



## MEMBER ONLINE BANKING INSTRUCTIONS

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## Online Banking Web Link

The Credit Union's website is [www.JafariCU.com](https://www.JafariCU.com).

From the CU's website, click on [Online Banking](#) to log in to the member website.



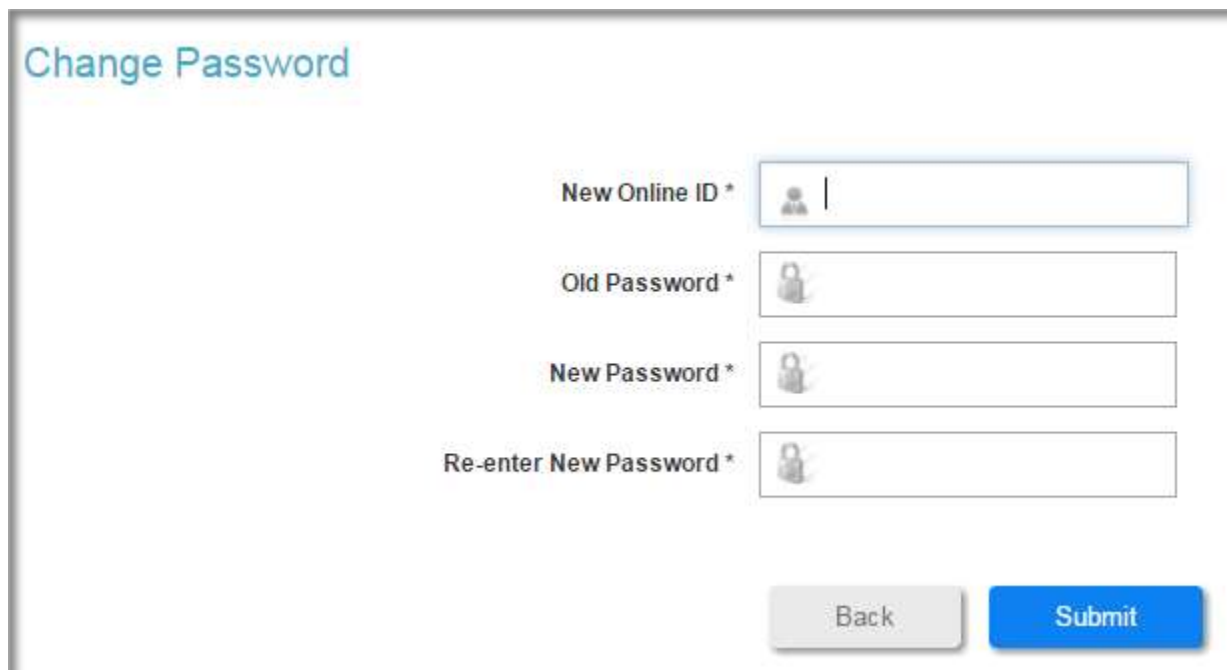
## Logging in for the first time

Before you log in for the first time please review the CU's [Online Banking Agreement](#) (click to view the agreement). *Your use of the CU's Online Banking service means you consent to receive information electronically and agree to the terms and conditions set forth in CU's Online Banking Agreement.*

To logon for the first time you will need your account number and the initial password. These are provided by the CU. If you don't have these please contact the CU at (866) 341-1214. A CU staff member will get back to you with your account number and initial password.

Please enter your Account Number as your **Online ID** and the initial password as the **Password**, and click on **Login**.

You will then be asked to choose an Online ID and to select a new password.

A screenshot of a web form titled "Change Password" in blue text. The form contains four input fields with labels to their left: "New Online ID \*" with a person icon, "Old Password \*" with a lock icon, "New Password \*" with a lock icon, and "Re-enter New Password \*" with a lock icon. At the bottom right are two buttons: a grey "Back" button and a blue "Submit" button.

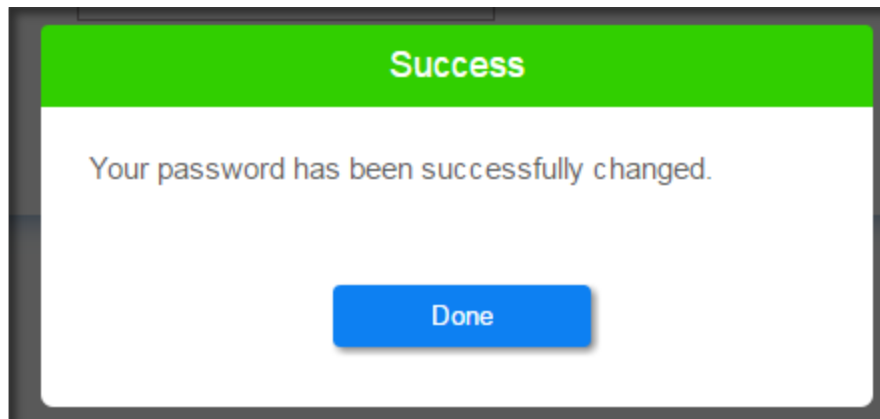
**New Online ID:** Please enter your New Online ID. It must be between 2 and 20 characters.

**Old Password:** Enter the initial password provided to you.

**New Password:** Please enter your new password. The new password must be between 8 and 20 characters, must contain 1 upper and 1 lower case letter, and must contain a number.

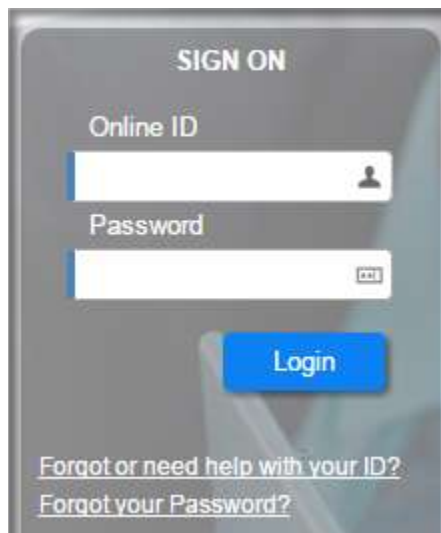
**Re-enter New Password:** Please enter your new password again, and click on **Submit**.

A confirmation will be displayed as below:



Click on **Done**.

The SIGN ON screen will be displayed again. Please use your Online ID and Password to sign on.

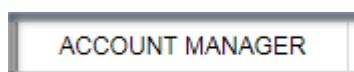


## Confirmation that you can access information electronically

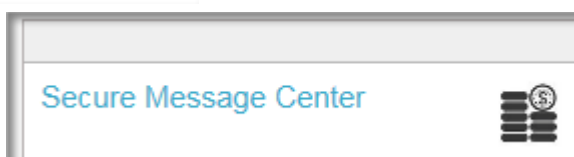
The CU is required to get confirmation that you agree to receive information electronically and you are able to access information electronically. You can do this by using the CU's Online Secure Message service as described below.

Please use the steps below to confirm you can access the information electronically. **Note:** By doing this, you are also consenting to receive information electronically and you are agreeing to the terms and conditions set forth in the CU's [Online Banking Agreement](#).

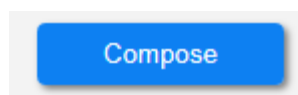
Click on **Account Manager**.



Then, click on **Secure Message Center**.



Click on **Compose**.



The **Compose Message** screen will appear.

In the **Subject** line, click the blue down arrow, , and select **Consent: Receive information electronically & Online Banking Agreement**.

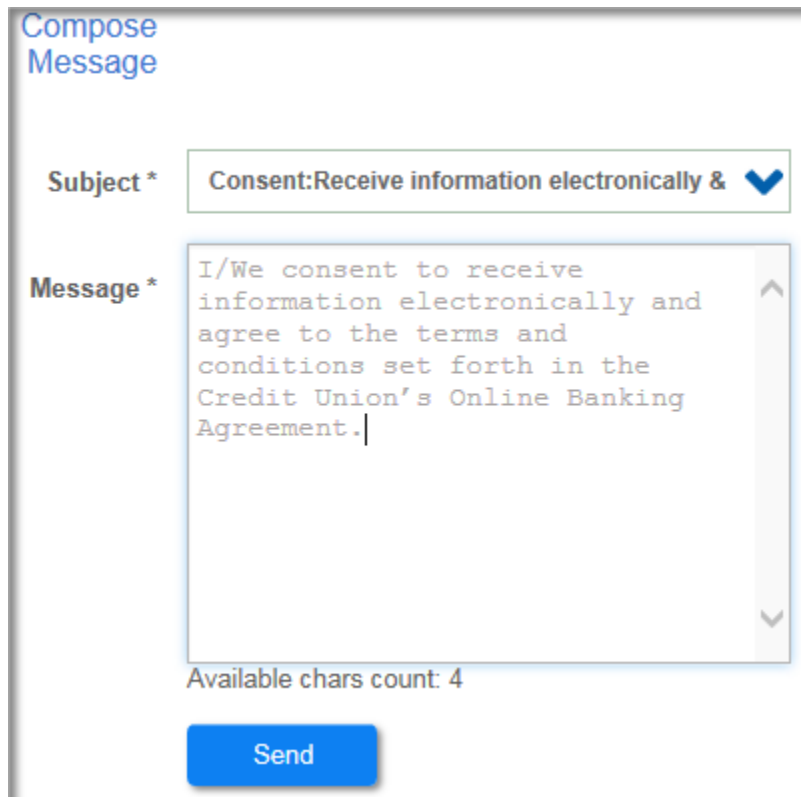
The "Compose Message" screen shows a "Subject \*" field with a dropdown menu. The dropdown is open, showing options: "Select", "General Question", "Submit Short Loan Application", and "Consent: Receive information electronically & Online Banking Agreement". A red arrow points to the last option. There is also a "Message \*" field with a dropdown menu showing "Select" and a checkmark icon.

Then, in the **Message** section, please type in the following:

**I/We consent to receive information electronically and agree to the terms and conditions set forth in the Credit Union's Online Banking Agreement.**

(You can copy/paste the above statement if you want).

Please confirm your message appears as below:



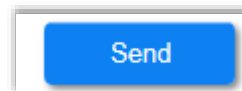
Compose Message

Subject \* Consent:Receive information electronically & ▼

Message \* I/We consent to receive information electronically and agree to the terms and conditions set forth in the Credit Union's Online Banking Agreement. |

Available chars count: 4

Send



Send

Then , click the **Send** button to send the message.

## Viewing Current Balance and Transaction History

### Current and Available Balance

After you log in, your accounts will be displayed with the current balance and Available Balance.

The screenshot shows the 'My Accounts' dashboard. It features three main sections: 'Deposit Accounts' with a current balance of \$482.00 and available balance of \$457.00; 'Loans and Credit cards' with a current balance and credit limit of \$0.00; and 'Time Accounts' with a current and available balance of \$0.00. Below these, a detailed view of the 'Savings' account is shown, displaying the current balance of \$482.00 and available balance of \$457.00.

Please note the CU does not currently provide any **Credit Cards** or **Time Accounts**.

### Recent Transaction History

Click on **Savings** to see the Transaction History. You can also get to Transaction History by clicking on **ACCOUNTS** and then selecting your account. Only three months of history is displayed.

Below is a sample.

The screenshot displays the transaction history for a Savings account. It includes a summary of the current and available balances, account options like Transfer, Reorder Checkbook, and Stop Check Payment, and a table of recent transactions.

	Date	Description	Debit	Credit	Running Balance
+	07/01/2016	Maintenance Fees	\$ 3.00		\$ 488.00
+	08/01/2016	Maintenance Fees	\$ 3.00		\$ 485.00
+	09/01/2016	Maintenance Fees	\$ 3.00		\$ 482.00

## Transaction History for past months

To see history for past months click on **Statements and Documents**. The available months are listed. Click on the month to see its transaction history.

Start Date 31 End Date 31

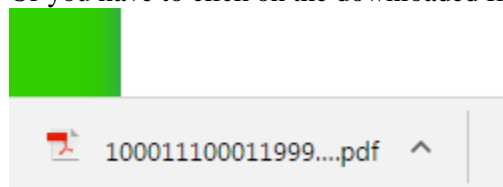
**Name**

- August 31 2016 Statement
- July 31 2016 Statement
- June 30 2016 Statement

A PDF file is created. To view the file, depending on your browser, you may have to select Open file (Internet Explorer).

Do you want to open or save 100011100011999\_8\_1\_2016\_8\_31\_2016.pdf (3.78 KB) from jafari.mycusite.com?    x

Or you have to click on the downloaded file (Google Chrome).



Below is a sample.

9/19/16 12:09AM User: RTI Jafari No-Interest CU Page: 1 of 1

**Share Ledger for Account -RG**

Houston TX

YTD Dividend: 0.00  
2015 Dividend: 0.00



Transaction Date Range: 8/01/2016 through 8/31/2016

Effective Date	Post Date	Trans Number	Check Number	Transaction Description	Amount	Balance
				Previous Balance		488.00
8/01/16	8/13/16			Maintenance Fees	-3.00	485.00
				1 other transaction after selected end date ( 8/31/2016)	-3.00	482.00



## Transaction History for a Date Range


If you want to see transactions between two dates, enter the **Start Date** and **End Date** and click **Submit**. The PDF file will show transactions for the selected date range.

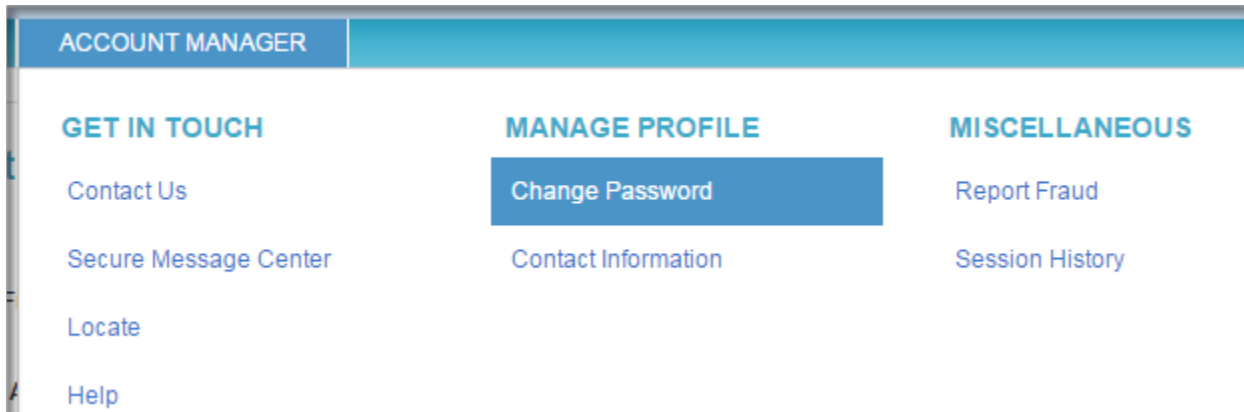
Start Date	 04/01/2016	End Date	 06/30/2016	<a href="#">Submit</a>
------------	--	----------	--	------------------------

Transaction Date Range: 4/01/2016 through 6/30/2016						
Effective Date	Post Date	Trans Number	Check Number	Transaction Description	Amount	Balance
				Previous Balance		500.00
4/01/16	6/14/16	202		Maintenance Fees	-3.00	497.00
5/01/16	6/17/16	453		Maintenance Fees	-3.00	494.00
6/01/16	6/19/16	620		Maintenance Fees	-3.00	491.00
				3 other transactions after selected end date ( 6/30/2016)	-9.00	482.00

## Changing Password

To change your password, click on ACCOUNT MANAGER,  and then click on **Change Password**.



The **Change Password** screen is displayed.

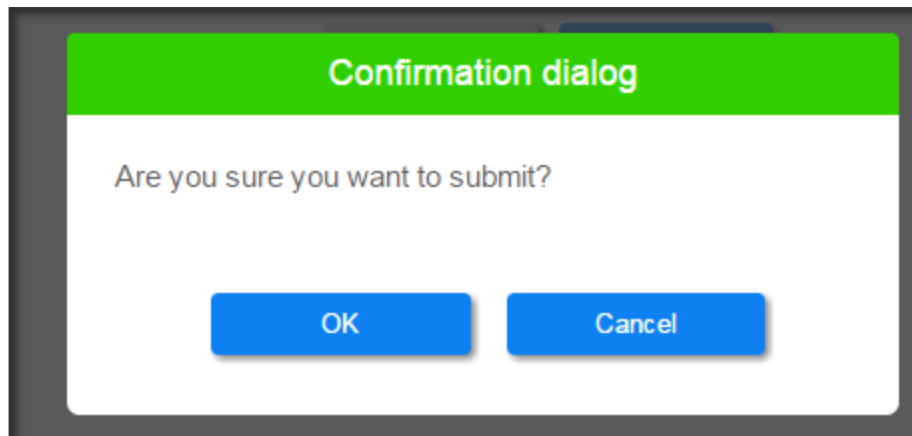
**Old Password:** Enter your current password

**New Password:** Please enter your new password. The new password must be between 8 and 20 characters, must contain one upper and one lower case letter, and must contain a number.

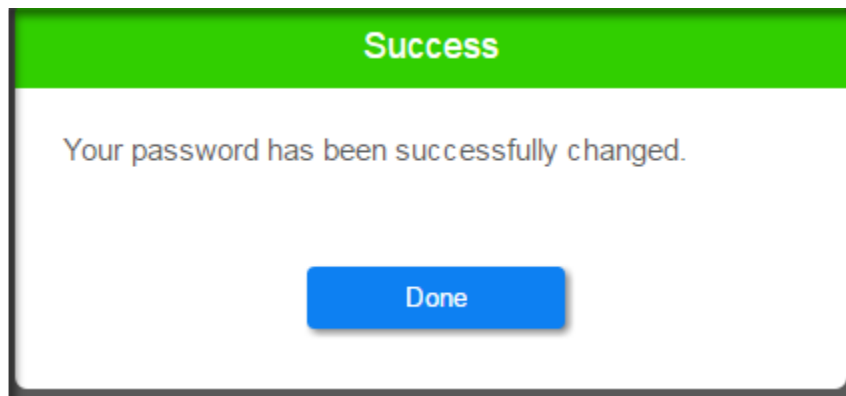
**Re-enter New Password:** Please enter your new password again, and click on **Submit**.

A screenshot of the 'Change Password' form. The form has a title 'Change Password' in blue. It contains three input fields, each with a password icon (a lock) to its left. The first field is labeled 'Old Password \*', the second is 'New Password \*', and the third is 'Re-enter Password \*'. Below the input fields are two buttons: a grey 'Cancel' button and a blue 'Submit' button.

A confirmation is displayed. Click **OK** to continue.



A screen confirming your password has been changed is displayed. Click on **Done**.

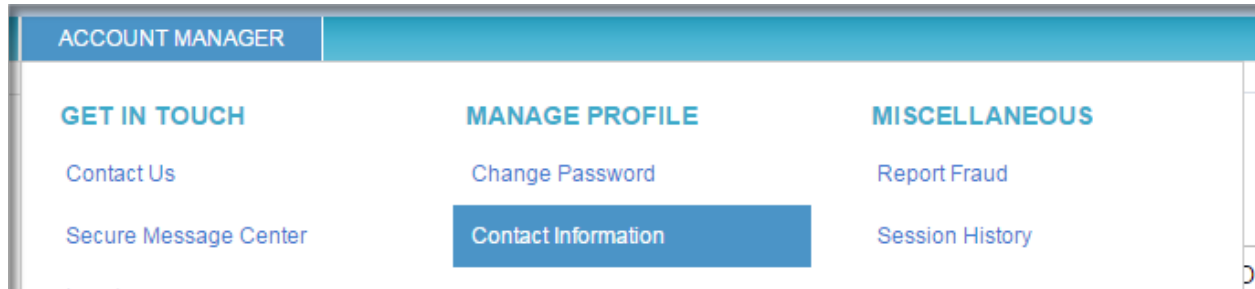


If you experience any errors after you change your password, please Logout and log back in again with your new password.

## Changing Contact Information

**NOTE:** This feature is currently not working – please call the CU 866 341-1214 to update your information.

To change your Contact Information, click on ACCOUNT MANAGER, and then click on **Contact Information**.



The **Contact Information** screen is displayed.

A screenshot of the "Contact Information" form. The form has a blue header with the title "Contact Information". Below the header, there are two columns of input fields. The first column contains "First Name \*", "Address 1 \*", "City \*", "Zip Code", and "Email \*". The second column contains "Last Name \*", "Address 2", "State \*", and "Phone No". Each field has a small icon to its left: a person icon for names, a location pin for addresses, a location pin for city, a document icon for zip code, an envelope icon for email, and a phone icon for phone number. The "State \*" field is a dropdown menu with "Select" and a blue arrow. At the bottom right of the form, there are two buttons: "Cancel" (grey) and "Submit" (blue).

Please change or fill out any missing information. Click on **Submit**.

A **Confirm Details** screen is displayed. Click **Submit** to save the changes.

**Contact Information**

Confirm Details

First Name			
Last Name			
Address 1	1222	Dr	
Email	a	@gmail.com	
Zip Code	77082		
City	Houston		
State	TEXAS		
Phone No	2	9	


A confirmation screen is displayed.

**Contact Information**

Success

Confirmation Number	74	8
First Name		
Last Name		
Address 1	Dr	
City	Houston	
State	TX	
Zip	77082	
Email	@gmail.com	
Phone No	1183	

*Note: Your contact information will be updated in our system in one business day.*



Click on **Done** to continue.

Note: A CU staff member may contact you to confirm the changes.

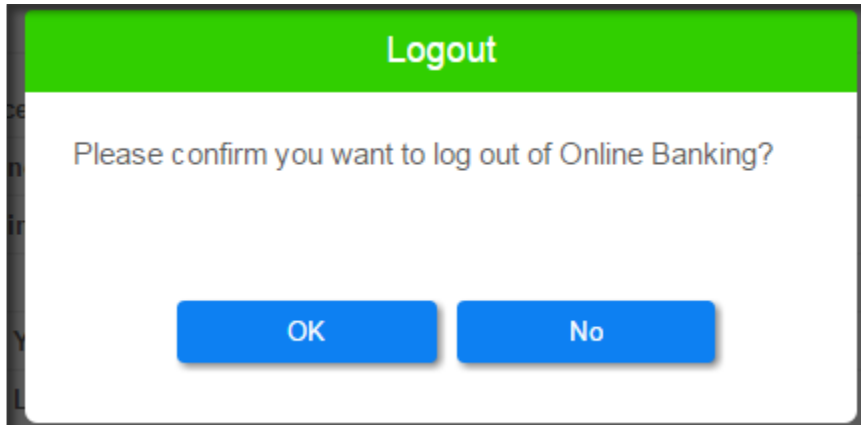
**NOTE:** This feature is currently not working – please call the CU 866 341-1214 to update your information.

## Logging Out

To logout, click on **Logout** in the top right corner of the screen.

Logout

A logout confirmation screen is displayed. Click **OK** to logout.



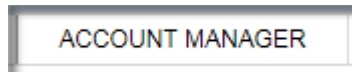
Note that you will be **automatically logged off** after 15 minutes of no activity.

We encourage you to always logout when you are done with the website.

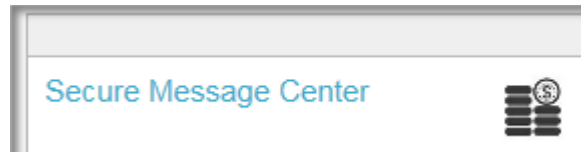
## Submitting Short Loan Application

Short Loan Applications must be submitted using the CU's Online Secure Message service as described below. If you have questions about requirements for applying for a loan please see [Applying for a Loan](#).

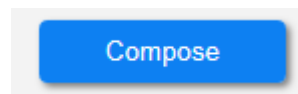
Click on **Account Manager**.




Then, click on **Secure Message Center**.



Click on **Compose**.





The **Compose Message** screen will appear.

In the **Subject** line, click the blue down arrow, , and select **Submit Short Loan Application**.


A screenshot of the "Compose Message" form. It has a title "Compose Message" in blue. Below it are two fields: "Subject \*" and "Message \*". The "Subject \*" field has a dropdown menu with "Select" and a blue down arrow. The "Message \*" field has a dropdown menu with "Select" (marked with a checkmark), "General Question", "Submit Short Loan Application" (highlighted with a red arrow), and "Consent:Receive information electronically & Online Banking Agreement". At the bottom, there is a text area and a label "Available chars count: 150".

Compose Message

Subject \* Select 

Message \* Select 

General Question

 Submit Short Loan Application

Consent:Receive information electronically & Online Banking Agreement

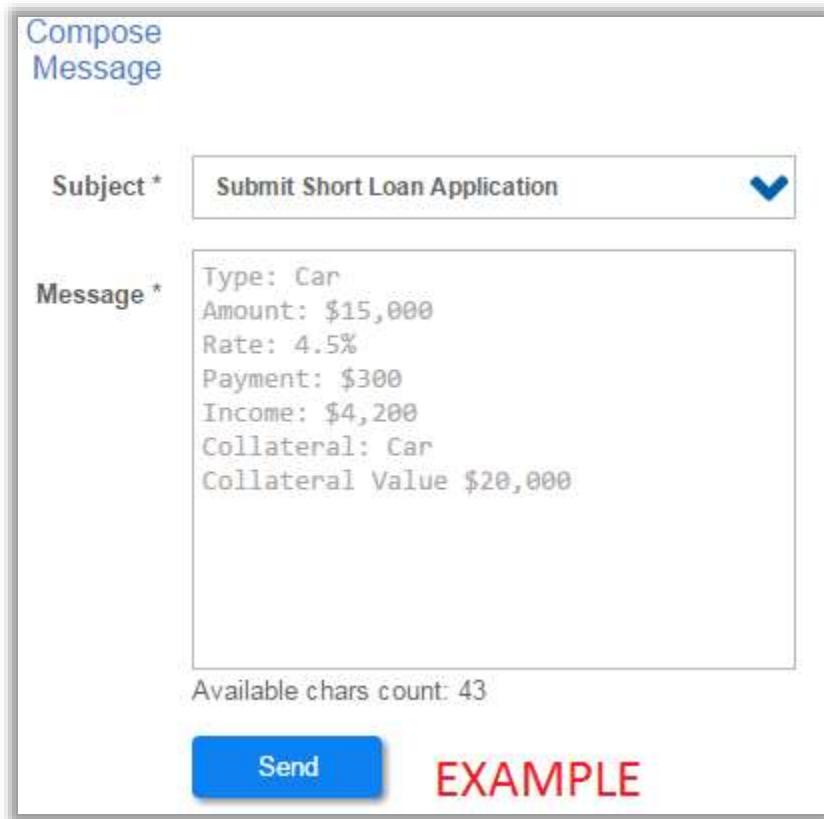
Available chars count: 150

Then, in the **Message** section, please copy/paste the text below and the fill out the information:

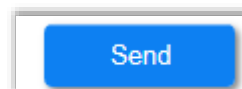
Type:  
Amount: \$  
Rate: %  
Payment: \$  
Income: \$  
Collateral:  
Collateral Value: \$

If you have questions about what information must be provided for a Short Loan Application please see [Applying for a Loan](#).

See the example below.



The screenshot shows a 'Compose Message' window. The 'Subject' field is labeled 'Subject \*' and contains the text 'Submit Short Loan Application' with a dropdown arrow. The 'Message' field is labeled 'Message \*' and contains the following text: 'Type: Car', 'Amount: \$15,000', 'Rate: 4.5%', 'Payment: \$300', 'Income: \$4,200', 'Collateral: Car', and 'Collateral Value \$20,000'. Below the message field, it says 'Available chars count: 43'. At the bottom left is a blue 'Send' button. To the right of the button, the word 'EXAMPLE' is written in red capital letters.




A single blue button with the word 'Send' in white text.


Then , click the **Send** button to send the message.

You can confirm your Short Loan Application was sent by clicking on the **Outbox** button in the **Secure Message** screen. Your message should be displayed.



## Secure Messages

 Inbox

 Outbox

Delete

☐ Submit Short Loan Application

11/06/2016

Compose

**Submit Short Loan Application**

Type: Car Amount: \$15,000 Rate: 4.5% Payment: \$300  
Income: \$4,200 Collateral: Car Collateral Value \$20,000  
EXAMPLE

11/06/2016

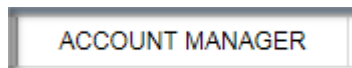


## Providing your consent for the CU to deduct fees

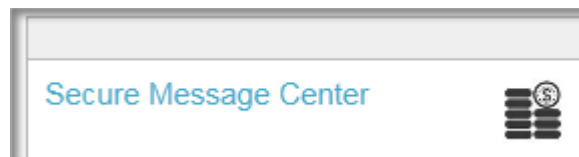
You must provide your consent for the CU to deduct any fees from your Savings account. For example, when submitting your Short Loan Application.

When applying for a Short Loan Applications must be submitted using the CU's Online Secure Message service as described below. If you have questions about requirements for applying for a loan please see [Applying for a Loan](#).

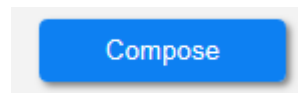
Click on **Account Manager**.



Then, click on **Secure Message Center**.



Click on **Compose**.



The **Compose Message** screen will appear.

In the **Subject** line, click the blue down arrow, , and select **Consent: Fee Deduction**.

The "Compose Message" screen is shown. At the top left, the text "Compose Message" is displayed. Below it, there are two main sections: "Subject \*" and "Message \*". The "Subject \*" section has a dropdown menu with "Select" and a blue down arrow. The "Message \*" section has a dropdown menu with "Select" and a checkmark. Below the "Message \*" dropdown, there is a list of options: "General Question", "Submit Short Loan Application", "Consent:Receive information electronically & Online Banking Agreement", and "Consent:Fee Deduction". A red arrow points to the "Consent:Fee Deduction" option. At the bottom, there is a text area and a label "Available chars count: 150".

Then, in the **Message** section, please type in the type of fee and the amount that you want the CU to deduct from your account. Below are some examples:

1. I authorize the CU to deduct \$10 from my account for the Short Loan Application Fee.
2. I authorize the CU to deduct \$25 from my account for the Full Loan Application Fee.

You can copy/paste one of the examples above and adjust it if needed.

Please see the example below:

Compose  
Message

Subject \*

Consent:Fee Deduction



Message \*

I authorize the CU to deduct \$10 from  
my account for the Short Loan  
Application Fee.

Available chars count: 66

Send

Send

Then , click the **Send** button to send the message.