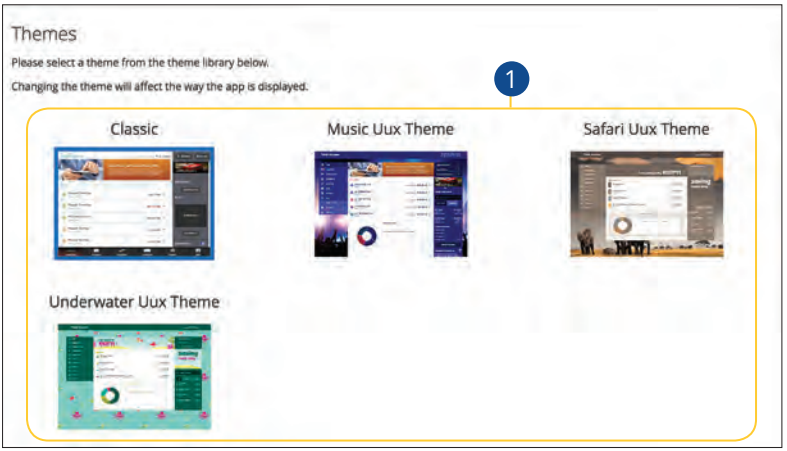
Note: To view your account in Text Banking, visit Account Preferences and click enable.

Commands for Text Banking	
Text Command Options to #226563 for the Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking

Settings

Themes and Languages

We want Online Banking to match your personality and feel comfortable, which is why you can customize your themes. Once selected, these changes are applied immediately on all your devices.



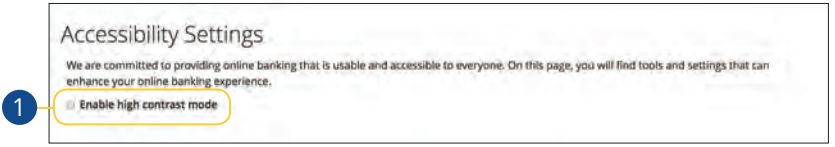
In the **Settings** menu, click **Themes**.

1. Click on a theme to change it.

Settings

Accessibility

We want to provide online banking that is usable and accessible to everyone. High contrast mode lightens the menu on the left hand side for better visability.



In the **Settings** menu, click **Accessibility**.

1. Check the box next to “Enable high contrast mode.”

La Capitol
FEDERAL CREDIT UNION

Personal Assistance Line
800.522.2748 or 225.342.5055
8 am-5 pm CST, M-F

TEL-a-CAP 24/7
800.835.2227 or 225.342.9123

FAX
800.297.2717 or 225.342.9135

Visit us online at
lacapfcu.org

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BY NCUA

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