



DIGITAL BANKING

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FIRST TIME SIGN-ON FOR EXISTING USERS

If you are enrolled in Digital Banking, please follow these steps when you log into the upgraded platform for the first time.

1. Go to www.vsecu.com and enter your User ID. Click **Login**.

ASK 1-800-371-5162 Routing # 211691185

DIGITAL BANKING USER ID **Login**

Enroll in Digital Banking · Online Security Tips

2. At the Login box that appears, enter your Password. Click **Login**.

Username
testuser

Password
|

Remember Username

Login

Forgot your username or password?

Or, Enroll in Digital Banking

3. Fill in the personal information fields to verify your identity:

- **Social Security Number**
- **Date of Birth**
- **City**

Welcome Back

Updates have been made to Digital Banking. Please verify your identity and update your password.

1 2 3 4
Personal Info Authenticate Select New Password Legal Agreements

Social Security Number | Date of Birth MM/DD/YYYY | City |

Continue

4. Click **Continue**.



FIRST TIME SIGN-ON FOR EXISTING USERS (CONT.)

- 5. From the dropdown menu, choose a **Delivery Method** for your validation code and click **Request Code**.

Welcome Back

Updates have been made to Digital Banking. Please verify your identity and update your password.

1 — 2 — 3 — 4
Personal Authenticate Select New Legal
Info Password Agreements

Security Validation

To protect the security of your account please select a delivery method for your validation code, then enter the 6-digit number to continue.

Delivery Method
|

Request Code

- 6. Enter the code you received in the **Verification Code** field and click **Next**.

🔒 Verification Code

|

Next

[Request New Code](#)

Welcome Back

Updates have been made to Digital Banking. Please verify your identity and update your password.

1 — 2 — 3 — 4
Personal Authenticate Select New Legal
Info Password Agreements

Security Validation

To protect the security of your account, please enter the 6-digit Verification Code below, and then click on the Validate button.

Delivery Method Email
Email | *****@vsecu.com

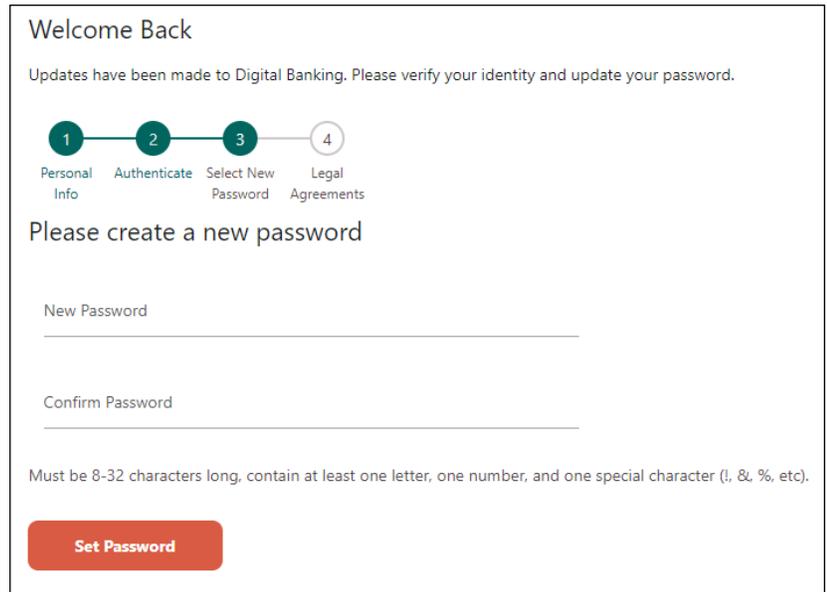
Verification Code
🔒 1 4 8 5 9 1 |

Next

FIRST TIME SIGN-ON FOR EXISTING USERS (CONT.)

7. Enter a **New Password**, and click **Set Password**.

Your password must be 8-32 characters long, contain at least one upper case letter and one number, and can include special characters (!, \$, *, etc.).



Welcome Back

Updates have been made to Digital Banking. Please verify your identity and update your password.

1 2 3 4
Personal Authenticate Select New Legal
Info Password Agreements

Please create a new password

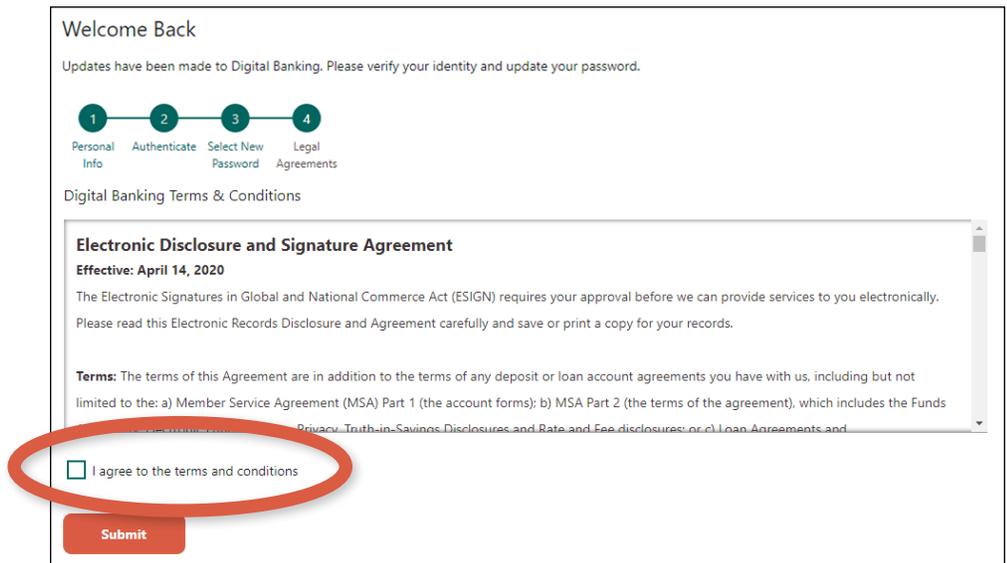
New Password

Confirm Password

Must be 8-32 characters long, contain at least one letter, one number, and one special character (!, &, %, etc).

Set Password

8. Read and agree to the **Digital Banking Terms & Conditions**, then click **Submit**.



Welcome Back

Updates have been made to Digital Banking. Please verify your identity and update your password.

1 2 3 4
Personal Authenticate Select New Legal
Info Password Agreements

Digital Banking Terms & Conditions

Electronic Disclosure and Signature Agreement
Effective: April 14, 2020

The Electronic Signatures in Global and National Commerce Act (ESIGN) requires your approval before we can provide services to you electronically. Please read this Electronic Records Disclosure and Agreement carefully and save or print a copy for your records.

Terms: The terms of this Agreement are in addition to the terms of any deposit or loan account agreements you have with us, including but not limited to the: a) Member Service Agreement (MSA) Part 1 (the account forms); b) MSA Part 2 (the terms of the agreement), which includes the Funds and Investment Disclosures, Privacy, Truth-in-Savings Disclosures and Rate and Fee disclosures; or c) Loan Agreements and

I agree to the terms and conditions

Submit

[CLICK TO RETURN TO TABLE OF CONTENTS](#)



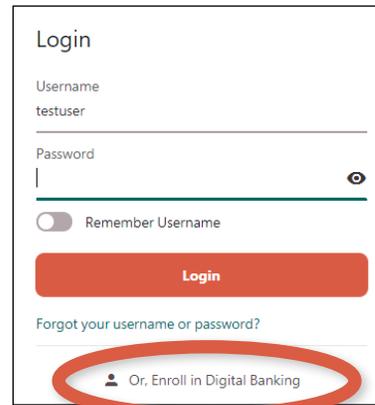
HOW TO ENROLL IN DIGITAL BANKING—NEW USER

Please follow these steps if you are not currently enrolled in Digital Banking.

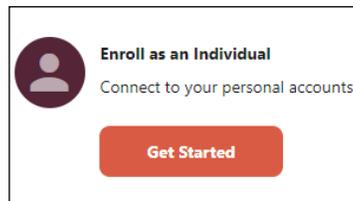
1. Go to www.vsecu.com and click **Enroll in Digital Banking**.



-
- Or, from the **Login** box, click **Or, Enroll in Digital Banking**.



-
2. Click **Get Started** under **Enroll as an Individual**.



-
-
3. Fill in the personal information fields:

- **First Name**
- **Last Name**
- **Social Security Number**
- **Date of Birth**
- **Account Number**

A screenshot of the 'Digital Banking Enrollment' form. It has a progress indicator with four steps: 1. Personal Info, 2. Authenticate, 3. Username & Password, and 4. Legal Agreements. Step 1 is highlighted. The form has fields for 'First Name', 'Last Name', 'Social Security Number', 'Date of Birth' (with a calendar icon and 'MM/DD/YYYY' format), and 'Account Number'. A red 'Continue' button is at the bottom.

-
-
-
4. Click **Continue**.





HOW TO ENROLL IN DIGITAL BANKING—NEW USER (CONT.)

5. From the dropdown menu, choose a **Delivery Method** for your validation code and click **Request Code**.

Digital Banking Enrollment

1 Personal Info 2 Authenticate 3 Username & Password 4 Legal Agreements

Security Validation

To protect the security of your account please select a delivery method for your validation code, then enter the 6-digit number to continue.

Delivery Method

Request Code

6. Enter the code you received in the **Verification Code** field and click **Next**.

Verification Code

Next

Request New Code

Digital Banking Enrollment

1 Personal Info 2 Authenticate 3 Username & Password 4 Legal Agreements

Security Validation

To protect the security of your account, please enter the 6-digit Verification Code below, and then click on the Validate button.

Delivery Method Email

Email ****w@vsecu.com

Verification Code 749075

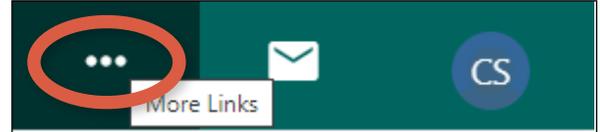
Next

Request New Code

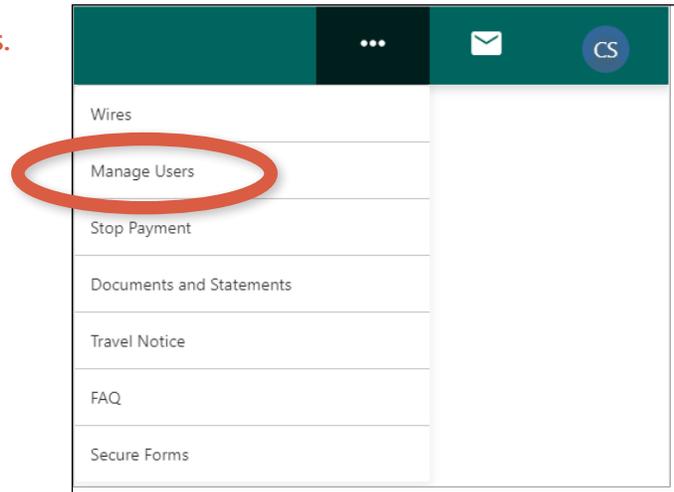
HOW TO ADD ADDITIONAL USERS

Follow these steps to allow other users access to your Digital Banking account.

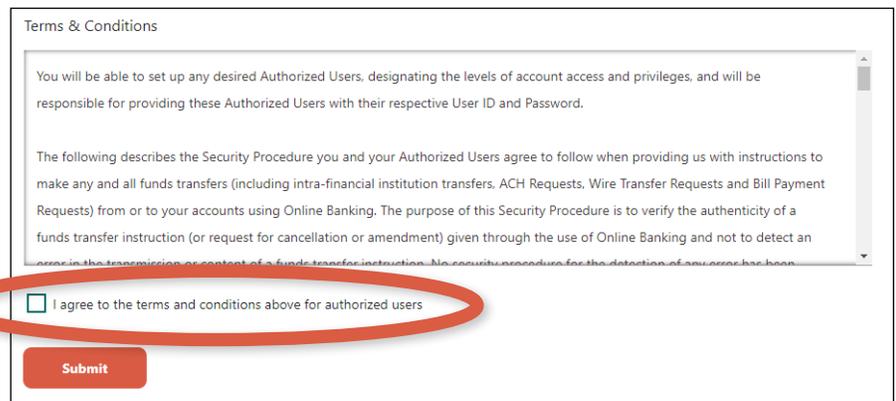
1. Log into Digital Banking and click the three-dot ellipsis (...) to access **More Links**.



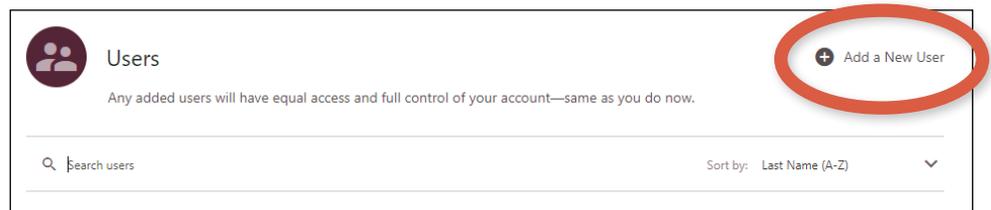
2. From the More Links dropdown, click on **Manage Users**.



3. Read and agree to the **Terms & Conditions**, then click **Submit**.

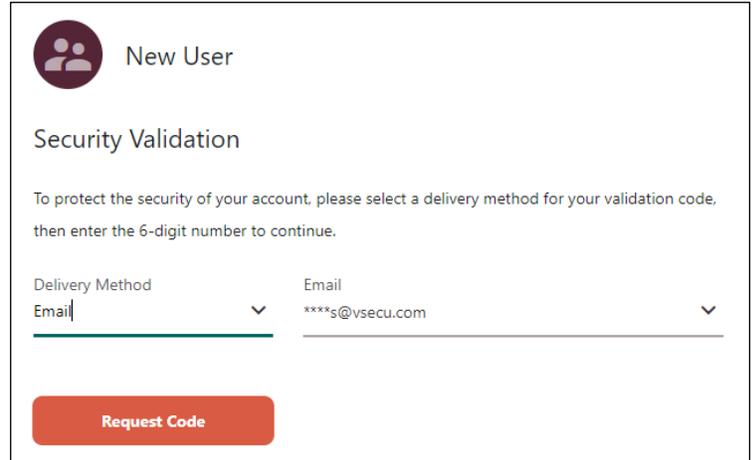


4. Click on **Add a New User**.

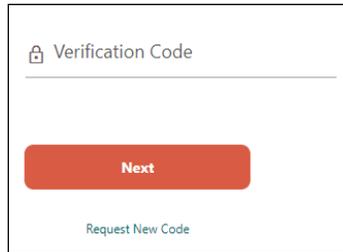
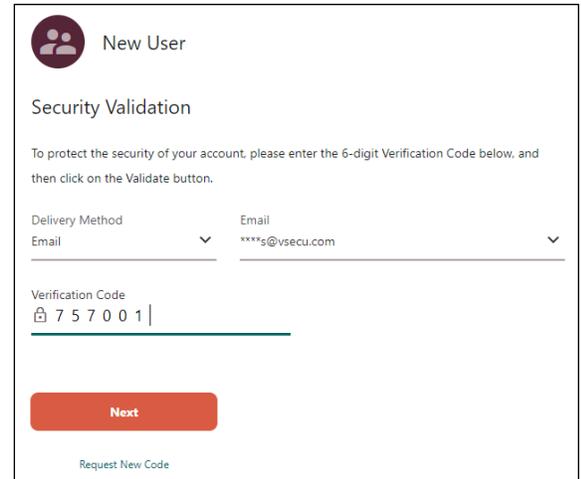


HOW TO ADD ADDITIONAL USERS (CONT.)

5. From the dropdown menu, choose a **Delivery Method** for your validation code and click **Request Code**.

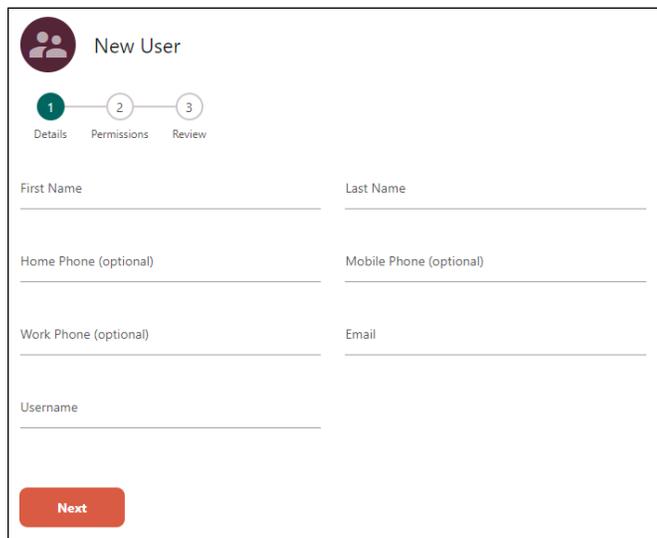


6. Enter the code you received in the **Verification Code** field and click **Next**.

7. Fill in the New User details:

- **First Name**
- **Last Name**
- **Phone (optional)**
- **Email**
- **Username**



HOW TO ADD ADDITIONAL USERS (CONT.)

8. Click **Next**.



9. Deselect any accounts you do not want the new user to view.



New User

1
2
3

Details
Permissions
Review

If "All Accounts" is selected, this user will have permission for any new accounts opened in the future.

View Accounts

All Accounts ▲
4 out of 4

Share Savings *

Checking *

Cindy's Savings *

Fixed Rate Non-Saleable MTG *

10. Deselect any permissions you do not want the new user to have, then click **Next**.

Transfer Permissions

Transfers To ▼

Transfers From ▼

This user has the ability to transfer "To" and "From":

All External Accounts ▼

This user has the ability to:

View Statements and Documents

Mobile Check Deposit

Manage External Accounts

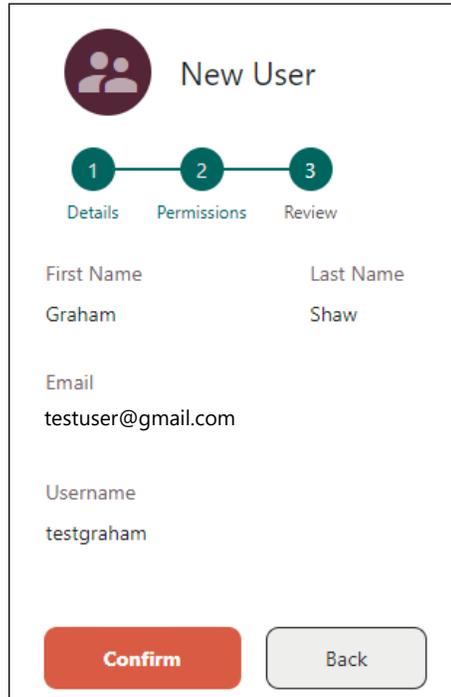
Manage Member to Member Accounts

Next

Back

HOW TO ADD ADDITIONAL USERS (CONT.)

11. Review new user details, then click **Confirm**.



The screenshot shows a 'New User' review screen. At the top, there is a purple icon of two people and the text 'New User'. Below this is a progress indicator with three steps: 1 (Details), 2 (Permissions), and 3 (Review). The 'Review' step is currently active. The user details are as follows:

Field	Value
First Name	Graham
Last Name	Shaw
Email	testuser@gmail.com
Username	testgraham

At the bottom of the screen, there are two buttons: a red 'Confirm' button and a grey 'Back' button.

12. Click **Done**.



The screenshot shows a bottom navigation bar with three buttons: a red 'Done' button, a grey 'View User' button, and a grey 'Add New User' button with a plus sign and person icon.

13. Provide the new user with the username you chose and let him or her know that they will receive an email with a temporary password at the address you listed.

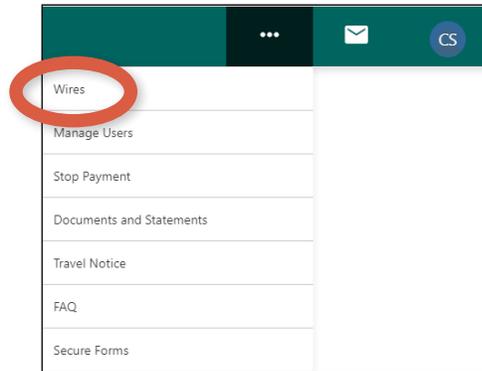
[CLICK TO RETURN TO TABLE OF CONTENTS](#)

HOW TO MAKE A WIRE TRANSFER

1. Log into Digital Banking and click the **three-dot ellipsis (...)** to access **More Links**.

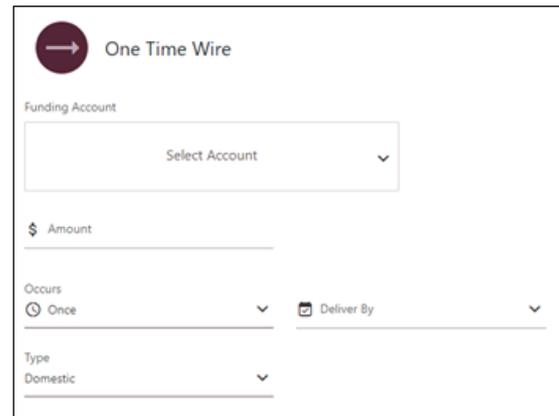


2. From the **More Links** dropdown menu, click on **Wires**.



3. Enter **One Time Wire** details.

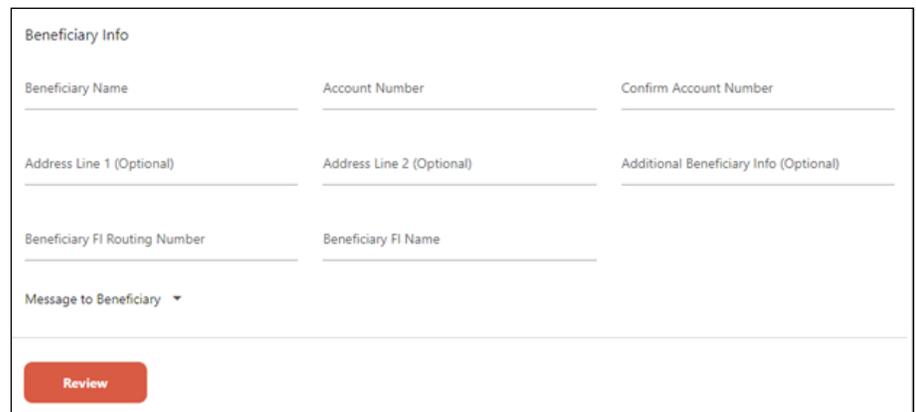
- Select the **Funding Account** from the dropdown menu.
- Enter the **Amount** of the wire transfer.
- The wire transfer **Occurs** once.
- Choose the **Deliver By** date.
- Select the **Type** of wire from the dropdown menu.



4. Enter **One Time Wire** details, continued: Enter **Beneficiary Info**.

Note: The abbreviation FI stands for Financial Institution.

- **Beneficiary Name**
- **Account Number**
- Address (optional)
- **Beneficiary FI Routing Number**
- **Beneficiary FI Name**
- Message to Beneficiary (optional)



HOW TO MAKE A WIRE TRANSFER (CONT.)

5. Click **Review**.



6. **Review One Time Wire** details. Click **Edit** to make changes.



Funding Account	
 Checking	*7302
Amount \$10.00	
Occurs	Deliver By
 Once	 Sep 11, 2020
Type	
Domestic	
Beneficiary Info	
Beneficiary Name	Account Number
Graham Shaw	21112770
Beneficiary FI Routing Number	Beneficiary FI Name
011601100	Union Bank
Message to Beneficiary	
testing	

7. Click **Submit**.



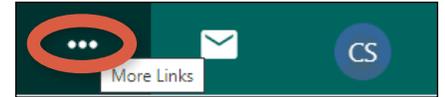
8. Click **Print**, if desired, then click **Done**.



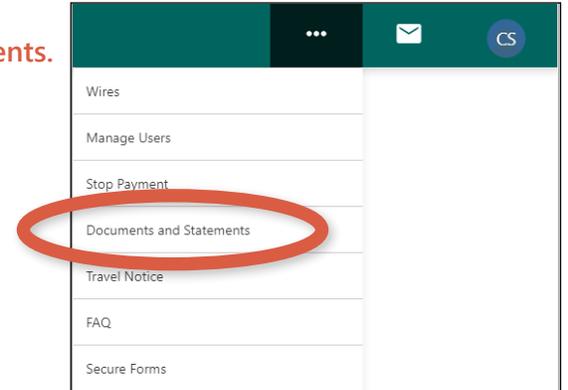
[CLICK TO RETURN TO TABLE OF CONTENTS](#)

HOW TO ENROLL IN ESTATEMENTS

1. Log into Digital Banking and click the **three-dot ellipsis (...)** to access **More Links**.



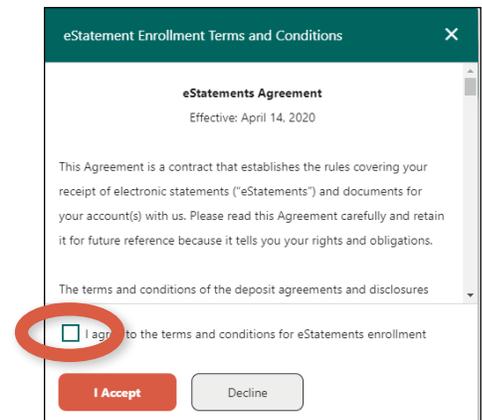
2. From the **More Links** dropdown menu, click on **Documents and Statements**.



3. You will see a toggle to the right of **eStatements and Documents**. Click on the toggle switch to enroll in eStatements. Note: If the switch is turned on, then you can unenroll in eStatements by turning the switch off.



4. Read and agree to the **eStatement Enrollment Terms & Conditions**, then click **I Accept**.



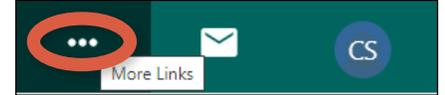
5. Now, you may **View** or **Download** available documents and statements.



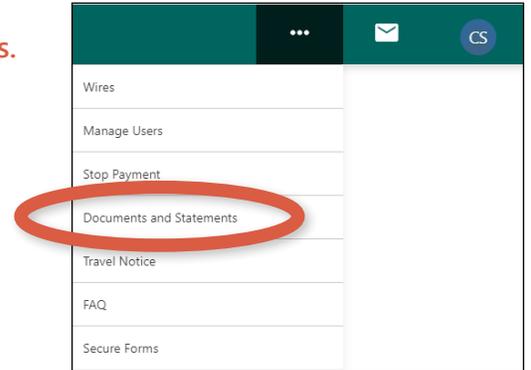
[CLICK TO RETURN TO TABLE OF CONTENTS](#)

HOW TO ENROLL IN CREDIT CARD ESTATEMENTS

1. Log into Digital Banking and click the **three-dot ellipsis (...)** to access **More Links**.



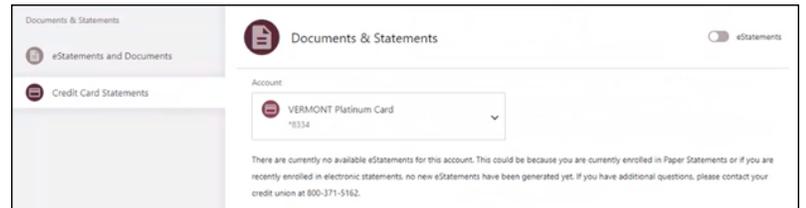
2. From the **More Links** dropdown menu, click on **Documents and Statements**.



3. Click **Credit Card Statements**.



4. Choose the credit card **Account** from the dropdown.



5. To the right of Documents & Statements, you will see a toggle switch. Click on the switch to enroll in Credit Card eStatements.

Note: If the switch is turned on, then you can unenroll in eStatements by turning the switch off.





HOW TO ENROLL IN CREDIT CARD ESTATEMENTS (CONT.)

6. Read and agree to the Credit Card eStatement Enrollment Terms & Conditions, then click **I Accept**.

Credit Card eStatement Enrollment Terms and Conditions

Credit Card eStatements Agreement
Effective: September 9, 2020

Electronic Disclosure and Signature Agreement
The Electronic Signatures in Global and National Commerce Act (ESIGN) requires your approval before we can provide services to you electronically. Please read this Electronic Records Disclosure and Agreement carefully and save or print a copy for your records.

I agree to the terms and conditions of Credit Card eStatements enrollment

I Accept Decline

7. Now you may **View** or **Download** available statements.

Documents & Statements eStatements

Account

VERMONT Platinum Card *8334

2020

September Statement **View** **Download**

August Statement **View** **Download**

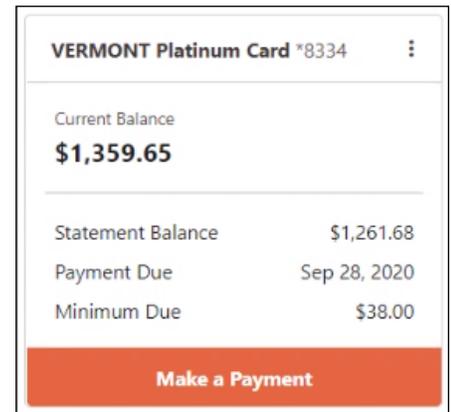
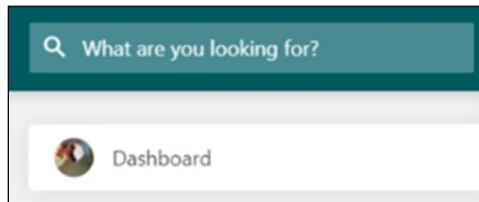
[CLICK TO RETURN TO TABLE OF CONTENTS](#)

HOW TO SET CREDIT CARD CONTROLS AND ALERTS

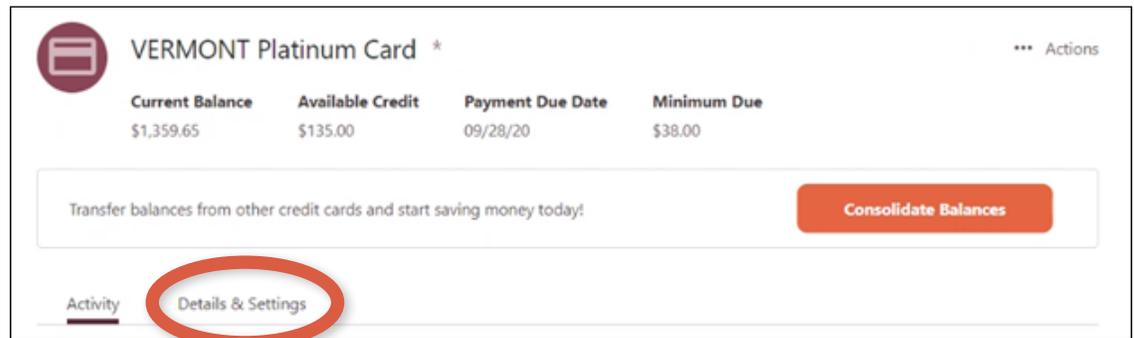
Follow the steps to set credit card controls and manage alerts for your credit card.

HOW TO SET CREDIT CARD CONTROLS

1. Log into Digital Banking and click on your credit card tile from the dashboard.

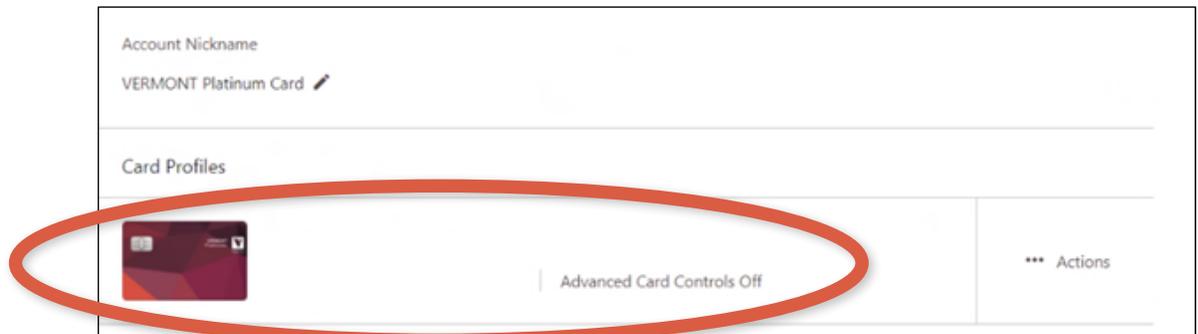


2. Click **Details & Settings**.



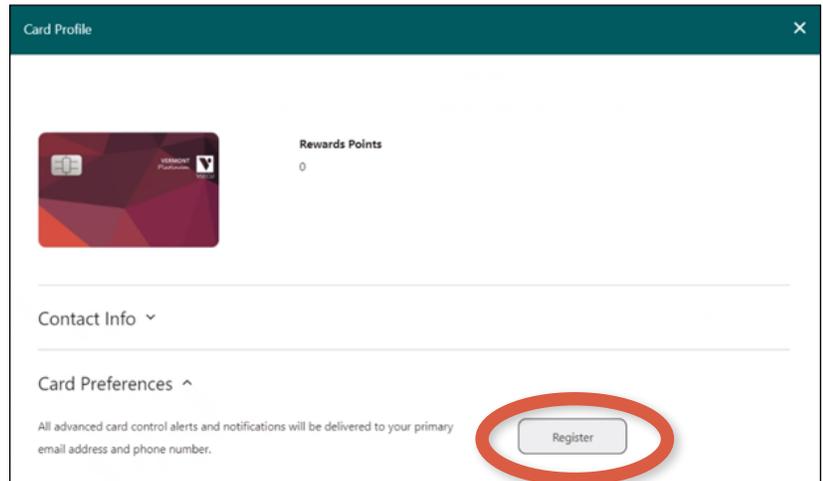
3. Click on the **Card Profile**.

Note: The name of the primary owner of the credit card account will display in the card profile.



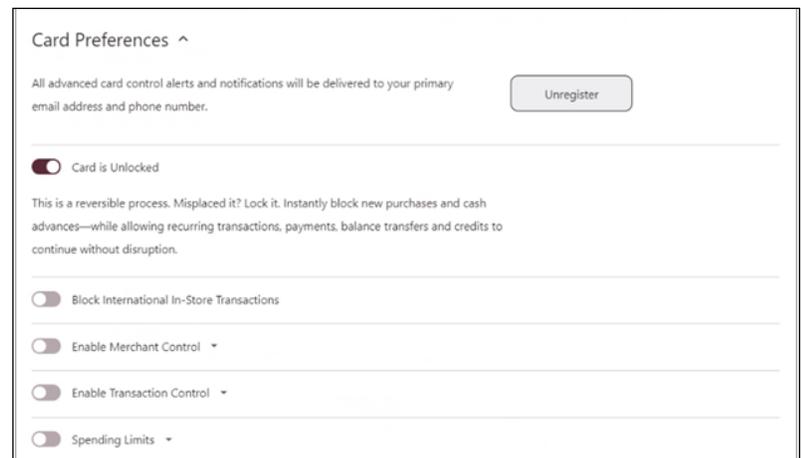
HOW TO SET CREDIT CARD CONTROLS AND ALERTS (CONT.)

4. Click **Register** under **Card Preferences**.



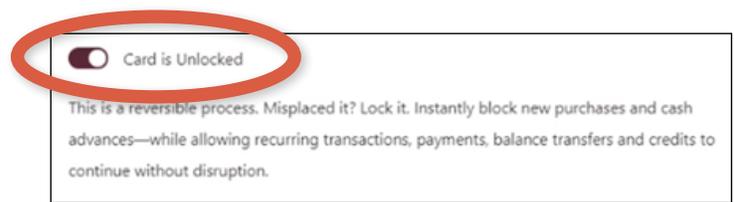
5. Once you Register, you will have access to both Credit Card Controls (i.e. **Card Preferences**) and Credit Card Alerts.

See below information on **How to Manage Credit Card Alerts**.



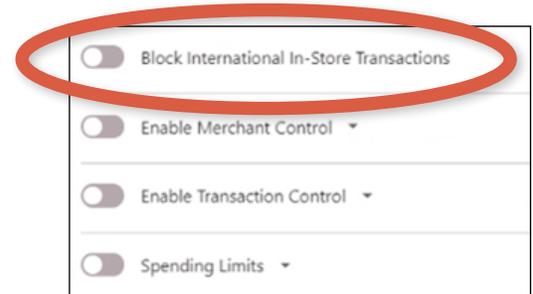
6. Click the toggle switch to lock your credit card. Click the switch again to unlock.

- The **Card is Unlocked** when the circle is to the right.
- The **Card is Locked** when the circle is to the left.

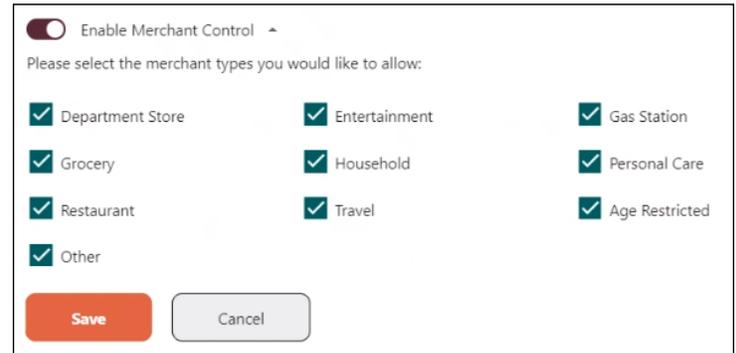


HOW TO SET CREDIT CARD CONTROLS AND ALERTS (CONT.)

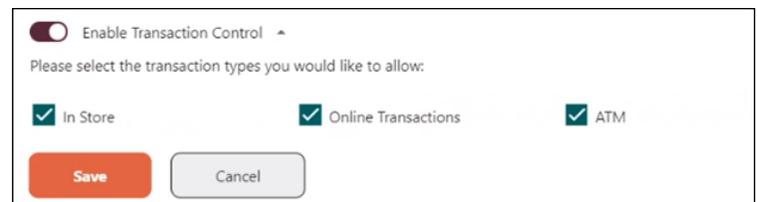
7. Click the toggle switch to **Block International In-Store Transactions**.
Click the switch again to unblock.



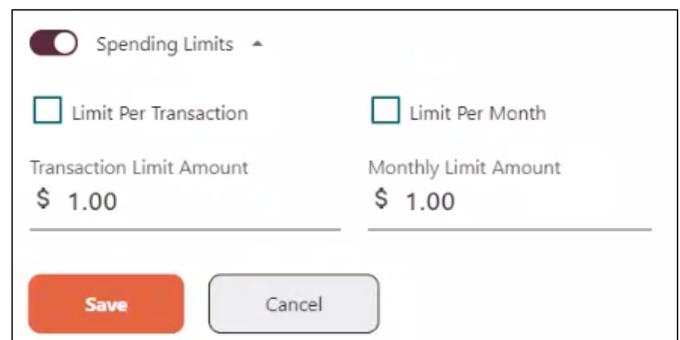
8. Click the toggle switch to **Enable Merchant Control**.
- Select the merchant types you would like to allow.
 - Click **Save**.



9. Click the toggle switch to **Enable Transaction Control**.
- Select the transaction types you would like to allow.
 - Click **Save**.



10. Click the toggle switch to enable and set **Spending Limits**.
You may choose one or both of the available spending limits.
- Click the **Limit Per Transaction** box and enter a **Transaction Limit Amount**.
 - Click the **Limit Per Month** box and enter a **Monthly Limit Amount**.
 - Click **Save**.





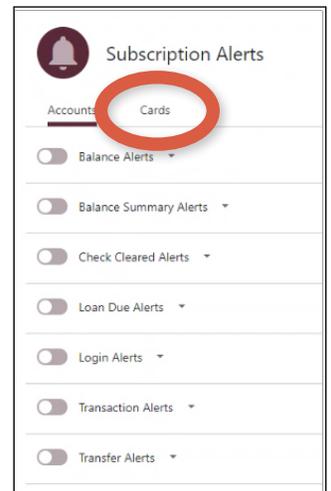
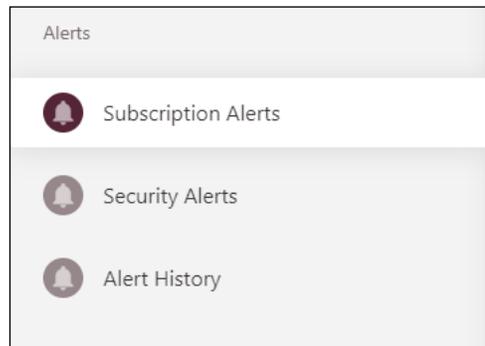
HOW TO SET CREDIT CARD CONTROLS AND ALERTS (CONT.)

HOW TO MANAGE CREDIT CARD ALERTS

1. Log into Digital Banking and click **Manage Alerts**.

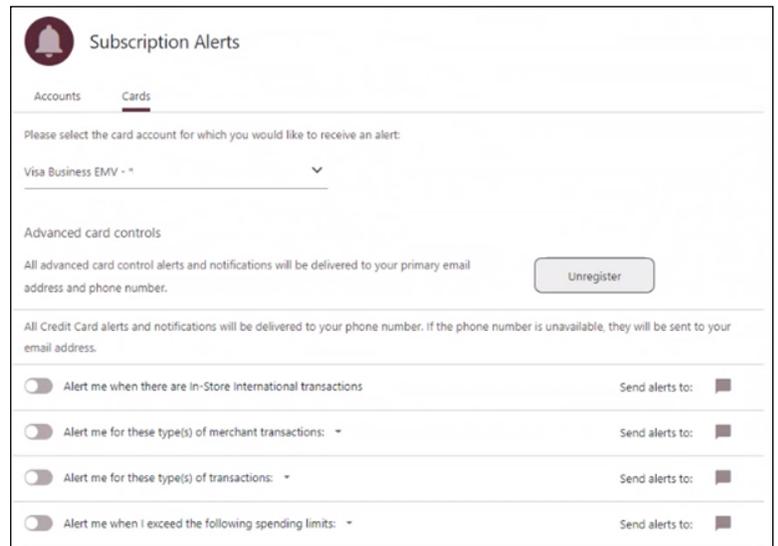


2. From **Subscription Alerts**, click **Cards**.



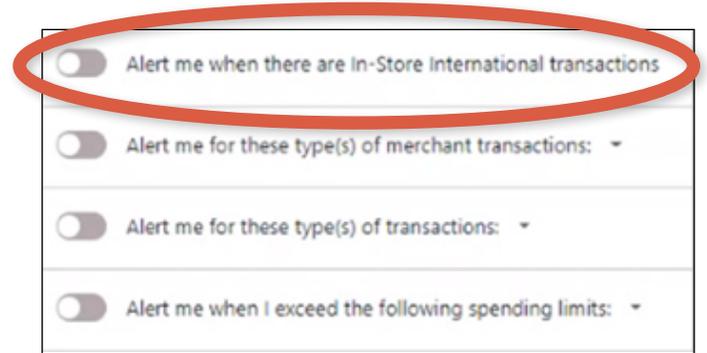
3. Click **Register** if you haven't already registered while setting up Credit Card Controls.

Once you Register, you will have access to both Card Alerts and Credit Card Controls (i.e. Card Preferences). See above for information on **How to Set Credit Card Controls**.



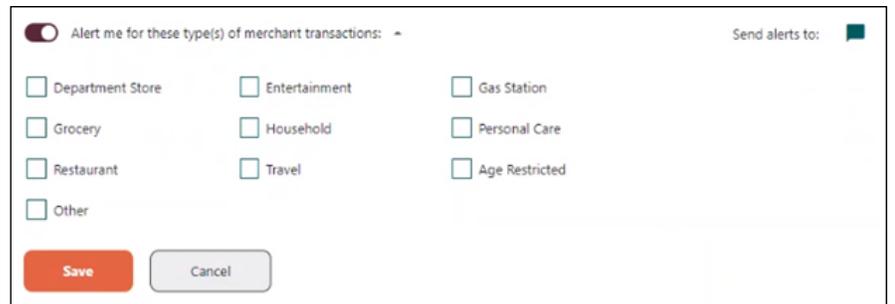
HOW TO SET CREDIT CARD CONTROLS AND ALERTS (CONT.)

4. Click the toggle switch to turn on **Alert me when there are In-Store International Transactions**. Click the toggle switch to turn off the alert.



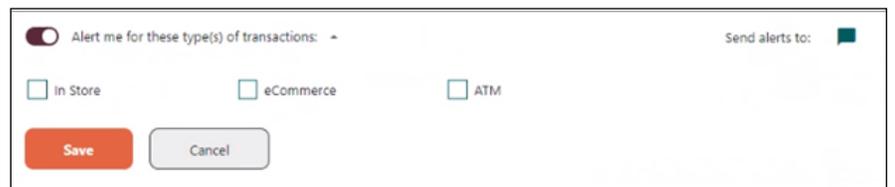
5. Click the toggle switch to turn on **Alert me for these type(s) of merchant transactions**. Click the switch again to turn off the alert.

- Select the type(s) of merchant transactions for which you would like an alert.
- Click **Save**.



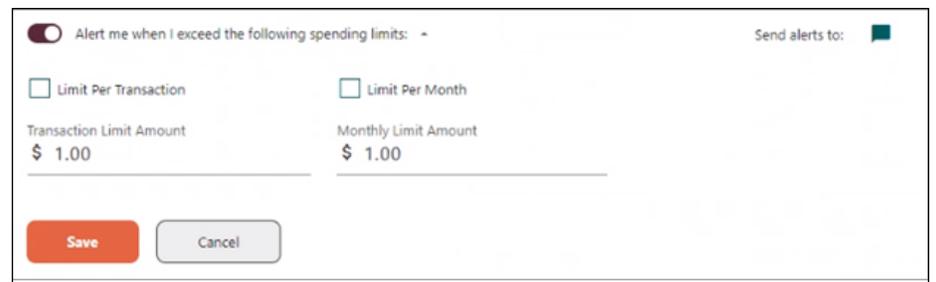
6. Click the toggle switch to turn on **Alert me for these type(s) of transactions**. Click the switch again to turn off the alert.

- Select the type(s) of transactions for which you would like an alert.
- Click **Save**.



7. Click the toggle switch to turn on **Alert me when I exceed the following spending limits**. Click the switch again to turn off the alert. You may choose one or both of the available spending limits.

- Click the **Limit Per Transaction** box and enter a **Transaction Limit Amount**.
- Click the **Limit Per Month** box and enter a **Monthly Limit Amount**.
- Click **Save**.



[CLICK TO RETURN TO TABLE OF CONTENTS](#)



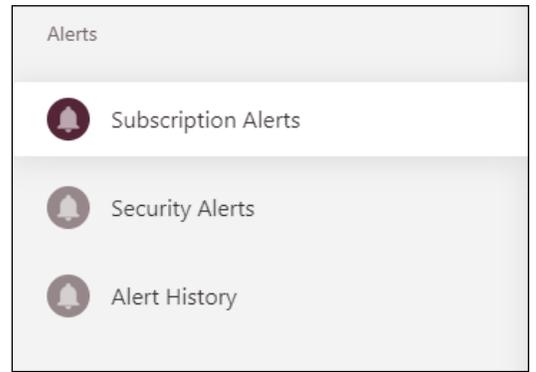
HOW TO MANAGE ALERTS

Follow the steps to set up and manage alerts.

1. Log into Digital Banking and click **Manage Alerts**.



2. From here, you can manage **Subscription Alerts** and **Security Alerts**, and view **Alert History**.

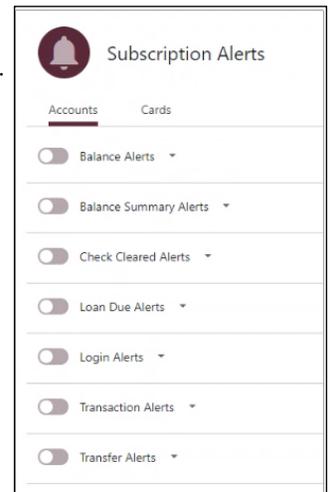




HOW TO MANAGE ALERTS (CONT.)

MANAGE SUBSCRIPTION ALERTS

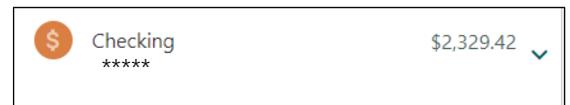
3. From **Subscription Alerts**, click on **Accounts**, **Cards**, or **Bill Pay** to manage applicable alerts. (See related guide for information on how to set up credit card controls and alerts.)



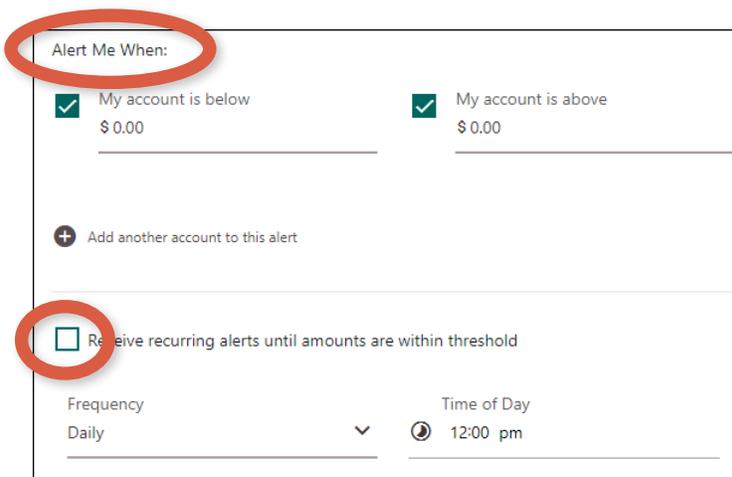
4. Click the alert you want to receive to set the alert details.



- Choose the account for which you want to receive the alert from the account dropdown.



- Enter the alert details.





HOW TO MANAGE ALERTS (CONT.)

Choose the ways in which you want to receive the alert:
Email, **Mobile Phone Number**, and/or **Push Notification**.

Push notifications can only be enabled if you have the mobile app downloaded to your mobile device.

Send alerts to:

Email

Mobile Phone Number

Push Notification ⓘ

[Edit contact information](#)

5. You may **Add another account to this alert**.

[+ Add another account to this alert](#)

6. Click **Save**.

[Save](#) [Cancel](#)

7. Click the toggle switch to turn the alert on or off.

- The alert is on when the circle is to the right.
- The alert is off when the circle is to the left.

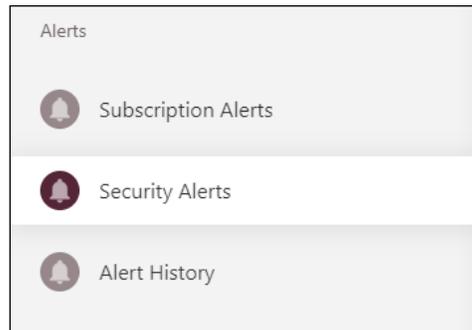
Balance Alerts ▾

Balance Summary Alerts ▾

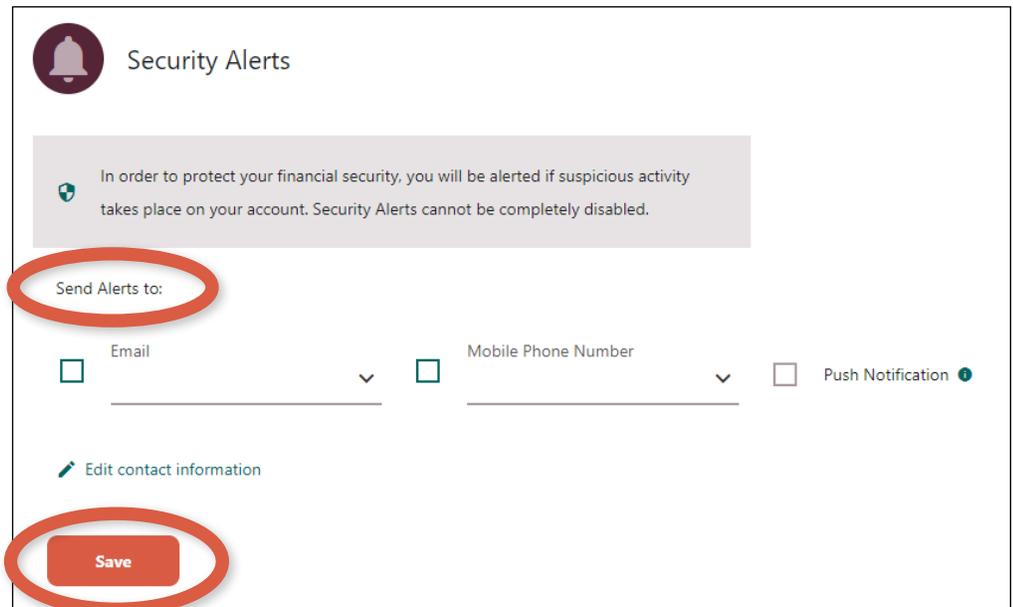
HOW TO MANAGE ALERTS (CONT.)

MANAGE SECURITY ALERTS

8. Click on **Security Alerts**.



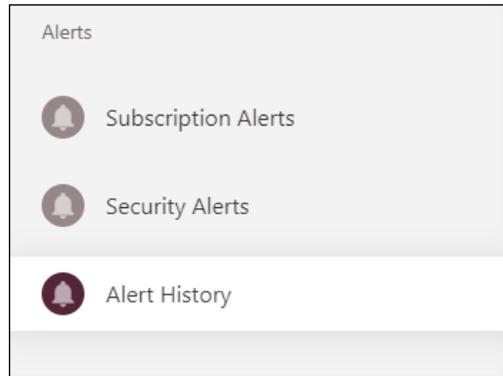
9. Choose at least one **Send Alerts to** destination and click **Save**.



HOW TO MANAGE ALERTS (CONT.)

VIEW ALERT HISTORY

10. Click on **Alert History** to view alert history details.



[CLICK TO RETURN TO TABLE OF CONTENTS](#)

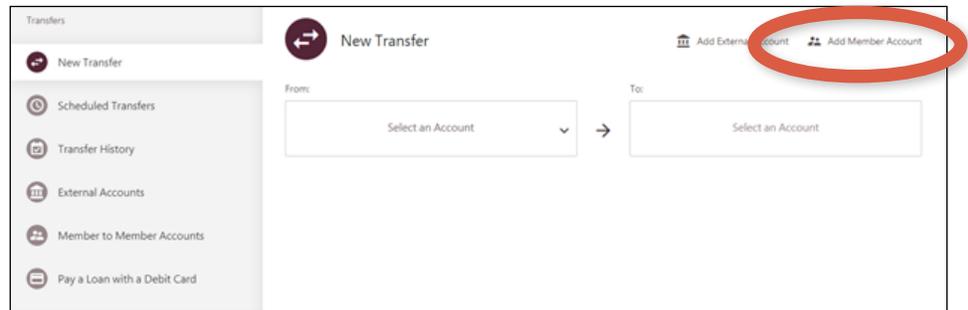
HOW TO ADD ANOTHER MEMBER ACCOUNT

Follow these steps to link an account of another member to your account.

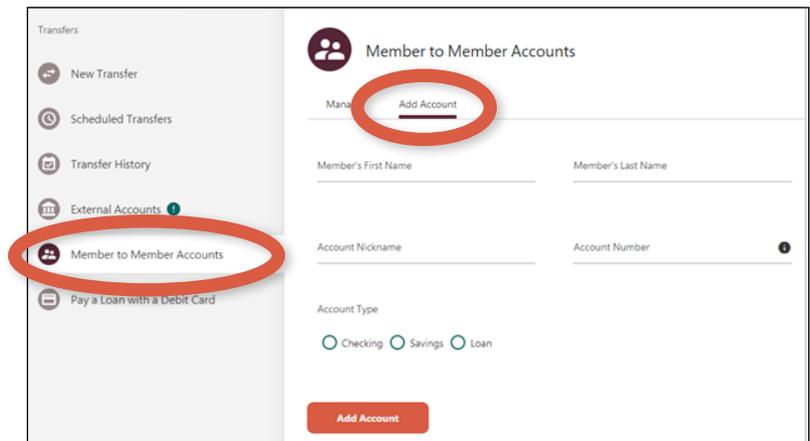
1. Log into Digital Banking and click **Make a Transfer**.



2. From New Transfer, click **Add Member Account**.

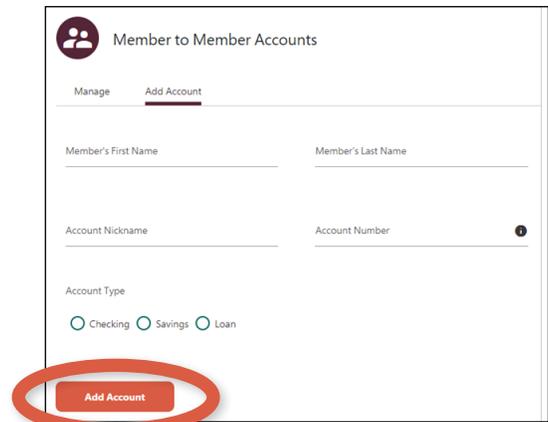


Alternatively, from **Member to Member Accounts**, click **Add Account**.



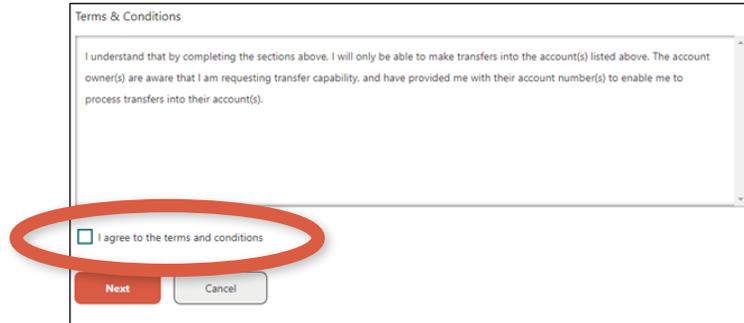
3. Enter details to add a **Member to Member Account**.

- Enter the **Member's First Name** and the **Member's Last Name**.
- Enter an **Account Nickname** and the **Account Number**.
- Select **Account Type**.
- Click **Add Account**.



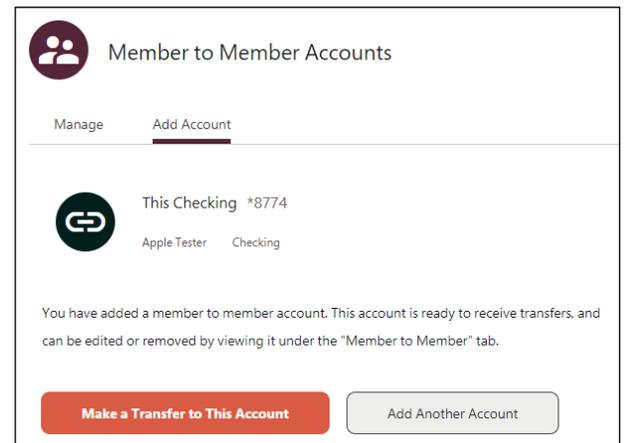
HOW TO ADD ANOTHER MEMBER ACCOUNT (CONT.)

4. Read and agree to the **Terms & Conditions**, then click **Next**.



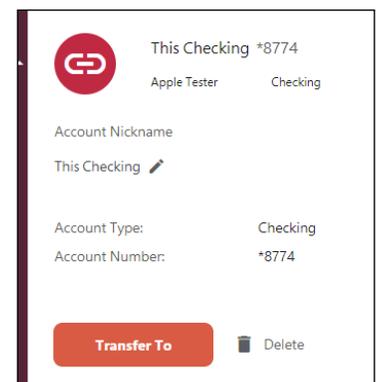
The screenshot shows a 'Terms & Conditions' dialog box. The text inside reads: 'I understand that by completing the sections above, I will only be able to make transfers into the account(s) listed above. The account owner(s) are aware that I am requesting transfer capability, and have provided me with their account number(s) to enable me to process transfers into their account(s).' Below the text is a checkbox labeled 'I agree to the terms and conditions', which is circled in red. At the bottom of the dialog are two buttons: 'Next' (highlighted in red) and 'Cancel'.

5. Once the account has been added, you may choose to **Make a Transfer to this Account** or **Add Another Account**.



The screenshot shows the 'Member to Member Accounts' page. It has a header with a person icon and the title 'Member to Member Accounts'. Below the header are two tabs: 'Manage' and 'Add Account' (which is selected). The main content area shows a single account entry: 'This Checking *8774' with a link icon, 'Apple Tester' as the member name, and 'Checking' as the account type. Below this entry is a message: 'You have added a member to member account. This account is ready to receive transfers, and can be edited or removed by viewing it under the "Member to Member" tab.' At the bottom of the page are two buttons: 'Make a Transfer to This Account' (highlighted in red) and 'Add Another Account'.

6. From **Member to Member Accounts**, click the account to initiate a **Transfer To** the account or to **Delete** the account.



The screenshot shows the details for the 'This Checking *8774' account. It features a link icon, the account name 'This Checking *8774', the member name 'Apple Tester', and the account type 'Checking'. Below this information is a section for 'Account Nickname' with the current nickname 'This Checking' and an edit icon. Further down, it lists 'Account Type: Checking' and 'Account Number: *8774'. At the bottom of the page are two buttons: 'Transfer To' (highlighted in red) and 'Delete'.

[CLICK TO RETURN TO TABLE OF CONTENTS](#)



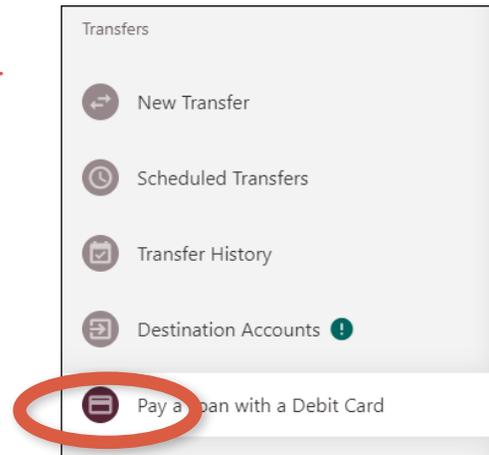
HOW TO PAY A LOAN WITH A DEBIT CARD

Follow the steps to pay your loan with your debit card from another financial institution.

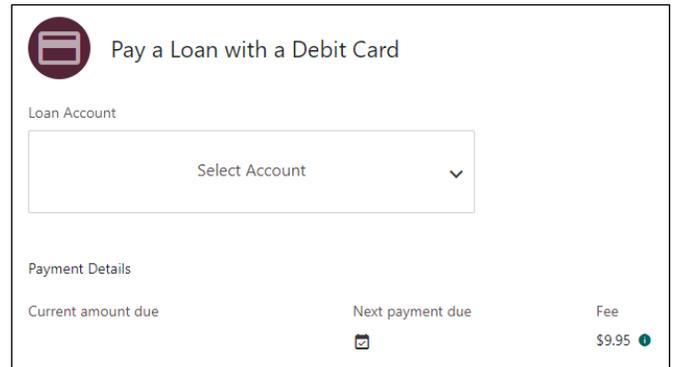
1. Log into Digital Banking and click **Make a Transfer**.



2. From the Transfers menu, select **Pay a Loan with a Debit Card**.



3. Select the loan or credit account from the dropdown menu. Once selected, your **Payment Details** will show.



4. Enter your **Debit Card Details**.

Debit Card Details		
Card number	Expiration date MM/YYYY	Security code
Name on card		
Billing Address		
City	State	ZIP Code



HOW TO PAY A LOAN WITH A DEBIT CARD (CONT.)

5. Read and agree to the **Debit Card Loan Payment Disclosure**, then click **Review**.

Debit Card Loan Payment Disclosure

I hereby authorize Vermont State Employees Credit Union ("VSECU") to charge my debit card provided in order to make a payment on my VSECU loan as specified.

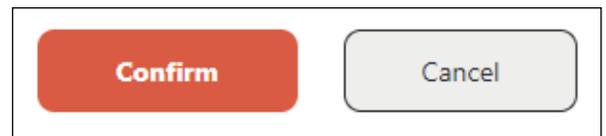
I understand that the following terms apply to this authorization:

- My debit card account will be charged and the funds will be credited to my VSECU loan. I may be prohibited from using a VSECU debit card for this payment.
- I acknowledge that it is my responsibility to ensure that sufficient funds are on deposit in my account at the other financial institution to make the payment as scheduled. In the event that funds are not available in

I agree to the Terms & Conditions, including the \$0.00 fee for this transaction.

Review

6. Verify your payment and debit card details, then click **Confirm**.

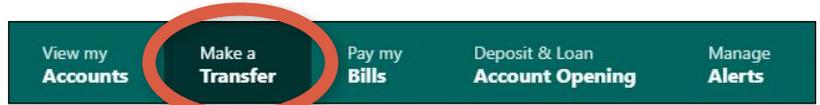


[CLICK TO RETURN TO TABLE OF CONTENTS](#)

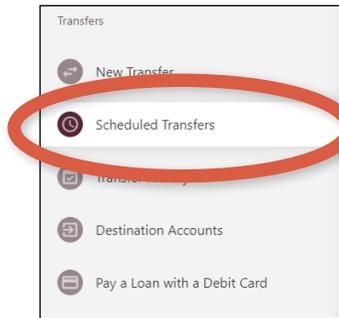
HOW TO CHANGE OR CANCEL A RECURRING TRANSFER

Follow these steps to change or cancel a scheduled recurring transfer from one deposit account to another.

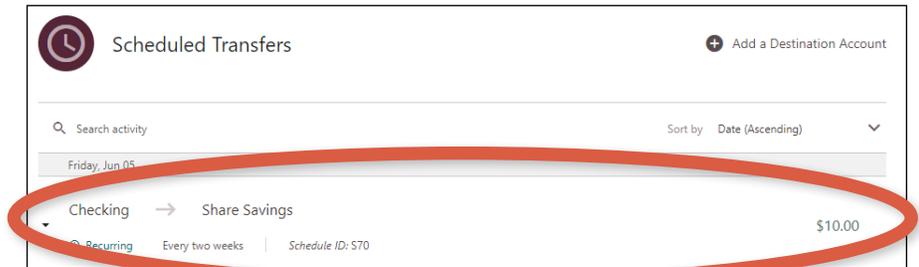
1. Log into Digital Banking and click **Make a Transfer**.



2. Click on **Scheduled Transfers** in the **Transfers** menu.



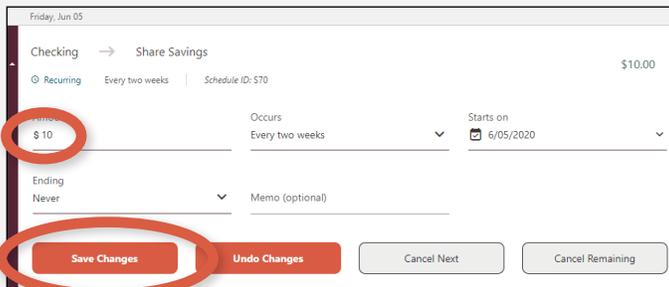
3. To see transfer details, click on the specific scheduled transfer you would like to change or cancel.



4. CHANGE RECURRING TRANSFER

You may change the **Amount**, a **future Starts on** date, and **Memo** from this screen. Click **Save Changes**.

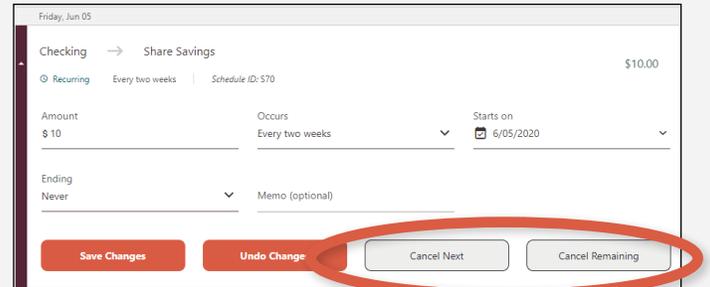
For any other changes, follow the steps to the right to cancel the transfer, then set up a new scheduled transfer with the desired details.



5. CANCEL RECURRING TRANSFER

Click **Cancel Next** or **Cancel Remaining**.

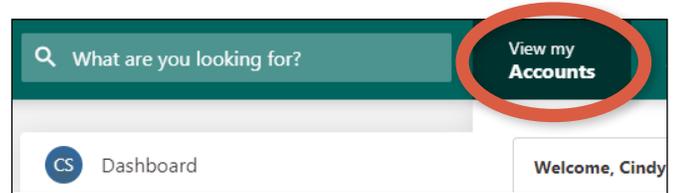
- **Cancel Next** will only cancel the next transfer but the schedule will continue.
- **Cancel Remaining** will cancel all remaining transfers and delete the schedule.



[CLICK TO RETURN TO TABLE OF CONTENTS](#)

HOW TO CUSTOMIZE YOUR DASHBOARD

Your dashboard is the first screen you see when you log into Digital Banking. You may also click on **View My Accounts** to return to your dashboard. You can customize your dashboard by following these steps to hide, view, or reorder accounts, choose which tiles of information you want to see, and select accounts to display in recent transactions.



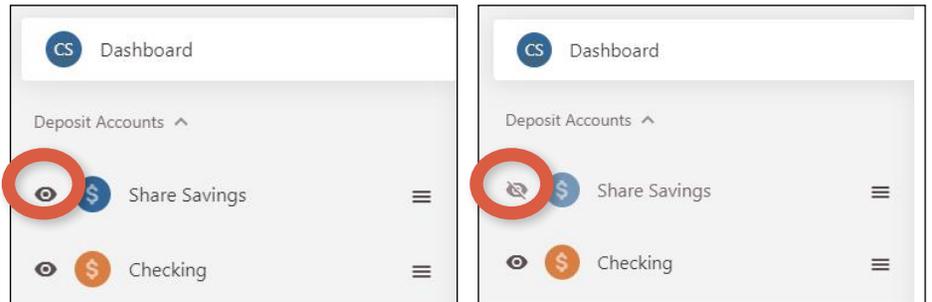
HOW TO HIDE OR VIEW ACCOUNTS

1. Log into Digital Banking and click **Customize** to the right of the welcome message.



2. After clicking **Customize**, you will see an **eye icon** to the left of each account.

- Click the **eye icon** to hide the account from your dashboard.
- Click the **eye icon with a slash through it** to see the account in your dashboard.



3. Click **Save**.



HOW TO CUSTOMIZE YOUR DASHBOARD (CONT.)

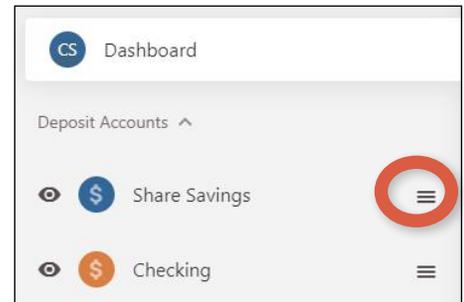
HOW TO REORDER ACCOUNTS

1. Log into Digital Banking and click **Customize** to the right of the welcome message.



2. After clicking **Customize**, you will see **three stacked lines** to the right of each account.

- Click and hold the **stacked lines** next to an account you want to move.
- Drag the account to the desired location in the list of accounts and release.



3. Click **Save**.



HOW TO CUSTOMIZE YOUR DASHBOARD (CONT.)

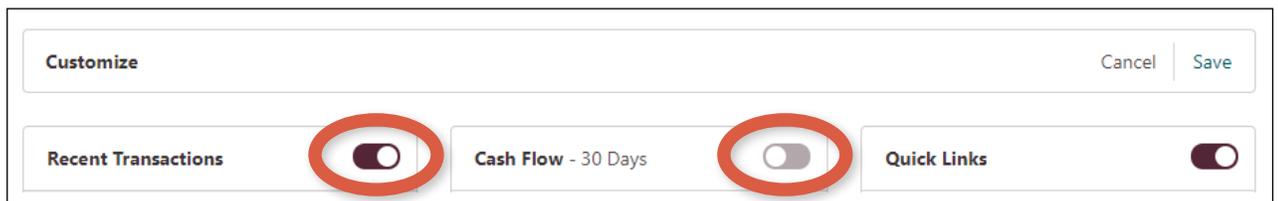
HOW TO TURN TILES ON/OFF

1. Log into Digital Banking and click **Customize** to the right of the welcome message.



2. After clicking **Customize**, you will see several tiles, each with a **toggle switch** to the right of the tile's heading. Click on the switch to select or deselect each tile. Click **Save**.

- The tile is selected to show in your dashboard when the circle is to the right.
- The tile is unselected and will not show in your dashboard when the circle is to the left.



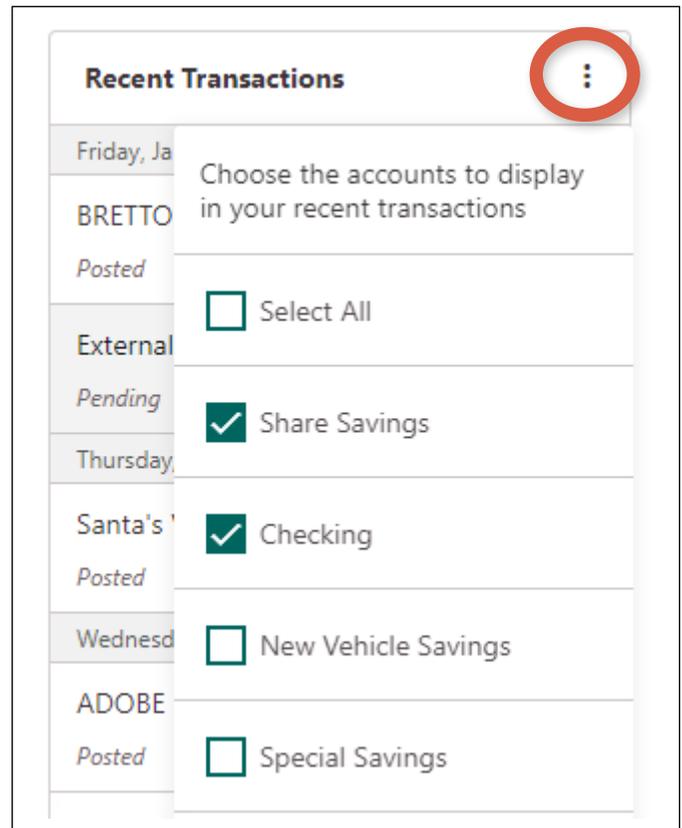
3. Click **Save**.



HOW TO CUSTOMIZE YOUR DASHBOARD (CONT.)

HOW TO DISPLAY ACCOUNTS IN RECENT TRANSACTIONS

1. Log into Digital Banking. From your dashboard, click on the vertical **three-dot ellipsis (:)** at the top right of the **Recent Transactions** tile.
2. Choose the accounts for which you want to see recent transactions.
3. Click the **three-dot ellipsis** again to save your selections and close the dropdown menu.



[CLICK TO RETURN TO TABLE OF CONTENTS](#)

HOW TO MAKE A TRANSFER TO A DEPOSIT ACCOUNT

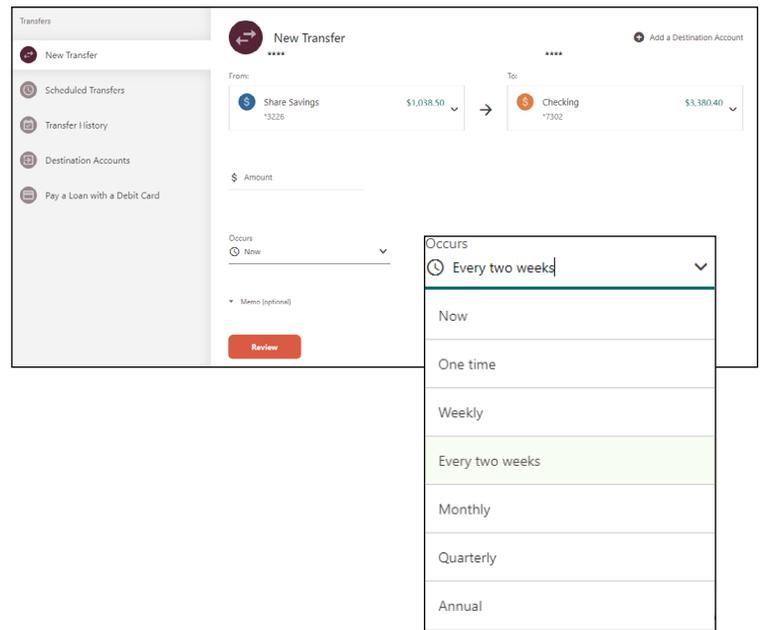
Follow these steps to transfer money from one deposit account to another.

1. Log into Digital Banking and click **Make a Transfer**.



2. This brings you to **New Transfer** in the **Transfers** menu.

- Select the **From** deposit account from the dropdown menu.
- Select the **To** deposit account from the dropdown menu.
- Enter the **Amount** of the transfer.
- Choose how often the transfer **Occurs**. If applicable, select the date **When** the transfer occurs.
- Enter a **Memo** if desired.



3. Click **Review**.



4. Click **Confirm**. You may also cancel or edit the transfer.





HOW TO MAKE A TRANSFER TO A DEPOSIT ACCOUNT (CONT.)

5. Choose an **Ending** of either **Never**, after a specified **number of transfers**, or a specific **Ends on** date.

Ending
Never

Never

After a number of transfers

On a specific date

Number of transfers

Ends on

6. Click **Review**.

Review

7. Click **Schedule**. You may also cancel or edit the recurring transfer.

Schedule

Cancel

Edit

[CLICK TO RETURN TO TABLE OF CONTENTS](#)

HOW TO MAKE A TRANSFER TO A LOAN OR CREDIT ACCOUNT

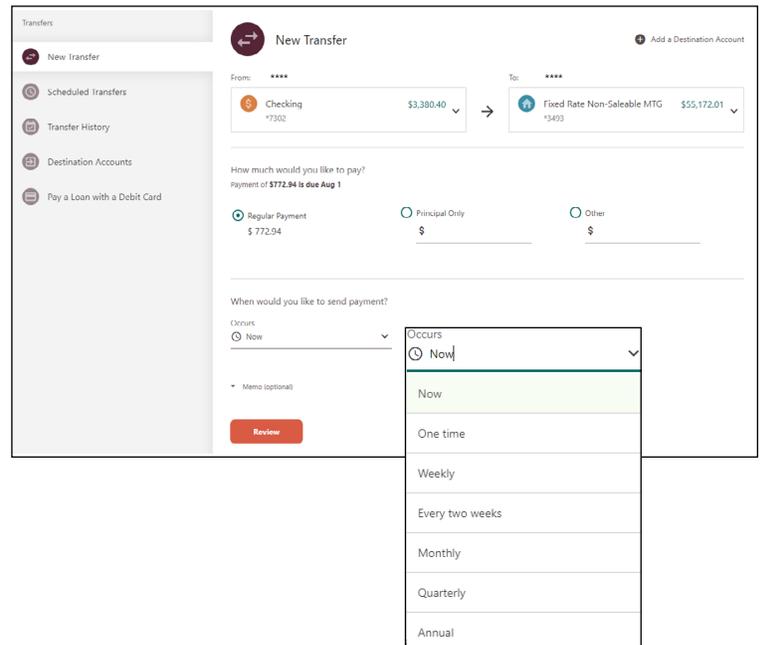
Follow these steps to transfer money from a deposit account to a loan or credit account.

1. Log into Digital Banking and click **Make a Transfer**.



2. This brings you to **New Transfer** in the **Transfers** menu.

- Select the **From** deposit account from the dropdown menu.
- Select the **To** loan or credit account from the dropdown menu.
- Choose the type of payment and, if applicable, enter **How much would you like to pay?**
 - ⌘ Note that payment options will differ according to the type of loan or credit amount.
- Choose how often the transfer **Occurs** in the **When would you like to send payment?** field.
 - ⌘ If applicable, select the date **When** the transfer will occur.
- Enter a **Memo** if desired.



3. Click **Review**.



4. Click **Confirm**. You may also cancel or edit the transfer.



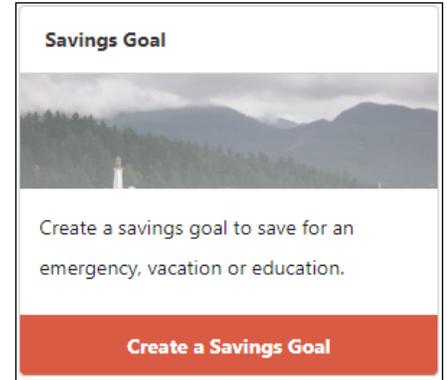
[CLICK TO RETURN TO TABLE OF CONTENTS](#)

HOW TO SET UP A SAVINGS GOAL

Follow these steps to set up a savings goal.

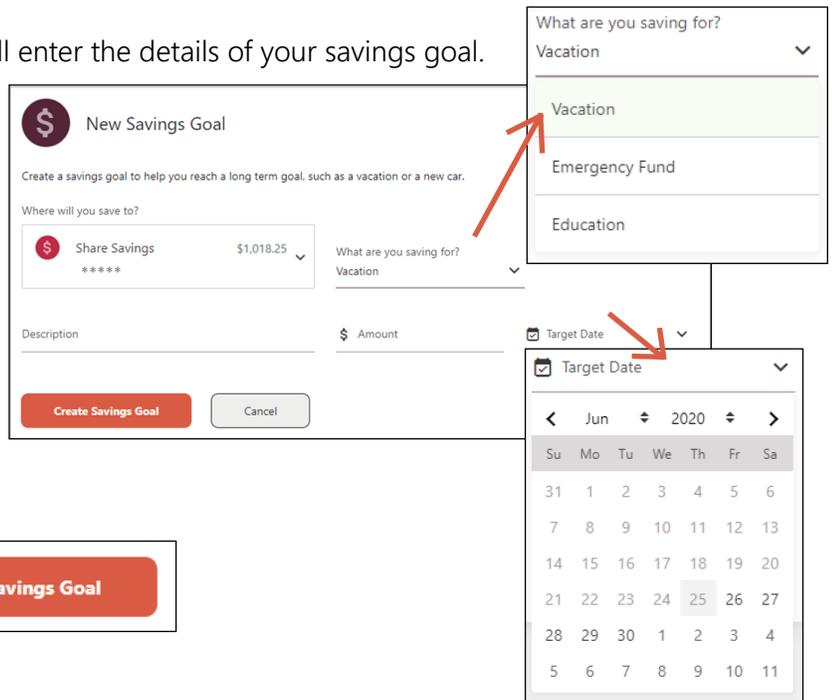
1. Log into Digital Banking. The **Savings Goal** tile can be found in your dashboard. Click **Create a Savings Goal**.

If you don't have the **Savings Goal** tile in your dashboard, please see the [How to Customize Your Dashboard](#) guide to review how to turn tiles on/off.

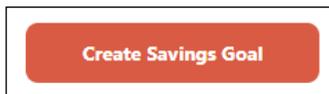


2. This brings you to **New Savings Goal**, where you will enter the details of your savings goal.

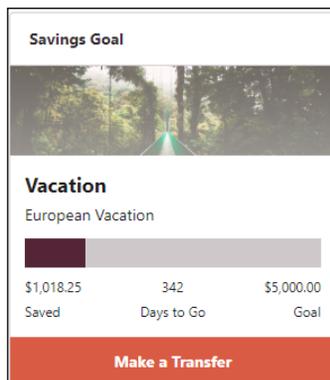
- Select the appropriate account under the **Where will you save to?** dropdown menu.
- Select an option under in the **What are you saving for?** dropdown menu.
- Enter a **Description** of your savings goal.
- Enter the **Amount** of your savings goal.
- Choose a **Target Date** for when you wish to complete your savings goal.



3. Click **Create Savings Goal**. You may also cancel the savings goal.



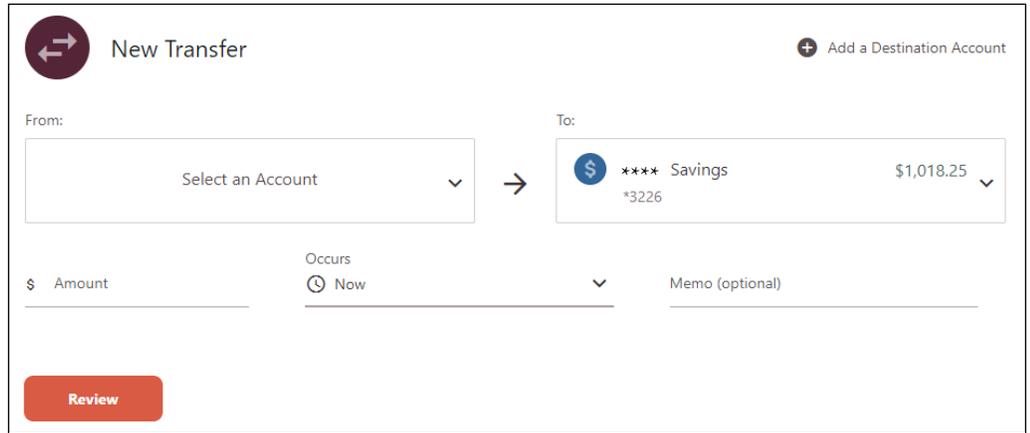
4. The **Savings Goal** you created can now be seen in your dashboard as its own tile.



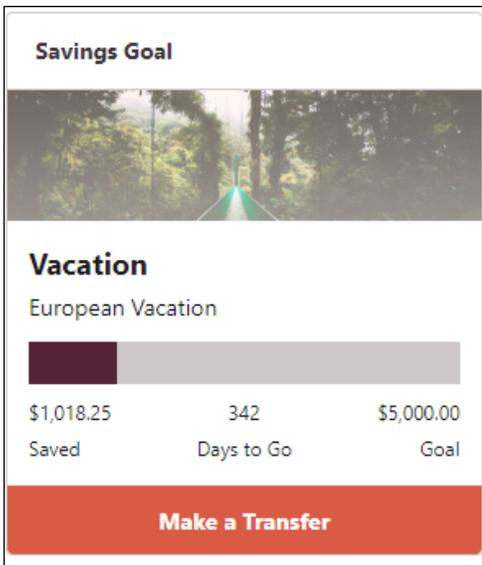
HOW TO SET UP A SAVINGS GOAL (CONT.)

5. Click on **Make a Transfer** to add to your savings goal account.

Please see the **How to Make a Transfer to a Deposit Account** guide to review the steps for transferring money from one deposit account to another.



6. Click on the **Savings Goal** tile in your dashboard to edit the details of, or delete, your savings goal.



Saved	Days to Go	Goal
\$1,018.25	342	\$5,000.00



[CLICK TO RETURN TO TABLE OF CONTENTS](#)



HOW TO SET UP A RECURRING TRANSFER

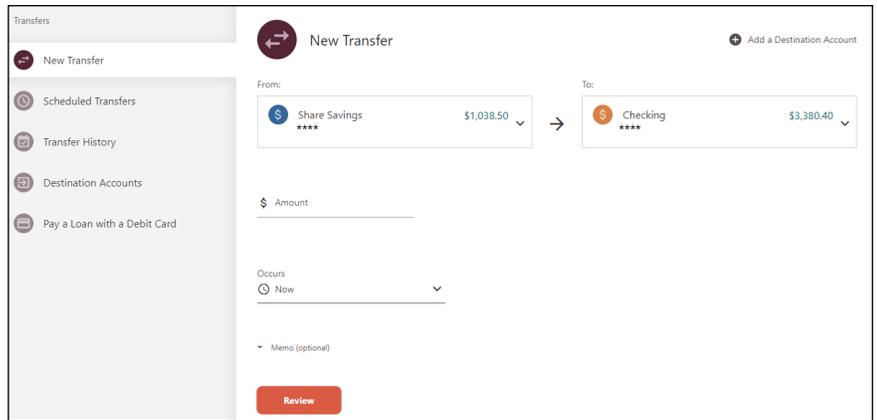
Follow the steps to initiate a recurring transfer from one deposit account to another.

1. Log into Digital Banking and click **Make a Transfer**.

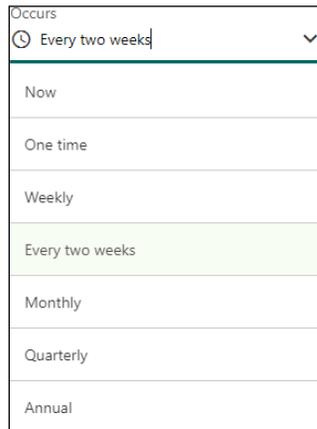


2. This brings you to **New Transfer** in the **Transfers** menu.

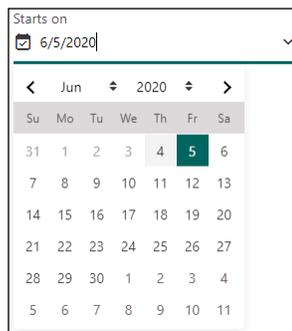
- Select the **From** deposit account from the dropdown menu.
- Select the **To** deposit account from the dropdown menu.
- Enter the **Amount** of the transfer.



3. Choose how often the transfer **Occurs**.



4. Choose the **Starts on** date.





HOW TO SET UP A RECURRING TRANSFER (CONT.)

5. Choose an **Ending** of either **Never**, after a specified **number of transfers**, or a specific **Ends on** date.

Ending Never	▼
Never	
After a number of transfers	
On a specific date	

Number of transfers	
<input checked="" type="checkbox"/> Ends on	▼

6. Click **Review**.

Review

7. Click **Schedule**. You may also cancel or edit the recurring transfer.

Schedule	Cancel	Edit
-----------------	--------	------

[CLICK TO RETURN TO TABLE OF CONTENTS](#)

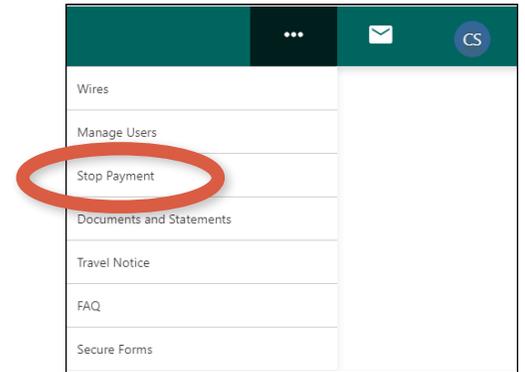
HOW TO SUBMIT A STOP PAYMENT ON A CHECK

Follow these steps to submit a stop payment order on a paper check.

1. Log into Digital Banking and click the **three-dot ellipsis (...)** to access **More Links**.

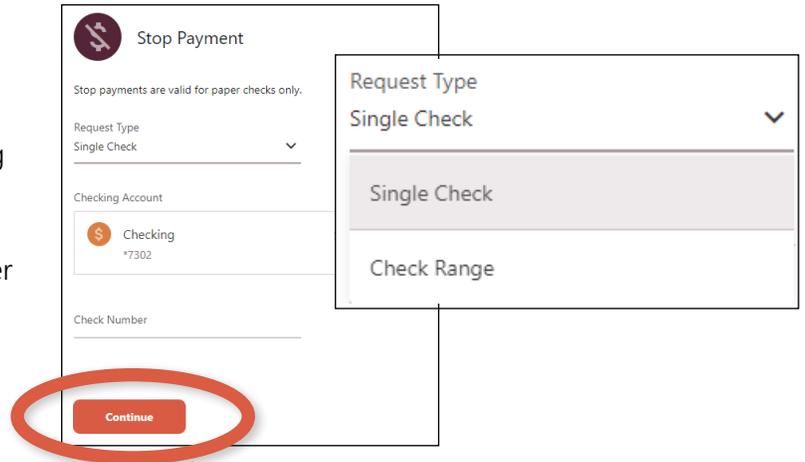


2. From the **More Links** dropdown menu, click on **Stop Payment**.



3. This brings you to the **Stop Payment** details page.

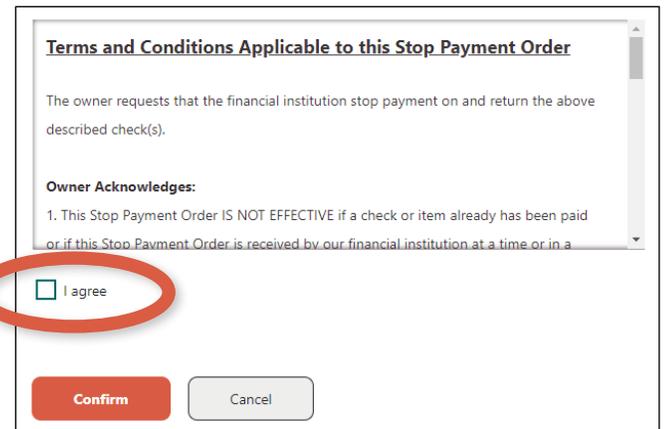
- Choose the **Request Type** from the dropdown menu: Single Check or Check Range.
- Choose the **Account** for which you are submitting the stop payment.
- Enter the **Check Number** for a Single Check stop payment, or the starting and ending check number for a Check Range.
- Click **Continue**.



4. Read and agree to the **Terms and Conditions Applicable to this Stop Payment Order**, then click **Confirm**.

- Note: Refer to the current [Rate and Fee Disclosure](#) for the stop payment fee.

I agree to pay a fee for this Stop Payment Order as specified in your current Rate and Fee Disclosures.

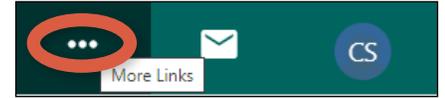


[CLICK TO RETURN TO TABLE OF CONTENTS](#)

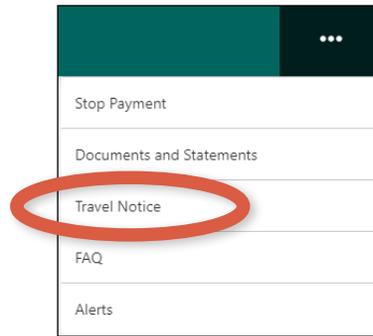
HOW TO SET A TRAVEL NOTICE

Follow the steps to set a travel notice on the cards you'll be using during your trip.

1. Log into Digital Banking and click the **three-dot ellipsis (...)** to access **More Links**.

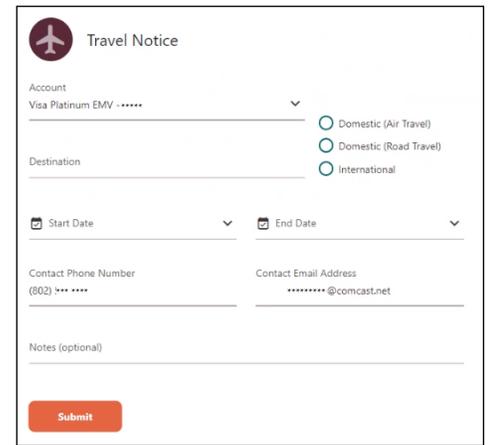


2. From the **More Links** dropdown menu, click **Travel Notice**.

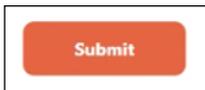


3. This brings you to the **Travel Notice** details screen.

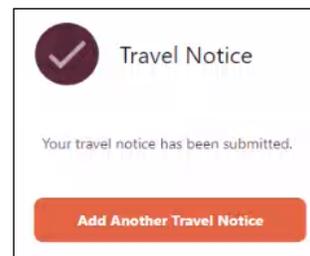
- Choose the card **Account** from the dropdown.
- Click the radio button for the type of travel: Domestic (Air Travel), Domestic (Road Travel), or International
- Enter your **Destination**.
- **Contact Phone Number** and **Contact Email Address** are listed.
- Choose a **Start Date** and an **End Date**.
- Enter **Notes** (optional).



4. Click **Submit**.



5. Your travel notice for the selected card has been submitted. Click **Add Another Travel Notice** for additional cards.

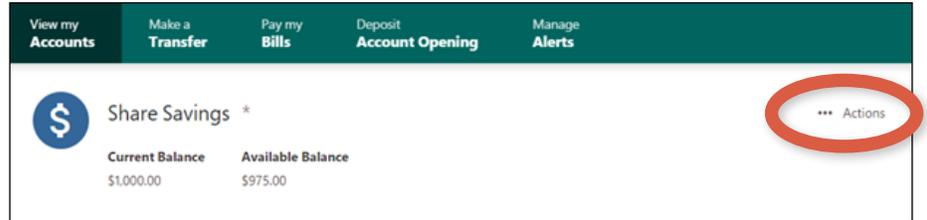


[CLICK TO RETURN TO TABLE OF CONTENTS](#)

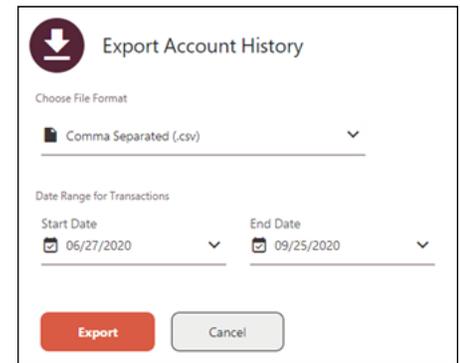
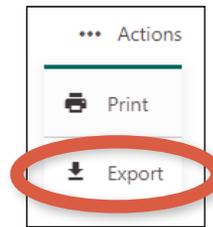
HOW TO USE WEB CONNECT

Follow these steps to export transaction data from your Digital Banking account to Quicken or QuickBooks.

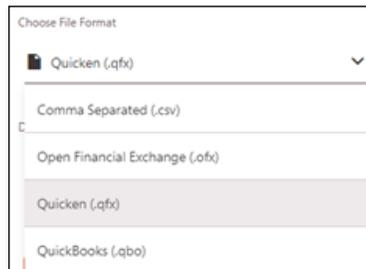
1. Login to Digital Banking and, from your Dashboard, click on the **Deposit Account** you want to connect.



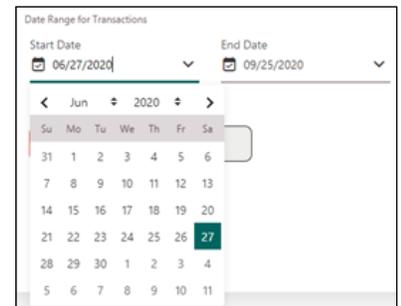
2. Click **Actions**, then select **Export** from the dropdown menu to open the **Export Account History** page.



3. Choose **File Format** appropriate for your export.



4. Click the **Start Date** and **End Date** fields to select the **Date Range for Transactions** that you want to export.



5. Click **Export**.



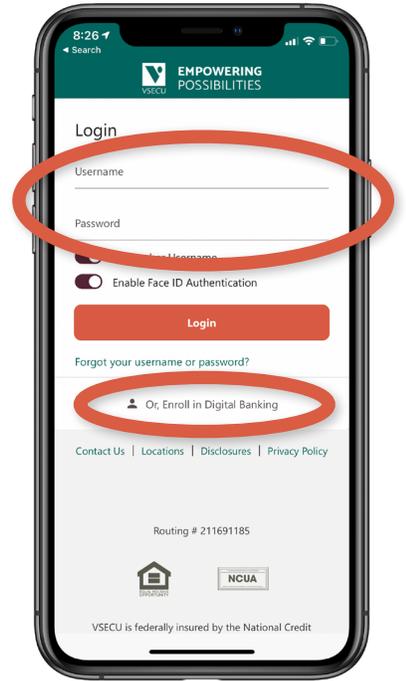
[CLICK TO RETURN TO TABLE OF CONTENTS](#)



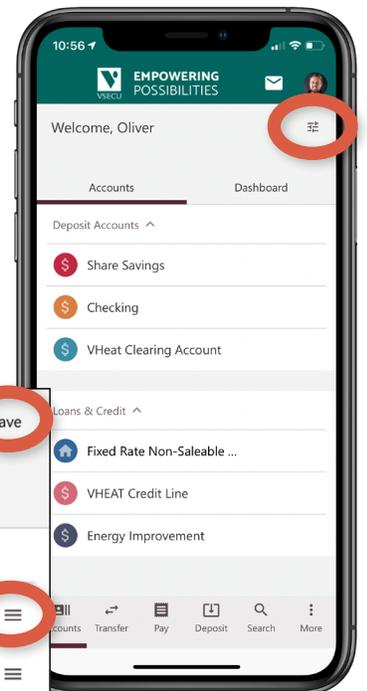
MOBILE DIGITAL BANKING OVERVIEW

Follow these steps to access and navigate Digital Banking via the Mobile Application.

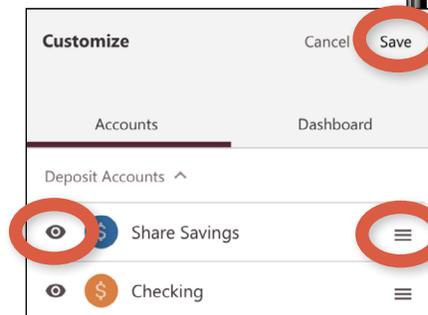
1. Download the Mobile App from your phone's app store.
2. Log in using your Digital Banking username and password.
 - If necessary, click **Forgot your username or password?** to retrieve your username or reset your password.
 - If you're not enrolled in Digital Banking, click **Or, Enroll in Digital Banking** and follow the steps to enroll.
 - See related Digital Banking guides for more information on enrollment and updating login credentials.



3. After logging in to the mobile app, the **Accounts** tab is the default landing screen, where you can view and customize accounts.
 - Click an account to view the account's activity, details, and settings.
 - You may swipe from one account to the next or click the back arrow to return to the list of accounts.



4. Click the symbol to the right of the welcome message to customize what you see on the **Accounts** tab.
 - Click the **eye icon** to hide the account from your list of accounts.
 - Click the **eye with a slash through it** to see the account in your list of accounts.
 - Click and hold the **three lines** to drag the account to the desired location in your list of accounts and release.
 - Click **Save**.



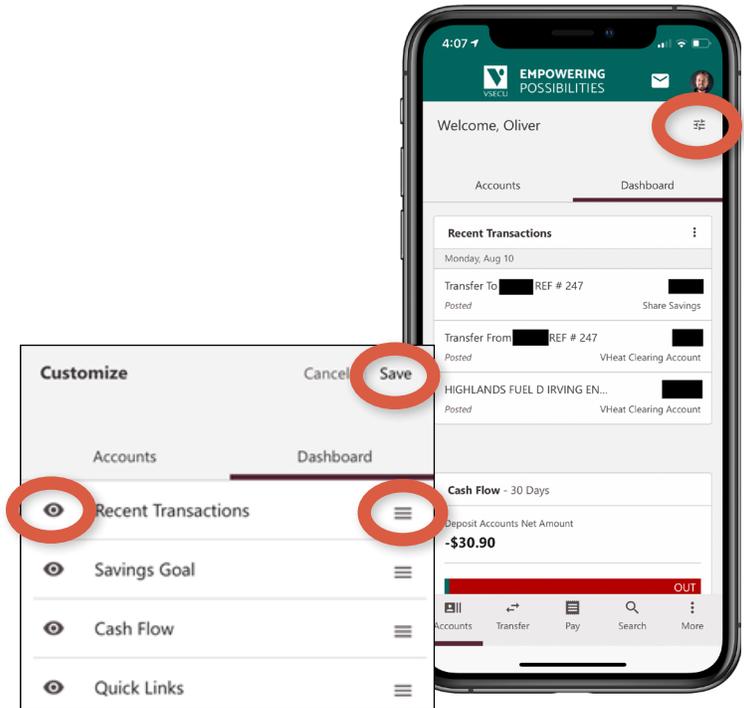


5. Click the **Dashboard** tab to view and customize tiles.

- Recent Transactions
- Savings Goal
- Cash Flow
- Quick Links

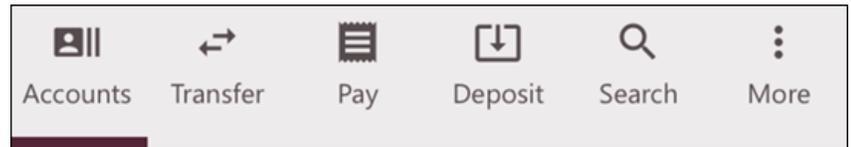
6. Click the **symbol to the right of the welcome message** to customize what you see on the Dashboard tab.

- Click the **eye icon** to hide the tile from your dashboard.
 - Click the **eye with a slash through it** to see the tile in your dashboard.
- Click and hold the **three lines** to drag the tile to the desired location in your list of tiles and release.
- Click **Save**.



7. Using the options at the bottom of the screen, you may click to go to:

- View your **Accounts**.
- Initiate a **Transfer** between accounts.
- **Pay** bills using Bill Pay.
- Make a mobile check **Deposit**.
- Enter keywords to **Search**.
- Access **More** options:
 - Deposit & Loan Account Opening
 - Wires
 - Manage Users
 - Stop Payment
 - Documents and Statements
 - Travel Notice
 - FAQ
 - Manage Alerts
 - Secure Forms



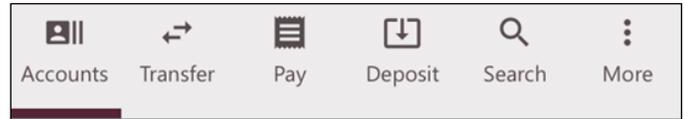
8. See related Digital Banking Guides for more information about functions and options, including how to use Mobile Deposit.

[CLICK TO RETURN TO TABLE OF CONTENTS](#)

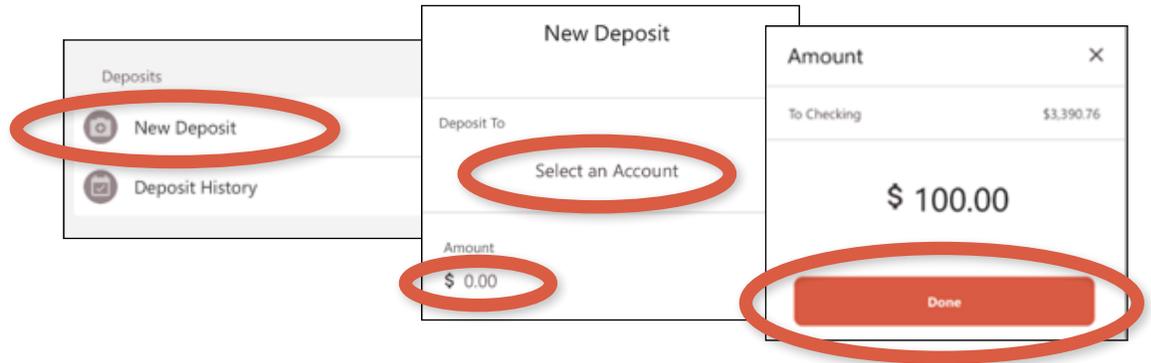
HOW TO USE MOBILE DEPOSIT

Follow these steps to deposit a check using Mobile Deposit on the Mobile App.

1. Login to your Mobile App and click **Deposit** at the bottom of the screen.

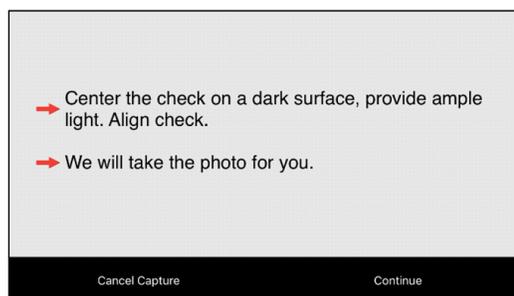
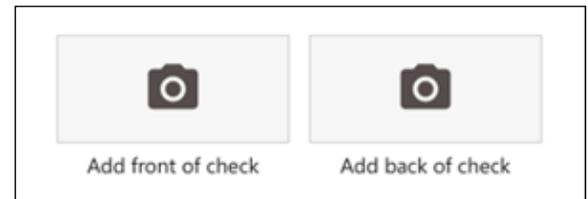


2. Click **New Deposit**. Select the account into which you want to make the deposit and enter the amount of the check. Click **Done**.



3. Click **Add Front of Check** to take a photo of the front of the check.

- Place the check on a dark surface with sufficient lighting and center the check within the rectangle on the screen.
- The app will attempt to take the photo automatically. If auto capture is unsuccessful, take the photo manually by touching the screen.
- You may be prompted to take another photo of the check if important information is missing, incorrect, or unclear.





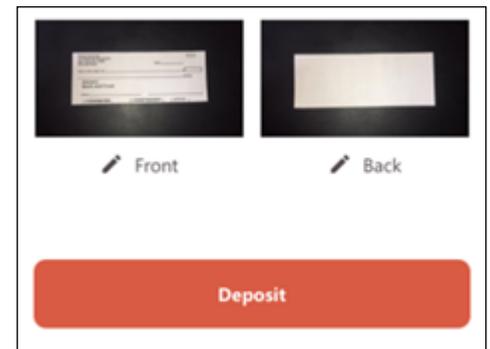
HOW TO USE MOBILE DEPOSIT (CONT.)

4. Click **Add back of check** and follow the same process to take a photo of the back of the check.

Before taking the photo, in the endorsement area at the top of the back of the check, write "For VSECU Mobile Deposit Only," sign your name, and write the deposit account number.

5. You may click the edit pencil to retake a photo, if necessary. Once you have successfully taken photos of the front and back of the check, click **Deposit**.

- Note: Check images shown below are for demonstration purposes only.
- After mobile deposit, keep the physical check for 90 days before shredding the check.



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HOW TO ACCESS THE MESSAGE CENTER

Follow these steps to access the Message Center, where you can view and create secure messages.

1. Login to Digital Banking and click the **envelope icon** to access the Message Center.

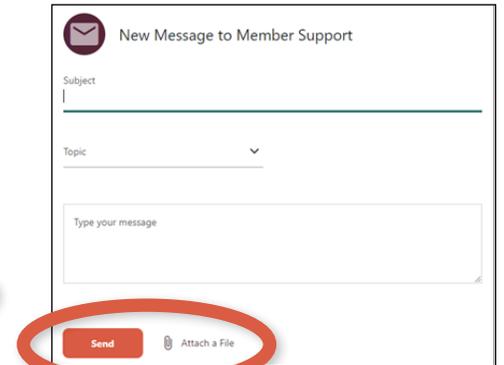
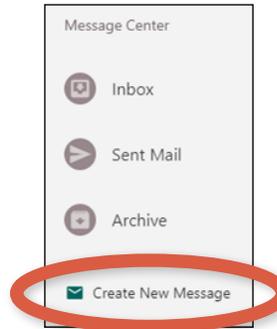


You will see an indicator next to the envelope icon when you have new messages.

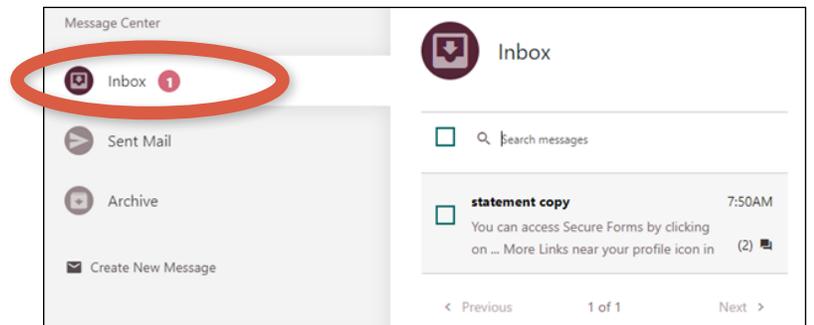


2. Click **Create a New Message** to send a new message to Member Support.

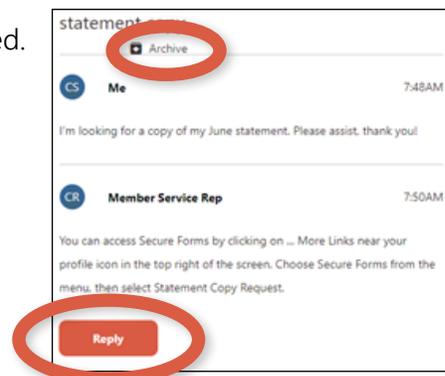
- Enter a **Subject**.
- Choose a **Topic**.
- **Type your message**.
- **Attach a File**, if desired.
- Click **Send**.



3. Search and view new secure messages in your **Inbox**.

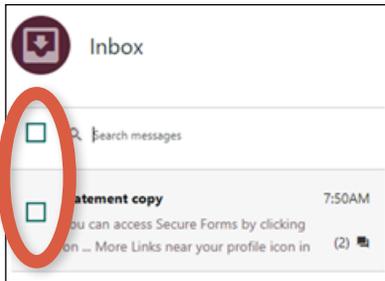


4. Click the message to read, then **Reply** or **Archive**, if desired.



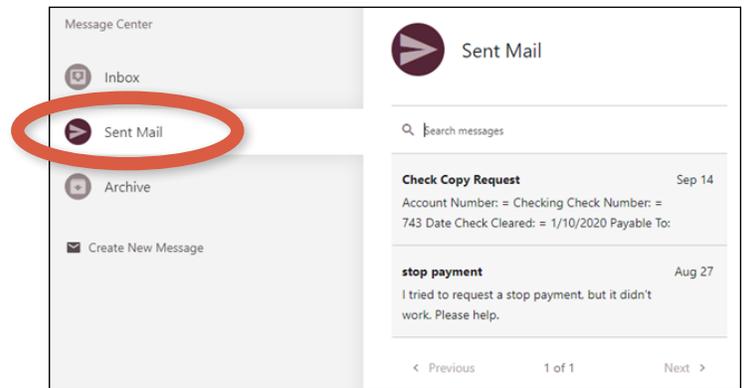
HOW TO ACCESS THE MESSAGE CENTER (CONT.)

5. You may also click the box to select the message(s) and open a "Message Selected" menu at the bottom of the page. You may **Mark as Read**, **Mark as Unread**, or **Archive Message**.

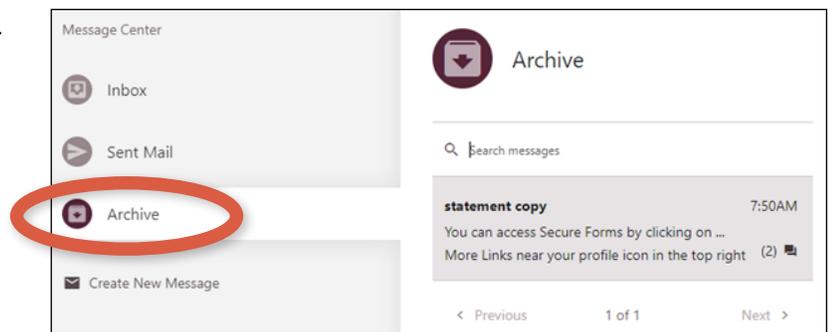


6. Click **Sent Mail** to search and view messages you have sent through the Message Center.

Note: Message threads you have archived will not show here, but can be found in your Archive (see below).



7. Click **Archive** to search and view archived messages.



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HOW TO UPDATE YOUR USERNAME OR PASSWORD

Follow the steps to update your Digital Banking username or password, either because you have forgotten them or because you simply want to change them for security reasons.

HOW TO RESET PASSWORD OR RETRIEVE USERNAME

1. If you have forgotten your username or your password, click on **Forgot your username or password?**

Login

Username
testuser

Password
|

Remember Username

Login

Forgot your username or password?

Or, Enroll in Digital Banking

2. If you have forgotten your password, select **Personal Account** or **Business Account**.
 - Personal: Enter **Username** and **Date of Birth**.
 - Business: Enter **Username** and **EIN**.
 - Click **Reset Password** and follow the prompts.

Reset your password

Personal Account Business Account

Username

Date of Birth
MM/DD/YYYY

Reset Password

Reset your password

Personal Account Business Account

Username

EIN

Reset Password

3. If you have forgotten your username, enter either your primary **Email Address** or **Phone Number**.
 - Click **Send** to have your username sent to you.
 - Note: Once you receive your username, you may go through the Reset Password process if you have also forgotten your password.

Send my username

Enter the primary email address or phone number on your account below.

Email Phone Number

Email Address

Send

HOW TO UPDATE YOUR USERNAME OR PASSWORD (CONT.)

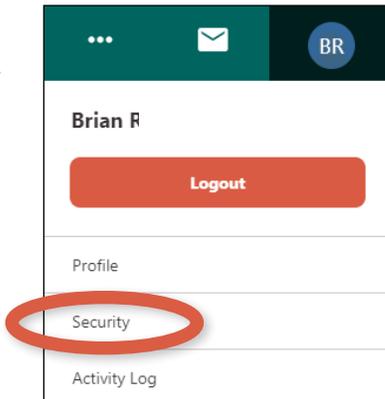
HOW TO CHANGE YOUR USERNAME OR PASSWORD

1. If you know your username and password but wish to change either one or both, log into Digital Banking.

2. Click your profile icon to access user settings



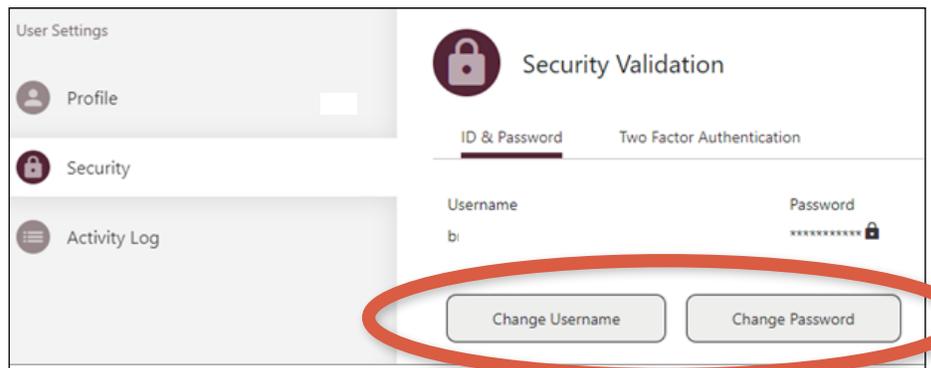
3. Click **Security**.



4. At the **ID & Password** tab, select **Change Username** or **Change Password** and follow the prompts.

Username and password criteria:

- **Username:** Must be 8-32 characters long and cannot include special characters (!, \$, *, etc.)
- **Password:** Must be 8-32 characters long, contain at least one upper case letter and one number, and can include special characters (!, &, %, etc.).



[CLICK TO RETURN TO TABLE OF CONTENTS](#)



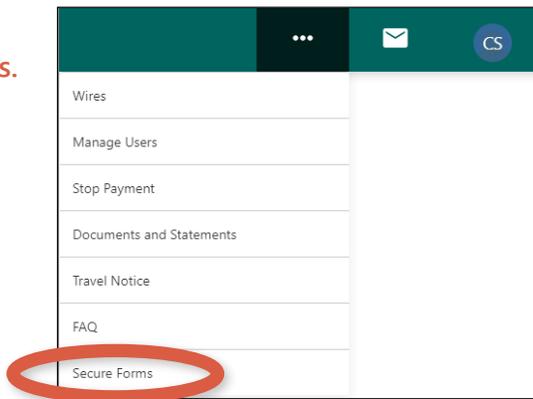
HOW TO ACCESS SECURE FORMS

Follow the steps to access secure forms for requests such as a check withdrawal, check copy, or statement copy.

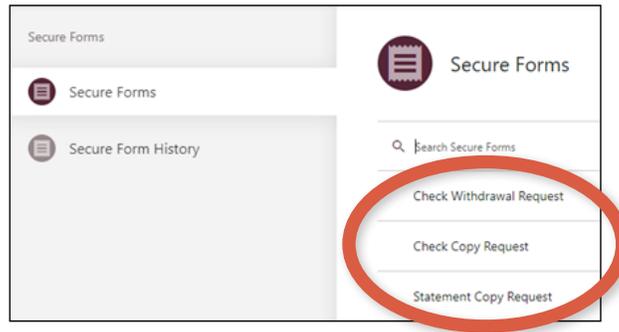
1. Log into Digital Banking and click the **three-dot ellipsis (...)** to access **More Links**.



2. Click **Secure Forms**.



3. Click on the request you would like to make.



4. For each request, fill in the applicable fields, acknowledge the fee, and click **Submit** to send your request as a secure message.

Check Copy Request

Account Number:
Select an Account

Check Number: _____ Date Check Cleared: _____ Payable To: (optional) _____

Fee Notification: A charge of \$3.00 per check copy will be deducted from your Primary Share account.

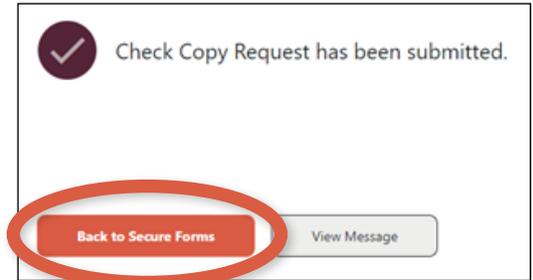
I acknowledge the fee

Submit **Cancel**

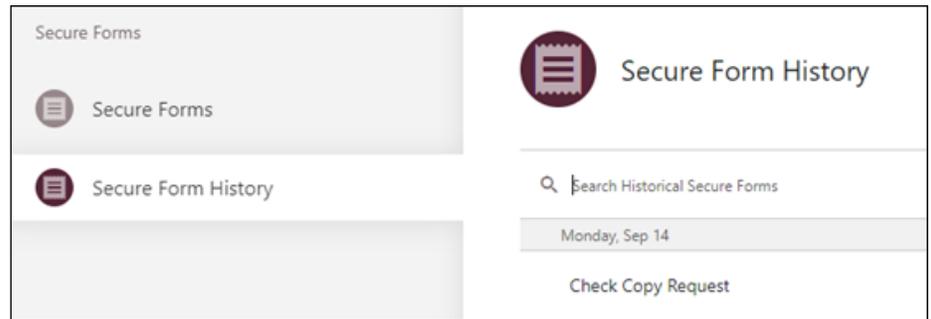
HOW TO ACCESS SECURE FORMS (CONT.)

5. Click **Back to Secure Forms** to submit another request. You may also click **View Message** to view the secure message that was generated by the request in your Message Center.

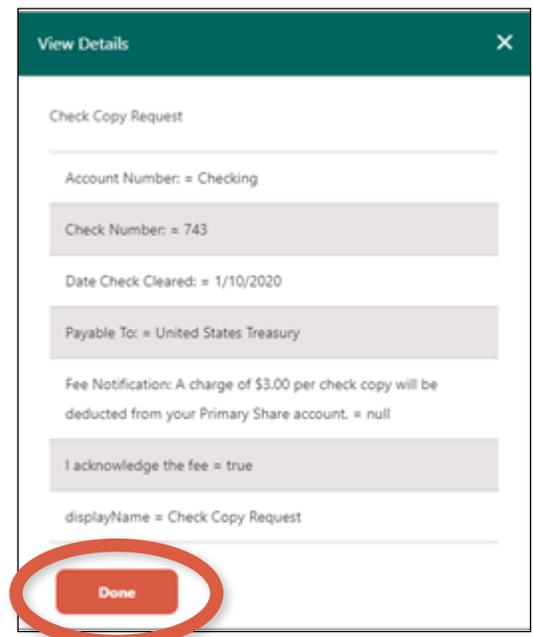
If you wish to view the message again later, click the **envelope icon** to access the Message Center at any time.



6. Click **Secure Form History** to search and view submitted requests.



7. Click on the request you would like to view. View Details, then click **Done**.



[CLICK TO RETURN TO TABLE OF CONTENTS](#)

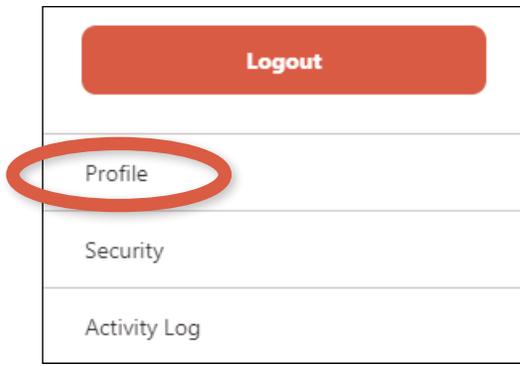
HOW TO UPDATE AND VERIFY YOUR CONTACT INFORMATION

Follow the steps to update and verify your contact information in Digital Banking.

1. Log into Digital Banking and click on your **profile icon** to access user settings.

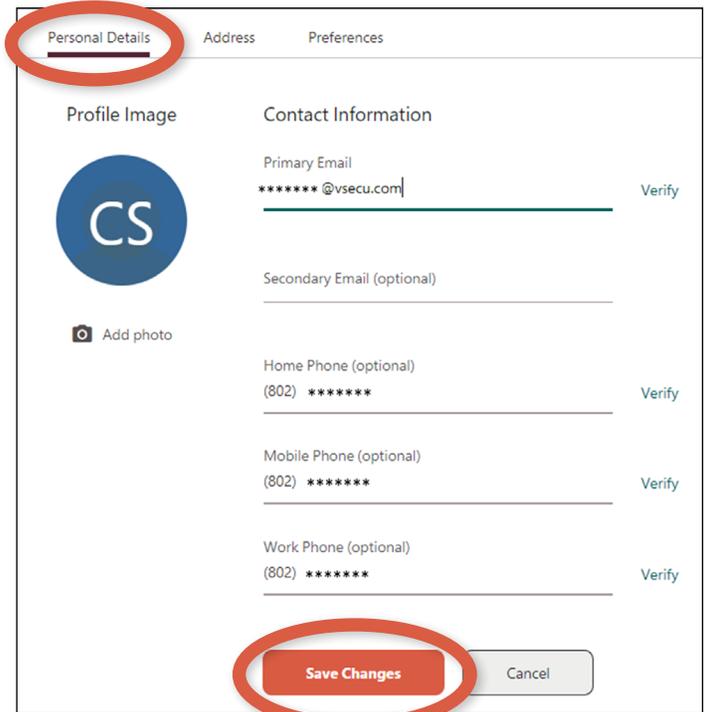


2. Click **Profile**.



3. Review your **Contact Information** under the **Personal Details** tab. If any information is missing or incorrect, click in the email or phone field(s) to update your contact information. You may also update your primary address under the **Address** tab.

- If no changes are necessary, skip to step 6 below.
- If you add or update any information, click **Save Changes**.





HOW TO UPDATE AND VERIFY YOUR CONTACT INFORMATION (CONT.)

4. From the dropdown menu, choose a **Delivery Method** for your validation code and click **Request Code**.

The screenshot shows a 'Security Validation' screen. At the top, it says 'Security Validation'. Below that, a message reads: 'To protect the security of your account, please select a delivery method for your validation code, then enter the 6-digit number to continue.' There is a 'Delivery Method' dropdown menu with a cursor pointing to it. At the bottom, there is an orange button labeled 'Request Code'.

5. Enter the code you received in the **Verification Code** field and click **Next**.

The screenshot shows a 'Verification Code' screen. At the top, there is a lock icon and the text 'Verification Code'. Below that is a text input field. At the bottom, there is an orange button labeled 'Next' and a link labeled 'Request New Code'.

6. After making any updates, click **Verify** next to each applicable field.

The screenshot shows a 'Contact Information' screen. It has several fields: 'Primary Email' with the value '*****@vsecu.com', 'Secondary Email (optional)', 'Home Phone (optional)' with '(802) *****', 'Mobile Phone (optional)' with '(802) *****', and 'Work Phone (optional)' with '(802) *****'. To the right of each field is a 'Verify' button, which is circled in red.



HOW TO UPDATE AND VERIFY YOUR CONTACT INFORMATION (CONT.)

7. A verification code will be delivered to the specific email address or phone number that you verify.

Enter the code you received in the **Verification Code** field and click **Next**.

Verify Email Address

To protect the security of your account, please enter the 6-digit Verification Code below, and then click on the Validate button.

Delivery Method Email

Email ▼

Verification Code

Next

[Request New Code](#)

8. Repeat steps 6 and 7 until you have verified all your contact information.

Any time you need to make changes to your contact information, please follow these steps to update and verify your information

[CLICK TO RETURN TO TABLE OF CONTENTS](#)

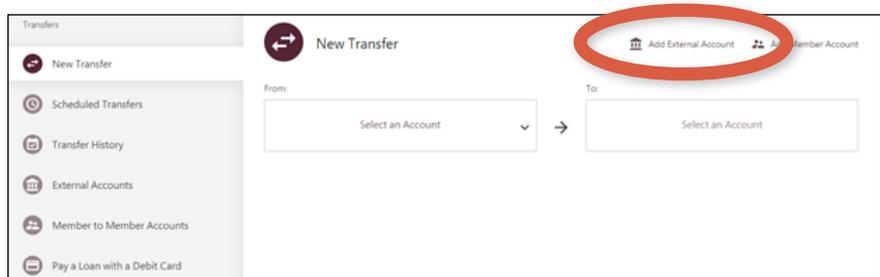
HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION MANUALLY

If a connection to your account isn't possible using Instant Account Verification as described in the [How to Add an Account from Another Institution by Instant Account Verification](#) guide, follow the steps to link an account of yours from another institution to your account using trial deposits..

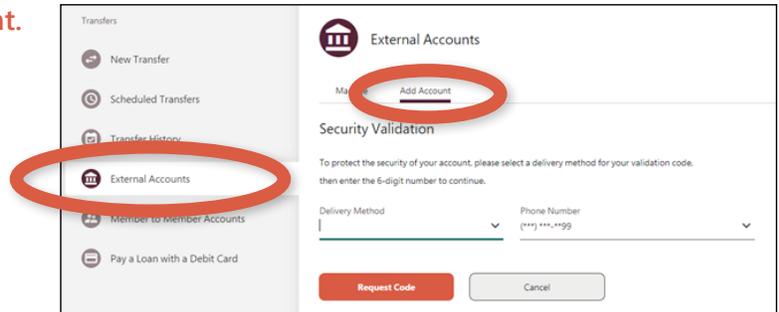
1. Log into Digital Banking and click **Make a Transfer**.



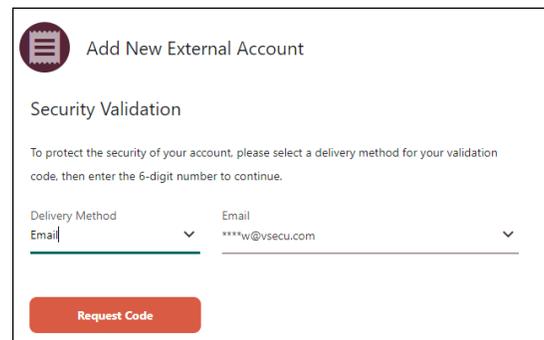
2. From New Transfer, click **Add External Account**.



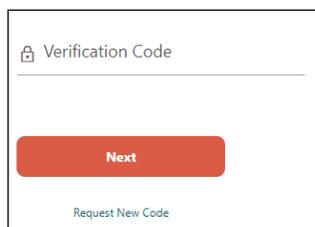
Alternatively, from **External Accounts**, click **Add Account**.



3. From the dropdown menu, choose a **Delivery Method** for your validation code and click **Request Code**.

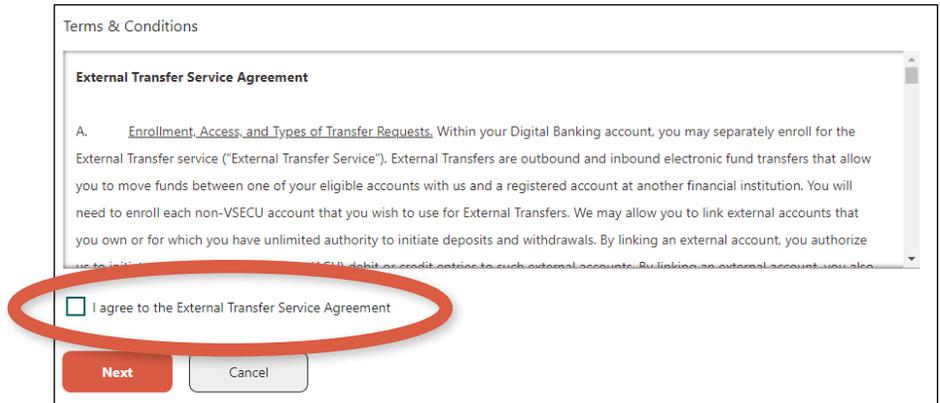


4. Enter the code you received in the **Verification Code** field and click **Next**.

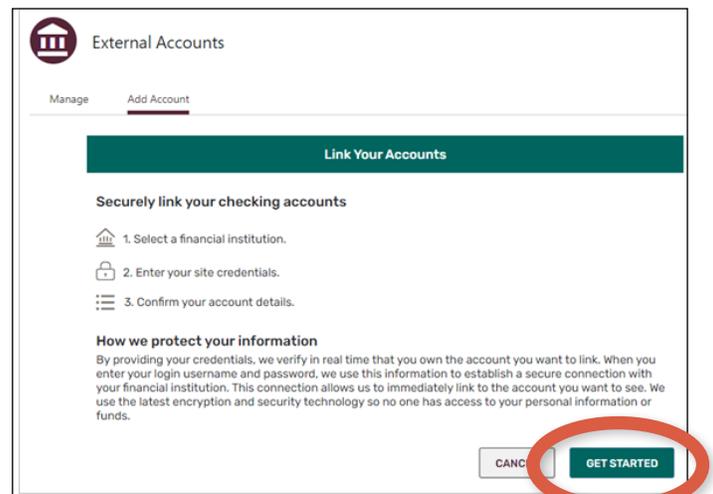


HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION MANUALLY (CONT.)

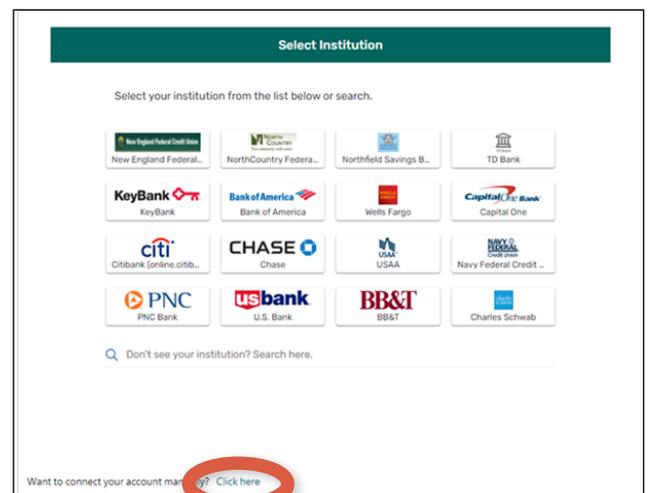
5. Read and agree to the **External Transfer Service Agreement**, then click **Next**.



6. Click **Get Started** to Link Your Accounts.

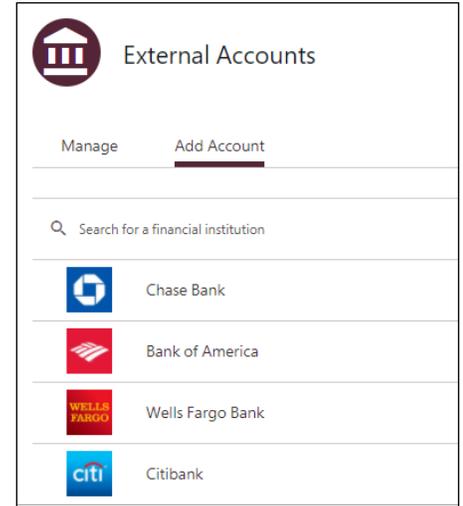


7. At the bottom of the Select Institution screen, click **Click here** to connect your account manually.



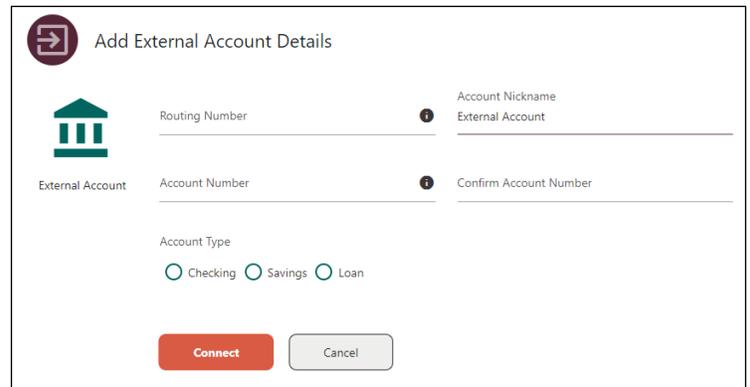
HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION MANUALLY (CONT.)

8. Search for your financial institution or select it from the list. Click **I can't locate my financial institution** if you can't find your financial institution using the search function.



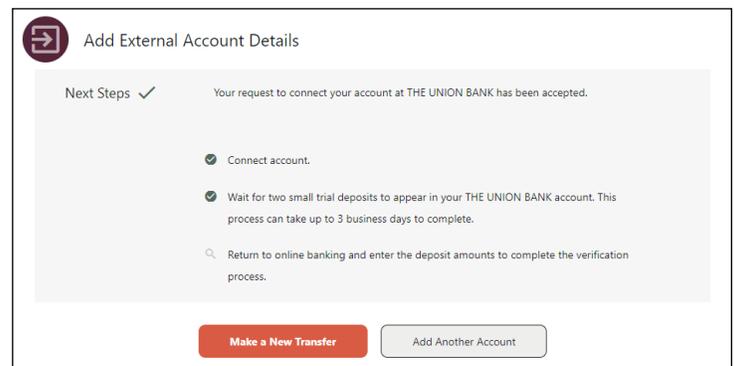
9. Add External Account Details.

- Enter the **Routing Number** of your financial institution.
- Edit or enter an **Account Nickname**.
- Enter and confirm your **Account Number**.
- Select **Account Type**.
- Click **Connect**.



10. Check your external account for two small trial deposits (which may take up to three business days to show), then return to Digital Banking and enter the deposit amounts to complete the verification process.

- Log in to Digital Banking. Click **Make a New Transfer**, then select **External Accounts**.
- Click **Verify** next to the external account you would like to verify.
- Enter the two small trial deposit amounts in the **Deposit Amount 1** and **Deposit Amount 2** fields.
- Click **Verify Account**.



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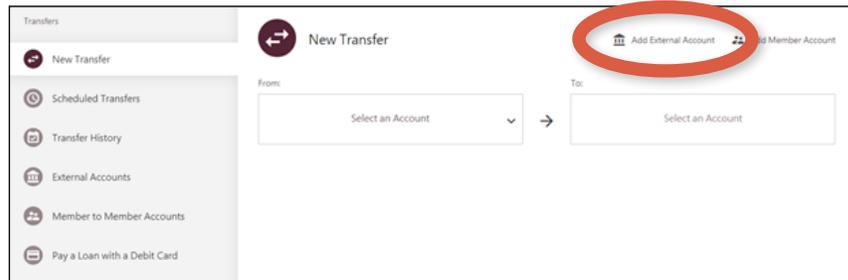
HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION BY INSTANT ACCOUNT VERIFICATION

Follow the steps to link an account of yours from another institution to your account by entering your online banking credentials for that institution. If a connection isn't possible by Instant Account Verification, see the [How to Add an Account from Another Institution Manually](#) guide for steps to link your account using trial deposits.

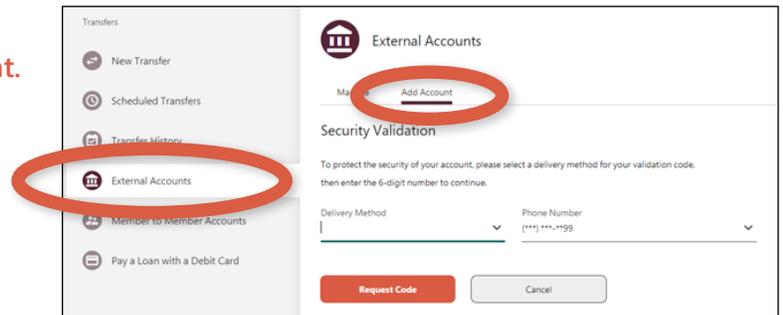
1. Log into Digital Banking and click **Make a Transfer**.



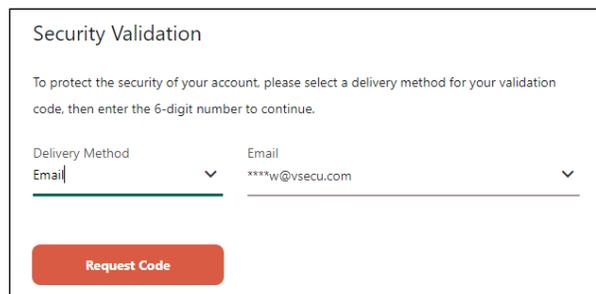
2. From New Transfer, click **Add External Account**.



Alternatively, from **External Accounts**, click **Add Account**.



3. From the dropdown menu, choose a **Delivery Method** for your validation code and click **Request Code**.





HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION BY INSTANT ACCOUNT VERIFICATION (CONT.)

4. Enter the code you received in the **Verification Code** field and click **Next**.

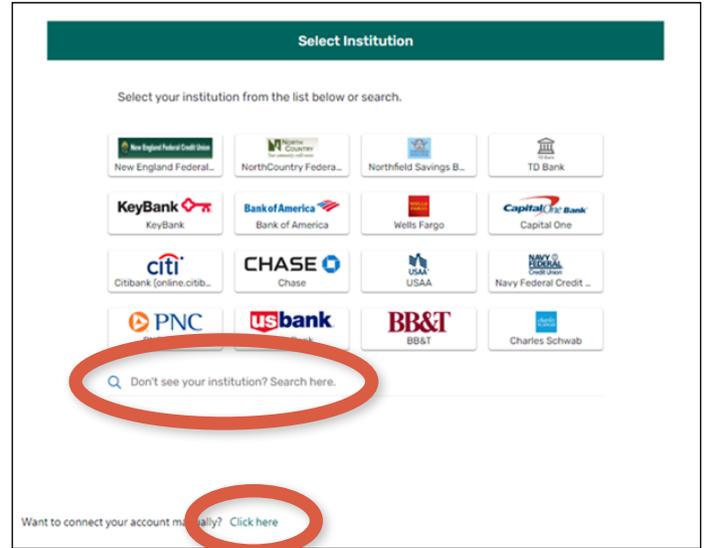
5. Read and agree to the **External Transfer Service Agreement**, then click **Next**.

6. Click **Get Started** to securely link your accounts by Instant Account Verification.

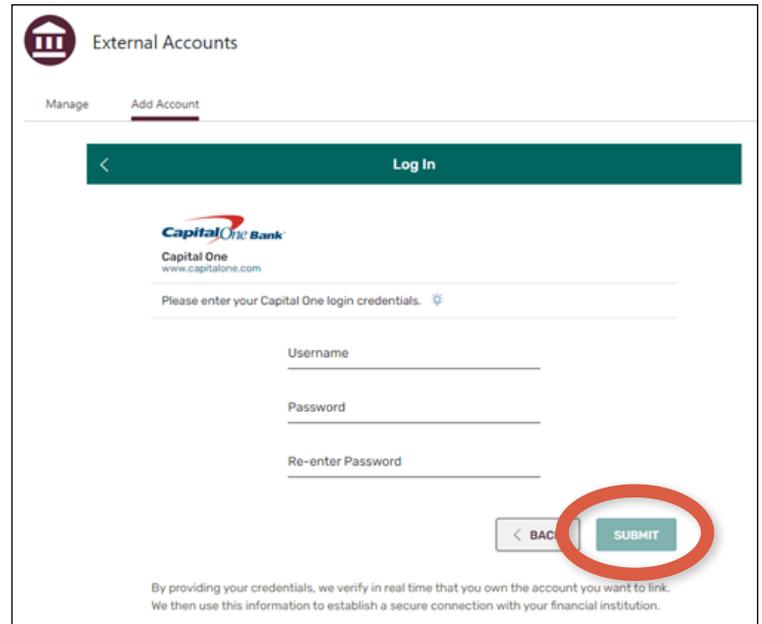
HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION BY INSTANT ACCOUNT VERIFICATION (CONT.)

7. Search for your financial institution or select it from the list.

If you can't find your institution, you may click [Click here](#) at the bottom of the screen to connect your account manually. See the [How to Add an Account from Another Institution Manually](#) guide for steps to link your account using trial deposits.



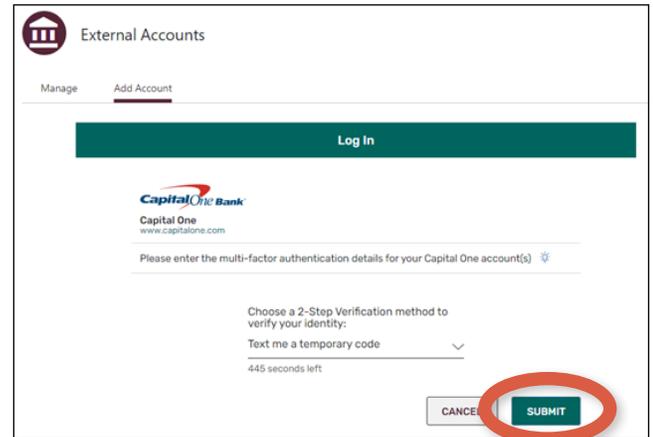
8. Enter your login credentials and click [Submit](#).



HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION BY INSTANT ACCOUNT VERIFICATION (CONT.)

9. Choose a verification method and click **Submit**.

Note: Multi-factor authentication steps may differ by institution.



External Accounts

Manage Add Account

Log In

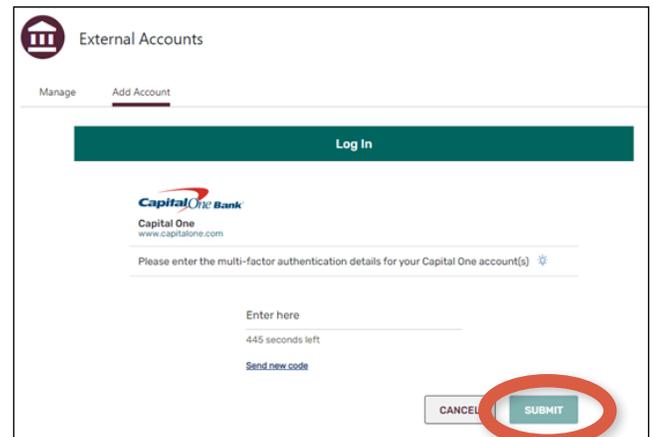
Capital One Bank
www.capitalone.com

Please enter the multi-factor authentication details for your Capital One account(s)

Choose a 2-Step Verification method to verify your identity:
Text me a temporary code
445 seconds left

CANCEL SUBMIT

10. Enter your verification code and click **Submit**.



External Accounts

Manage Add Account

Log In

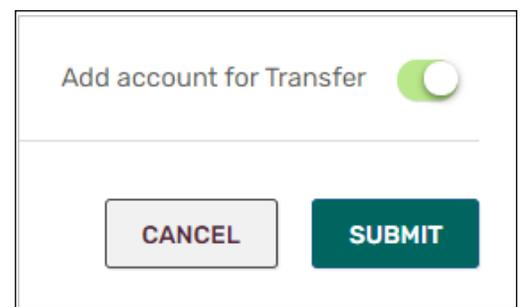
Capital One Bank
www.capitalone.com

Please enter the multi-factor authentication details for your Capital One account(s)

Enter here
445 seconds left
[Send new code](#)

CANCEL SUBMIT

11. If you have multiple accounts, select one or more with the toggle switch and click **Submit**.

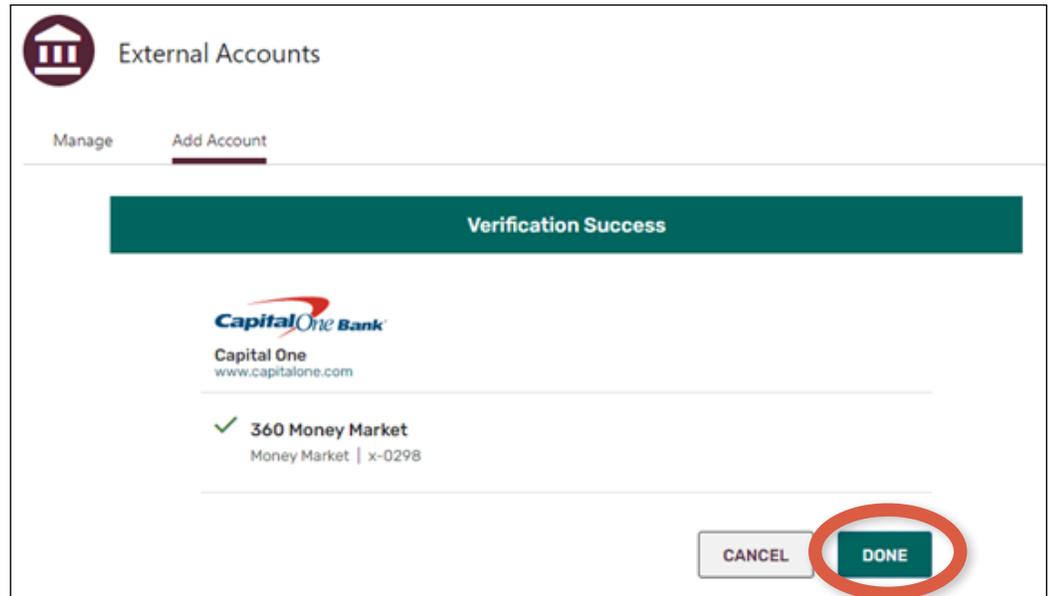


Add account for Transfer

CANCEL SUBMIT

HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION BY INSTANT ACCOUNT VERIFICATION (CONT.)

12. Click **Save** (when choosing from among multiple accounts) or **Done** at Verification Success.



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