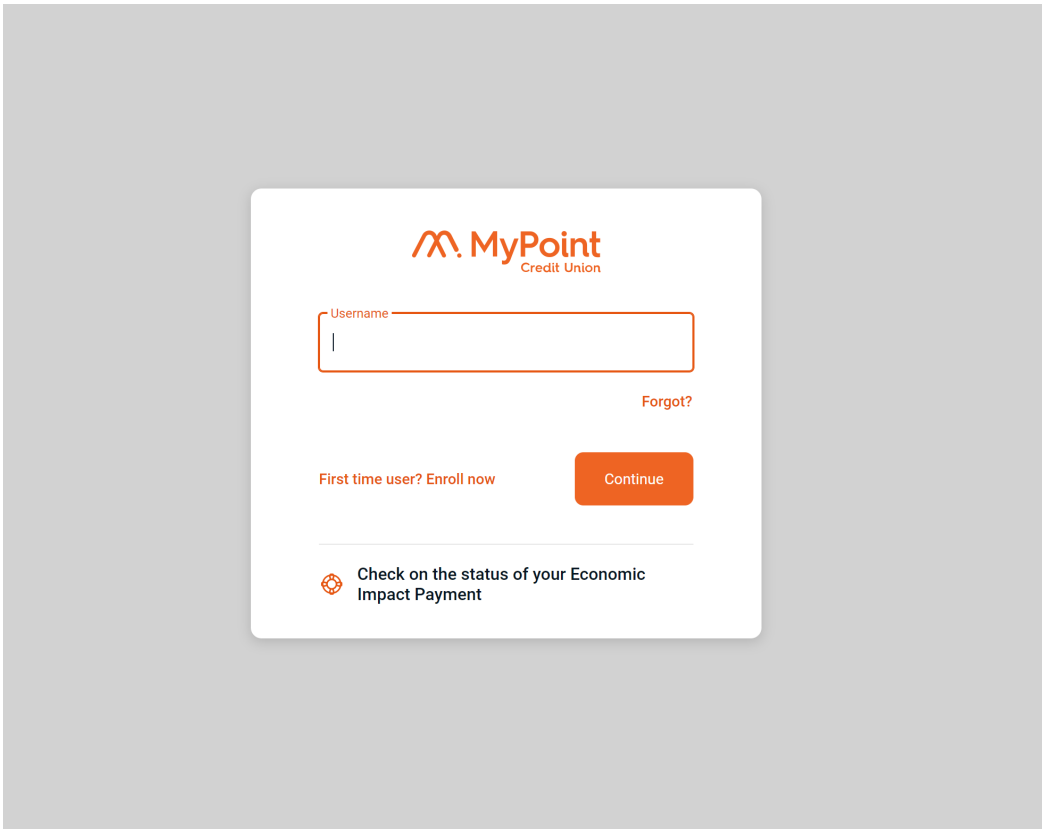


# Navigating Online Banking: Tips and Tricks

---

## Log On Screen



The screenshot shows the MyPoint Credit Union login interface. At the top is the MyPoint Credit Union logo. Below it is a text input field labeled "Username" with a cursor. To the right of the input field is a "Forgot?" link. Below the input field are two options: "First time user? Enroll now" and a blue "Continue" button. At the bottom, there is a link with a gear icon that says "Check on the status of your Economic Impact Payment".

- Enter User Name
  - Enter Password.
- If you forgot your password or have trouble accessing your account click on the forgot button.
  - Please contact our Call Center at 888-495-3400 during normal business hours for assistance.

# Dashboard

The screenshot displays the MyPoint Credit Union dashboard for user JOHN. The interface is organized into several sections:

- Header:** MyPoint Credit Union logo and user name "Hi, JOHN" with a profile icon (JP).
- Accounts:** A grid of account cards showing balances and availability:

Account Name	Balance	Status
HEALTH SAVINGS (x55S0040)	\$0.50	Available
S0001 PRIMARY SA (x55S0001)	\$0.00	Available
S0010 HEALTH SAV (x55S0010)	\$5.82	Available
S0080 HARBOR CHE (x55S0080)	\$0.06	Available
S0096 BUSINESS C (x55S0096)	\$1.58	Available
LINE OF CREDIT (x55L0001)	\$0.00	Balance
- Transactions:** A list of recent transactions with search and filter options:

Description	Amount
DEPOSIT TRANSFER FROM SHARE 0080 (May 29, S0096 BUSINESS C)	+\$0.60 / \$1.58
WITHDRAWAL TRANSFER TO SHARE 0096 (May 29, S0080 HARBOR CHE)	-\$0.60 / \$0.06
DEPOSIT TRANSFER FROM SHARE 0001 NORMAL CONTRIBUTION (May 29, HEALTH SAVINGS)	+\$0.50 / \$0.50
WITHDRAWAL TRANSFER TO SHARE 0040 (May 29, S0001 PRIMARY SA)	-\$0.50 / \$0.00
DEPOSIT BY CHECK (May 27, S0080 HARBOR CHE)	+\$0.01 / \$0.66
- Messages:** A list of messages from Joseph and Debbie, with a "View all" button.
- Payments:** A section for making payments, with a "View all" button.
- Navigation:** A sidebar on the left with menu items: Dashboard, Messages (2), Accounts, Transfers, Payments, Remote deposits, Autobooks, and Support. At the bottom, there are icons for Transfer, Pay a bill, Pay a person, and Message.

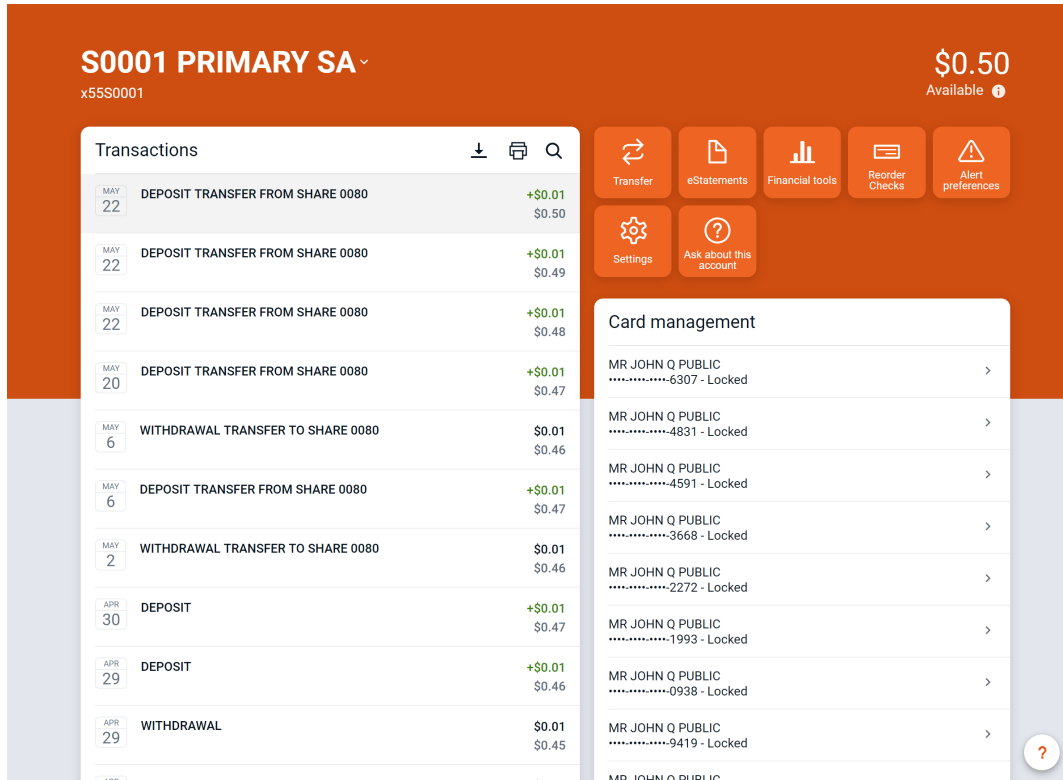
- The dashboard is customizable by clicking on the organize dashboard button at the bottom of the page. Select the features you would like to see on your dashboard and in what order.

# Accounts

The screenshot displays the MyPoint Credit Union Accounts interface. On the left is a navigation menu with options: Dashboard, Messages, Accounts (selected), Transfers, Payments, Remote deposits, Autobooks, and Support. The main content area is titled 'Accounts' and features a list of accounts with their balances and statuses. A 'Totals' section shows CASH at \$7.96 and CREDIT BALANCE at \$0.00. The 'S0001 PRIMARY SA' account is highlighted, showing a balance of \$0.50. Below this, a 'Transactions' list shows several deposit transfers from a share account and withdrawals. To the right of the transactions are icons for Transfer, eStatements, Financial tools, Reorder Checks, Alert preferences, Settings, and Ask about this account. A 'Card management' section lists several locked cards for MR JOHN Q PUBLIC.

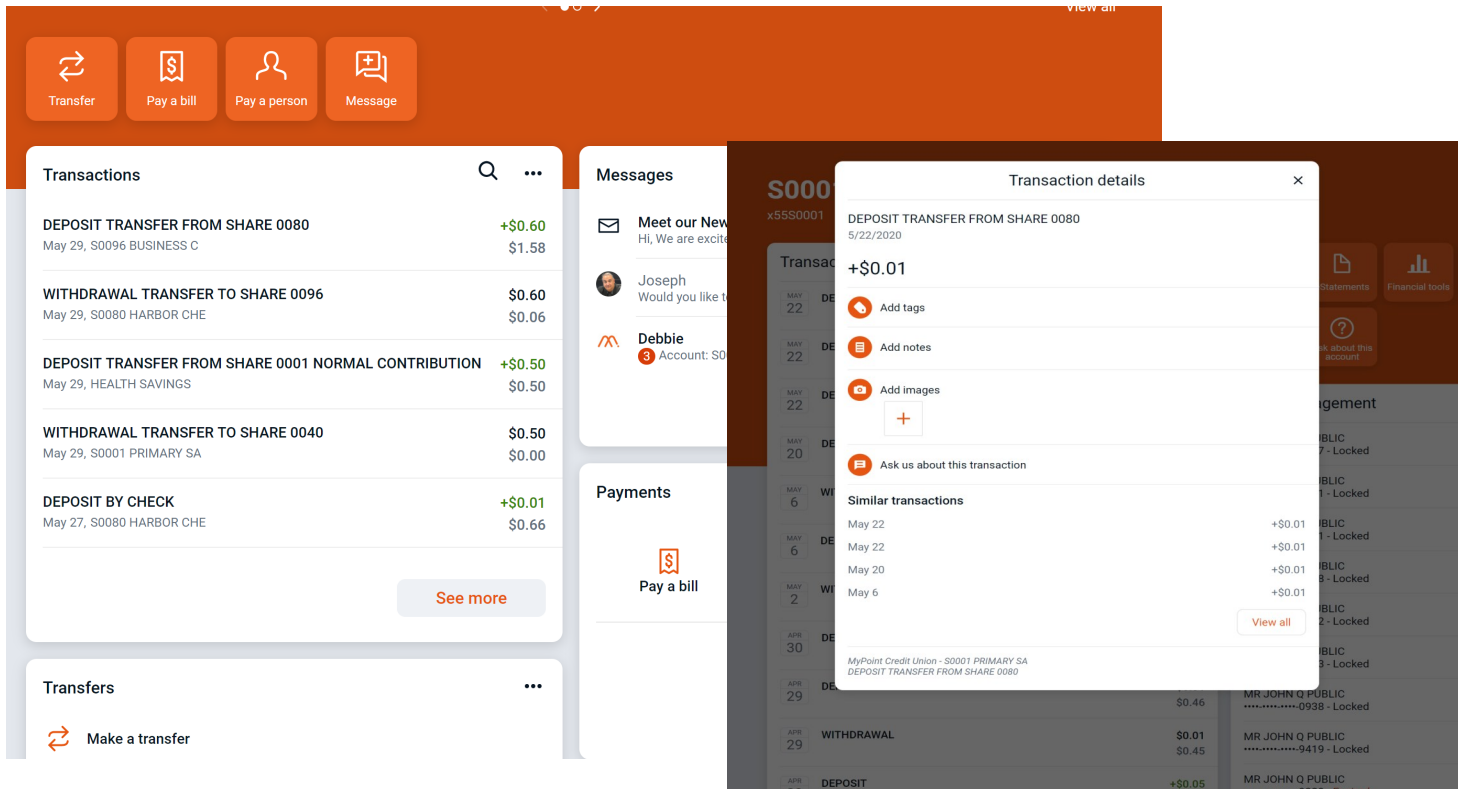
- Click on any of the accounts to open another menu with the following features:
  - Transfer
  - Transfer from one account to another
    - More Options
    - Set the frequency
    - Date
    - Memo – a memo or comment
    - Make External Transfers with Another Financial Institution
    - To add an external account click on add account.
      - Enter Account name
      - Enter Routing number
      - Enter Account number
      - Select Account type
      - Two micro deposits will be sent to the other financial institution within 3-5 days.
      - Once the amounts have arrived notate them and sign back into your MyPoint Online Banking, click on Transfer, then External Transfers, you will then be prompted to input the two amounts.

# Accounts Cont.



- Reorder Checks
  - Confirm the account and routing number and follow the screen prompts
- Alert Preferences – create and manage balance and transaction alerts
  - Receive alerts via
    - Text
    - Email
    - In application message
- Settings
  - Rename a share
    - Edit alert settings
    - Radio button to turn off a share from displaying in online banking.
    - Radio button to show balance and activity of a particular share.
- Ask About a Transaction
  - Add to an existing conversation with the credit union.
  - Start a new conversation with the credit union.

# Accounts: Transactions



- At the top of the transactions bar are three icons:
  - Download activity
  - Select the date range
  - Select the file type
  - Print - ability to print the transaction activity
- Search
  - Click on Search and Sorting Options
  - Select how you would like to search for a transaction
    - Date
    - Keywords
    - Amount
    - Check Number
    - Transaction Type
      - Sort by
      - Obtain additional details
      - Add Tags
      - Add Notes
      - View the front and back images of a check written on the share.

# Accounts: eStatements

**S0001 PRIMARY SA** Available **\$0.50**  
x55S0001

**Transactions**

Date	Description	Amount
MAY 22	DEPOSIT TRANSFER FROM SHARE 0080	+\$0.01 \$0.50
MAY 22	DEPOSIT TRANSFER FROM SHARE 0080	+\$0.01 \$0.49
MAY 22	DEPOSIT TRANSFER FROM SHARE 0080	+\$0.01 \$0.48
MAY 20	DEPOSIT TRANSFER FROM SHARE 0080	+\$0.01 \$0.47
MAY 6	WITHDRAWAL TRANSFER TO SHARE 0080	\$0.01 \$0.46
MAY 6	DEPOSIT TRANSFER FROM SHARE 0080	+\$0.01 \$0.47
MAY 2	WITHDRAWAL TRANSFER TO SHARE 0080	\$0.01 \$0.46
APR 30	DEPOSIT	+\$0.01 \$0.47
APR 29	DEPOSIT	+\$0.01 \$0.46
APR 29	WITHDRAWAL	\$0.01 \$0.45

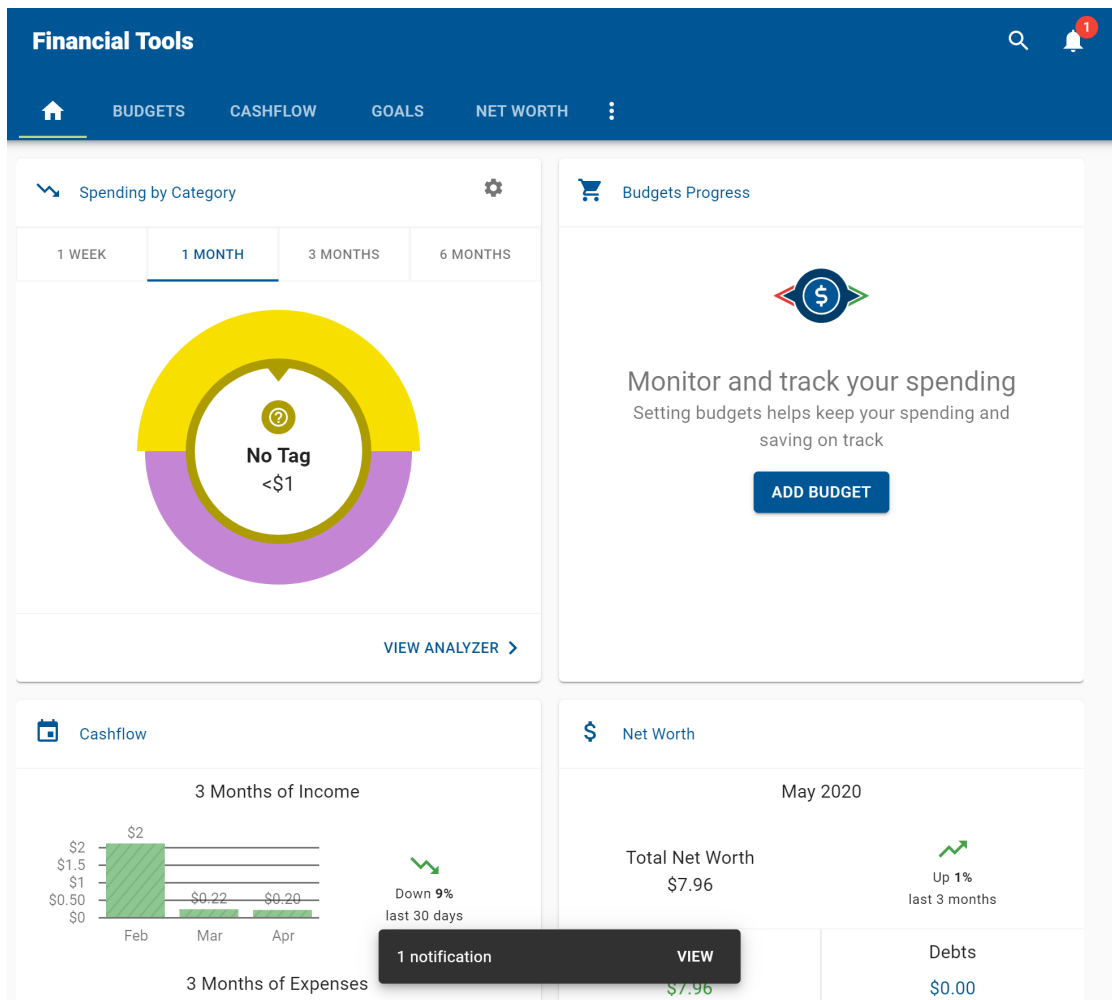
**Options Menu:** Transfer, eStatements, Financial tools, Reorder Checks, Alert preferences, Settings, Ask about this account.

**Card management:**

- MR JOHN Q PUBLIC .....6307 - Locked
- MR JOHN Q PUBLIC .....4831 - Locked
- MR JOHN Q PUBLIC .....4591 - Locked
- MR JOHN Q PUBLIC .....3668 - Locked
- MR JOHN Q PUBLIC .....2272 - Locked
- MR JOHN Q PUBLIC .....1993 - Locked
- MR JOHN Q PUBLIC .....0938 - Locked
- MR JOHN Q PUBLIC .....9419 - Locked
- MR JOHN Q PUBLIC ..... - Locked

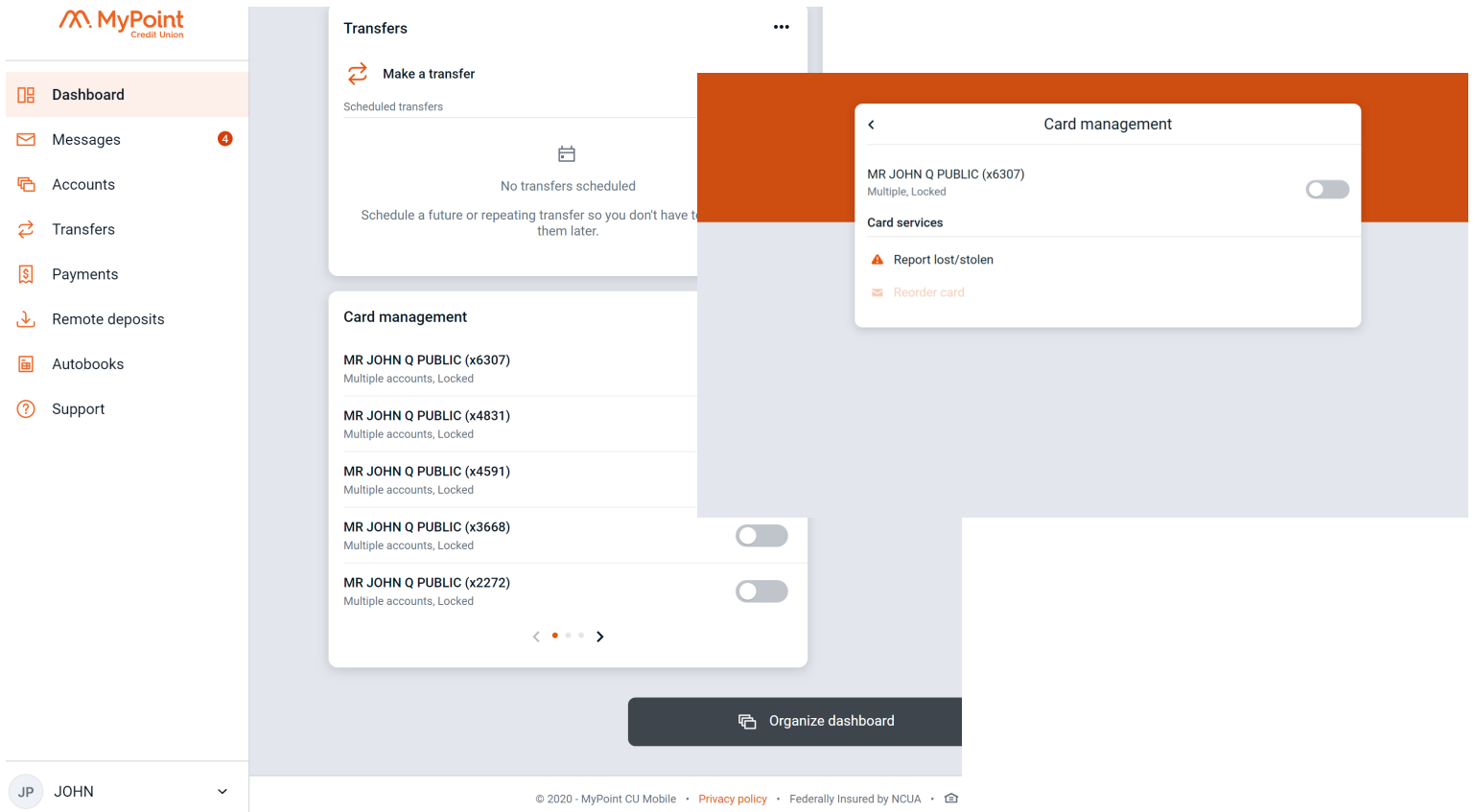
- When you click on an account, in the top right options menu, you can click on eStatements to view all of your account statements for the past 24 months.

# Accounts: Financial Tools



- Financial Tools – this is an online financial management application.
- Create budgets
- Track cash flow
- Set goals
- Monitor net worth

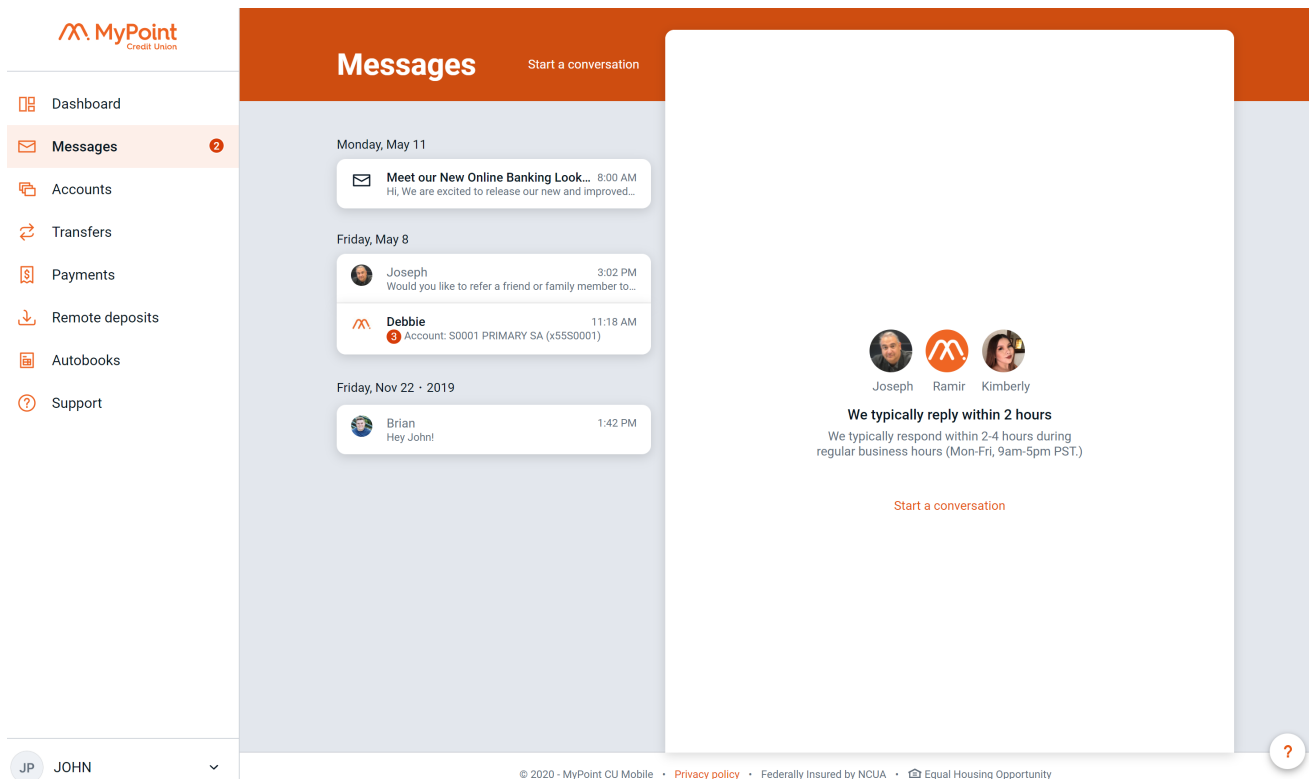
# Dashboard: Card Management



- View Card Controls
- Turn a card on or off
- Report a card lost or stolen
- Request a new card with the same card number.



# Dashboard: Messages



- **Start a Conversation**
  - Alerts for new messages and conversations from the Credit Union will show as a number in an orange circle.
  - Type in a message to start a conversation with our Call Center.
  - Click on the + to the left of the words type your message.
- **Files**
  - Upload a file to send, including but not limited to:
    - Pictures
    - Word Documents
    - Excel Document
- **Transactions**
  - Select a specific transaction that you want to review.
- **Accounts**
  - Select a specific account that you want to review.
- **Payments**
  - Select a specific payment that you want to review
- Review history of previous conversations

# Dashboard: Payments

The screenshot displays the MyPoint Credit Union Payments dashboard. On the left is a navigation sidebar with the following items: Dashboard, Messages (with a notification badge), Accounts, Transfers, Payments (highlighted in orange), Remote deposits, Autobooks, and Support. The main content area has an orange header with the title 'Payments' and a '+ New payee' button. Below the header are three tabs: 'History' (selected), 'Payees', and 'Manage payments'. A search bar labeled 'Search payments' is positioned above a large white box containing the message 'We couldn't find any payments'. To the right of the search bar is a calendar for May 2020, with the 26th highlighted in orange. The footer of the dashboard shows the user profile 'JP JOHN' and a help icon. The bottom-most footer contains the text: '© 2020 - MyPoint CU Mobile · Privacy policy · Federally insured by NCUA · Equal Housing Opportunity'.

- This tab is for Bill Pay
- Pay a single bill
- Pay multiple bills

# Dashboard: Remote Deposits

The screenshot displays the 'Remote deposits' dashboard for MyPoint Credit Union. On the left is a navigation menu with options: Dashboard, Messages (with a notification badge), Accounts, Transfers, Payments, Remote deposits (highlighted), Autobooks, and Support. The main content area has an orange header 'Remote deposits'. Below this is a table of remote deposits:

DATE	TO ACCOUNT	STATUS	AMOUNT
MAR 17	S0001 PRIMARY SA (x55S0001)	✓ Accepted	\$0.02
MAR 17	S0080 HARBOR CHE (x55S0080)	✓ Accepted	\$0.04

To the right of the table is a section for 'Enrolled accounts' listing 'S0080 HARBOR CHE (x55S0080)' and 'S0001 PRIMARY SA (x55S0001)', both marked as 'Enrolled'. Below this is a '+ Enroll another account' button. At the bottom right of the main area is a calendar for May 2020, with the 26th highlighted in orange. The user's name 'JOHN' is visible in the bottom left corner, and a help icon (?) is in the bottom right corner.

- This tab is used for making a check deposit from a mobile device.
- See a list of enrolled accounts.
- Click enroll another account to add additional shares
- Click on deposit a check
  - Enter the check amount
  - Select the share
  - Take a picture of the front of the check
  - Take a picture of the back of the check
  - Submit the deposit

# Dashboard: Support

**MyPoint**  
Credit Union

Dashboard

Messages 2

Accounts

Transfers

Payments

Remote deposits

Autobooks

Support

## Support

### Contact information

**Call us**  
We're here to help. Give support a call at (858) 495-3400

### About MyPoint Credit Union

**We help you do**

We're proud to be a part of San Diego, full of one-of-a-kind communities and diverse and passionate doers.

At MyPoint Credit Union, we want to help those doers-individuals, families, local businesses and everyone in-between - do more of the things they love in the city they call home.

For over 70 years, we've been helping our members make the most out of their finances so they can live life on their own terms. Life may be short, but it should be awesome, and that's why we're focused on helping our members get the most out of their lives.

So tell us what you'd love to do. We'll help you do it.

**We typically reply within 2 hours**  
We typically respond within 2-4 hours during regular business hours (Mon-Fri, 9am-5pm PST.)

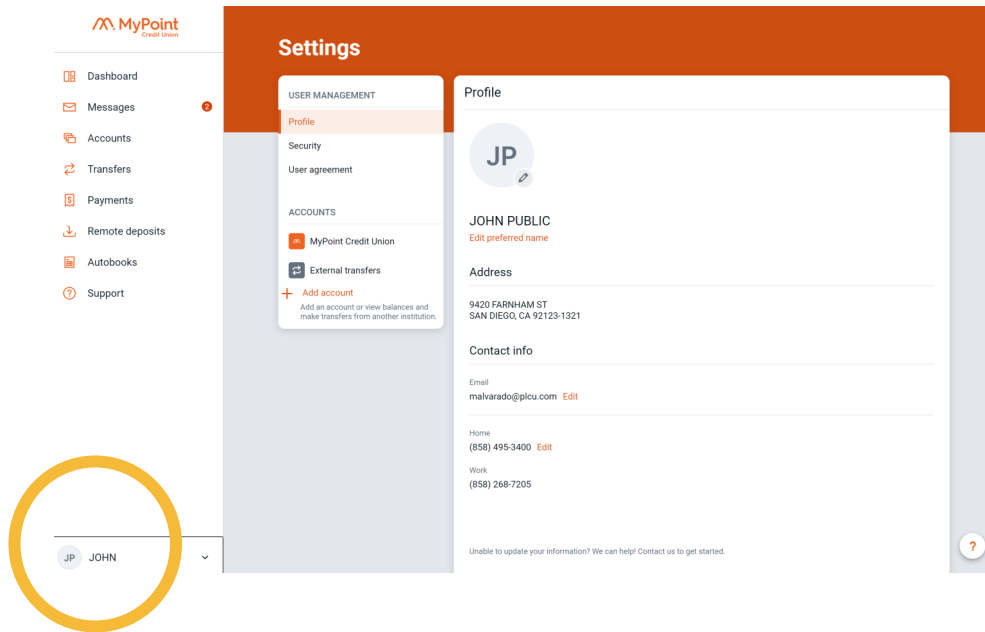
[Start a conversation](#)

JP JOHN

?

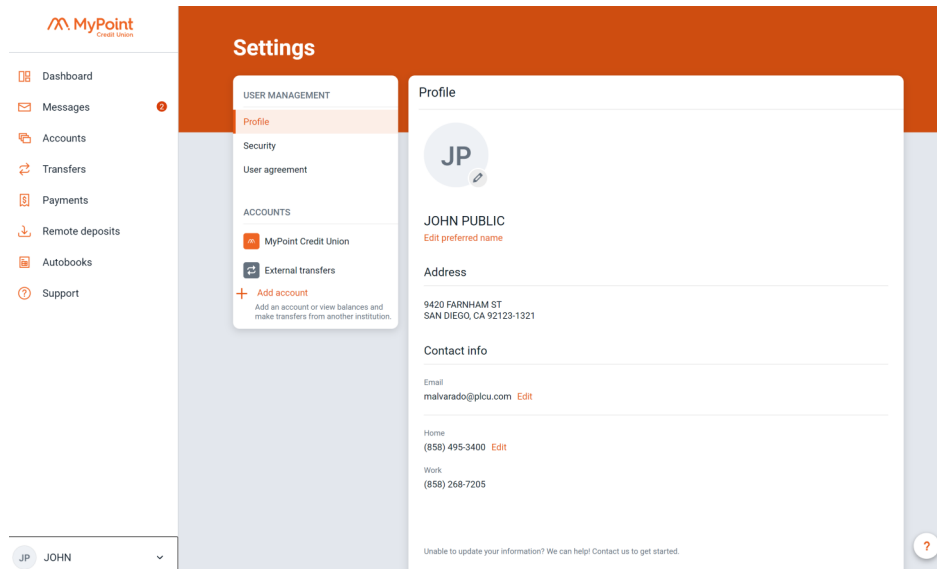
- Information about MyPoint Credit Union
- Contact Us Information
- Start a Conversation

# Account Settings



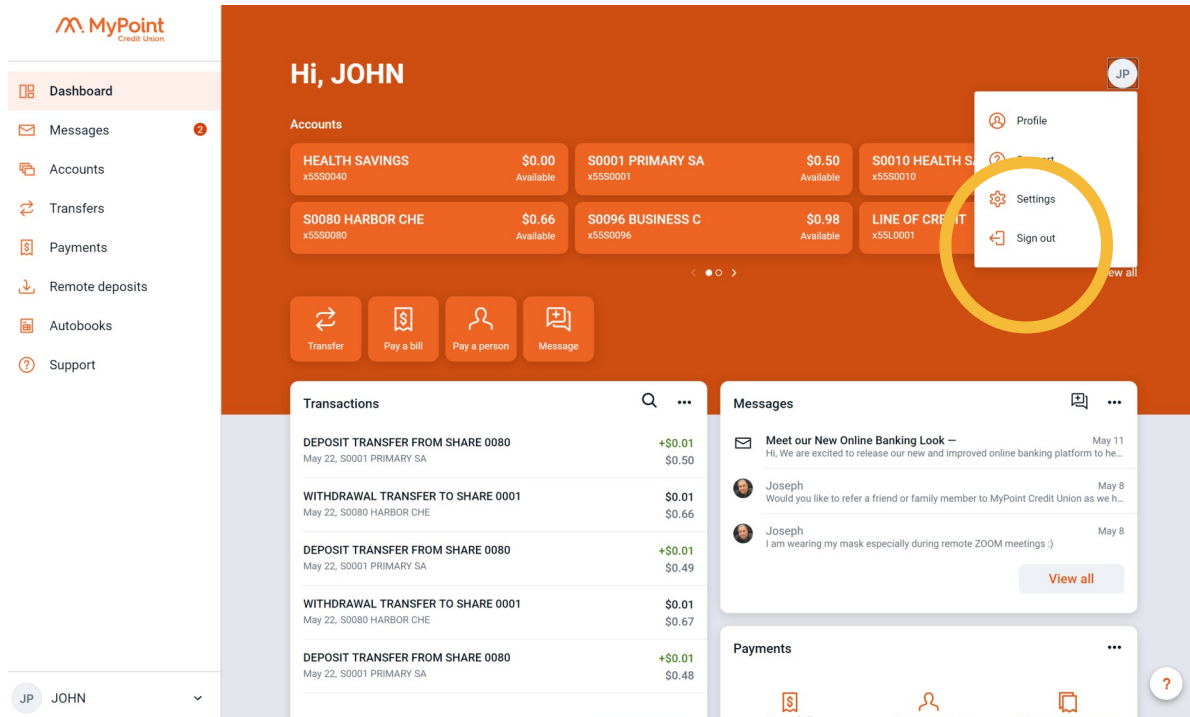
- Click on your name
- This tab is for user management settings
- Profile
  - Upload a profile picture
  - Edit your preferred name
  - Contact Information
  - Edit email
  - Edit phone numbers
- Security
  - Edit Username
  - Edit password
  - Reset the phone used for two factor authentication
  - See a list of recently used devices
  - Remove a device you no longer use

# Account Settings Cont.



- User Agreement – view the End User Agreement
- Accounts
  - MyPoint Credit Union
  - View a list of all accounts and manage options
- External Accounts
  - View a list of external accounts
  - Remove an account
  - Add an account

# Sign Out



- This feature will remove your online banking profile
- Upon your next log in you will be required to enter:
  - User name
  - Password
  - Two Factor Authentication Verification Code
  - Select four digit passcode if using a mobile device
  - If you have clicked on the remember this computer button when signing in the system will remember the device and not require the two factor authentication.
- To close your session when finished exit the webpage and/or close the web browser. Online banking will terminate the session but remember you as a user.