

# eServices Guide

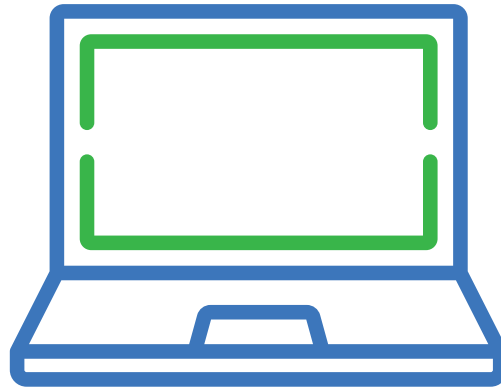


[www.TLCCU.org](http://www.TLCCU.org)

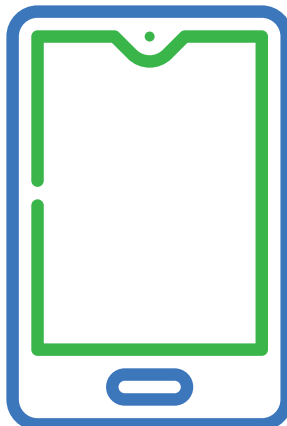
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## TLC's Instructional YouTube Videos

- [Tips for online banking](#)
- [Reset Password](#)
- [Implementing a Unique User ID](#)
- [Manage Users](#)
- [Account Alerts](#)
- [Auto-Transfer](#)
- [Bill Pay 1](#)
- [Online Banking- Transfer Money](#)
- [New Accounts-ONLINE BANKING](#)
- [Customize Account Descriptions](#)
- [eStatements](#)
- [eMailbox](#)

### Sign up for Online Banking Access:

1. Go to [www.tlccu.org](http://www.tlccu.org) and click "Login"
2. Select "Sign Up/ Forgot password"
3. Follow the prompts that walk you through the process

### Implementing a unique "User ID":

1. Log into Online Banking
2. Click on the blue gear in the upper right hand corner of the screen
3. Click on the "Change User ID"
4. Answer a security question to begin
5. Type in your new "User ID" at the "Enter your new User ID" prompt
6. Re-type your new "User ID" at the "Re-enter your new User ID" prompt
7. Click on the "Submit" button

### Signing Up for eStatements

1. Log into Online Banking
  2. Click on the blue gear in the upper right hand corner of the screen
  3. Click on the plus sign next to "Settings." Statement Preference is one of the options in this area. Click on that link.
  4. Select a preference for statements from the drop down menu.
  5. Check that you have read and agreed to the disclosure of terms and conditions.
- You are now ready for eStatements.

*Note: Your first eStatement will be available early in the month following the month that you sign up (i.e. if you sign up for eStatements in December, your first eStatement will be for January and will be available in early February). It will take 12 months after signing up for eStatements before you are able to view twelve consecutive months. If at any time you need more than what is available online, please contact the credit union.*

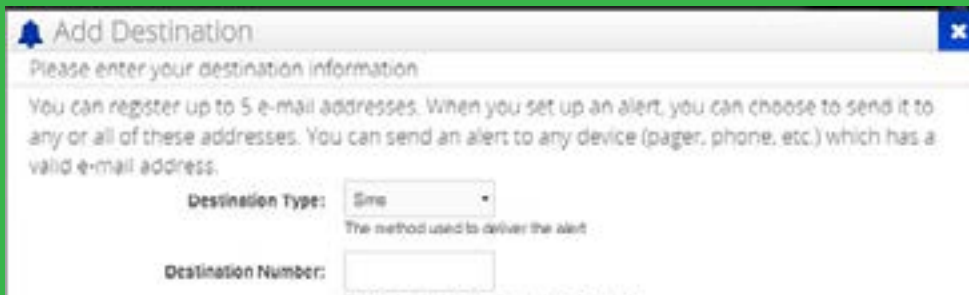
## Account Alerts

You can set up an email or text alert to be sent to you for:

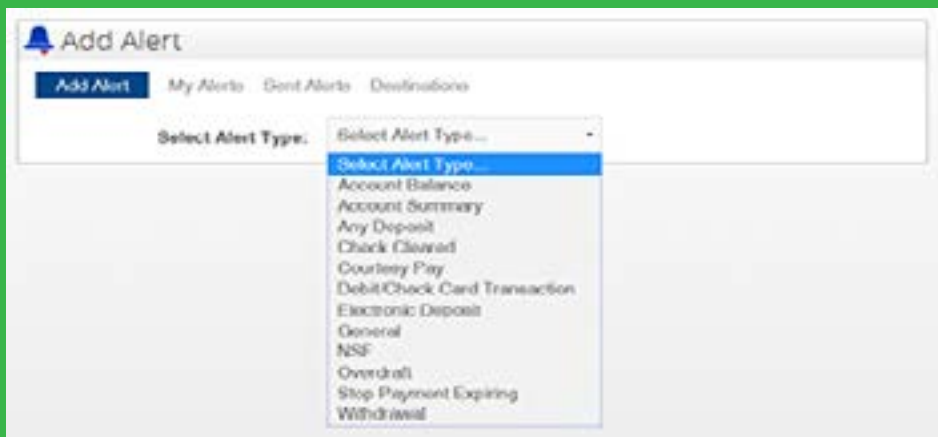
- Debit Card Purchases
- Any Deposits
- Any Withdrawals
- Any Transfers
- Checks Cleared
- NSF Check

### To setup account alerts follow these steps:

1. Click on “Alerts” in the menu Bar
2. Click on the “Destination” tab
3. Click on “Add” to add a destination
4. Select the “Destination Type” from the drop down menu email or sms (text message)
5. Enter the “Destination Number/Email”
6. Click “Submit”
7. Click on the “Add Alert” tab to create the alert you would like sent to you
8. Select the “Alert Type” from the drop down menu
9. Then follow the on screen prompts to set up your alert



The screenshot shows a web form titled "Add Destination" with a bell icon and a close button. Below the title is a sub-header "Please enter your destination information" and a paragraph of instructions: "You can register up to 5 e-mail addresses. When you set up an alert, you can choose to send it to any or all of these addresses. You can send an alert to any device (pager, phone, etc.) which has a valid e-mail address." The form contains two fields: "Destination Type:" with a dropdown menu currently set to "Sms" and a small explanatory text "The method used to deliver the alert" below it; and "Destination Number:" with an empty text input field.



The screenshot shows a web form titled "Add Alert" with a bell icon and a close button. Below the title is a navigation bar with tabs: "Add Alert" (selected), "My Alerts", "Sent Alerts", and "Destinations". The main form area has a label "Select Alert Type:" followed by a dropdown menu. The dropdown menu is open, showing a list of alert types: "Select Alert Type...", "Account Balance", "Account Summary", "Any Deposit", "Check Cleared", "Courtesy Pay", "Debit/Check Card Transaction", "Electronic Deposit", "General", "NSF", "Overdraft", "Stop Payment Expiring", and "Withdrawal".

## Enroll in Bill Pay:

1. Sign on to TLC Community Credit Union's website at [www.tlccu.org](http://www.tlccu.org) (You must have Online Banking to access Bill Pay.)
2. Enter your account number
3. Enter your password and click "Login"
4. Click on the "Bill Pay" menu to begin the "enrollment" process
5. The enrollment screen will be displayed
6. Once you agree to the "Bill Pay Terms and Conditions," you can begin adding payees and making payments immediately.

## Transfer to Any Other TLC Member:

1. Hover over "Transfers" in the menu bar
2. Select "My Accounts" from the drop down menu
3. Input necessary info into each field
4. Click "Submit"

**Transfers**

Immediate Transfer | Future Transfer | Recurring Transfer | Pending Transfers

From:

To:

Last Name:

Account #:

To ID:

Share ID  
 Loan ID

Amount:

Comment:

You may type a transaction comment.

## **Transferring Money to Another Financial Institution:**

1. Hover over “Transfers” in the menu bar
2. Select “Other Institutions” from the drop down menu
3. Click on “Add Account”
4. Enter the routing number of the other financial institution, click “Submit”
5. Verify that the “Financial Institution Name” is correct
6. Enter the account number
7. Choose the account type (Savings or Checking)
8. Optionally, you can enter an “Account Nickname”
9. Agree to the disclosure
10. Click on “Proceed” to begin the process

A small deposit and withdrawal (under \$1.00) will be made to your account at the other financial institution within 3 business days with the description “TLC Community CU-EZTransfer.” You can look up the amount by logging into the other financial institution’s online banking or by calling them.

## **When you know what the amount is:**

1. Log into Online Banking
2. Hover over “Transfers” in the menu bar
3. Select “Other Institutions” from the drop down menu
4. Click on the “Manage Accounts” tab
5. Find other institution in the list and click on the “Verify” link under “Status”
6. Enter the amount and click “Submit”

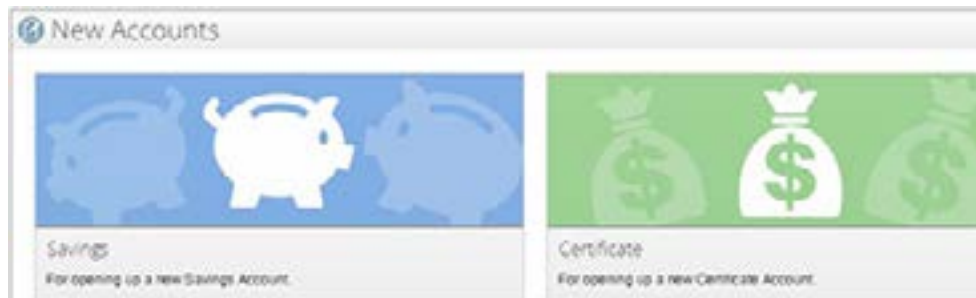
Once you have verified the amount, you are setup and are able to transfer money between TLCCU and the other financial institutions.

*NOTE: It will take up to 3 business days for the money to arrive at its destination.*

## Open a New Account through Online Banking:

### Savings Account:

1. Log into Online Banking
2. Hover over “Account Information” and select “New Account” from the drop down menu.
3. Select “New Savings Account”
4. Select a name for the account from our “Standard Name” menu or create a “Custom Name”
5. Click “Next”
6. Optionally, you may add a Beneficiary
7. Click “Next”
8. Select if you would like “Do not fund the account, open with a zero balance” or “Transfer funds from my following account”
9. Click “Next” and Check that you read and agreed to the disclosure of terms and conditions
10. Click “Next” to confirm you would like to open the New Savings Account.



### Certificate Account:

1. Log into Online Banking
2. Hover over “Account Information” and select “New Account” from the drop down menu.
3. Select “New Certificate Account”
4. Select Certificate Type from the drop down menu
5. Click “Next”
6. Optionally, you may add a Beneficiary
7. Click “Next”
8. Select where you would like to transfer funds from
9. Enter the amount you want to transfer, paying close attention to the “Minimum deposit” amount
10. Click “Next” and check that you read and agreed to the disclosure of terms and conditions
11. Click “Next” to confirm you would like to open the “New Certificate Account”

## Custom Account Names:

If you have an account set up for “taxes” or “vacation” you can change them from the default name into something more descriptive.

1. Click on “Account Actions” (gear wheel next to savings or loan account)
2. Click on “Customize Account Description”
3. Enter your new account name
4. Click on “Submit”

## Changing your Address:

1. Log into Online Banking
2. Click on “User Settings” (gear wheel next to the logout button)
3. Click on “Change Address”
4. Enter your changes in the “Primary Address” section
5. Click “Submit”

## Alternate Mailing Address:

You are able to create an “alternate” address record. This is especially helpful if you head south for the winter. You can change your address on our system before you go and again when you return. You can do this by following these steps:

1. Log into Online Banking
2. Click on “User Settings” (gear wheel next to the logout button)
3. Click on “Change Address”
4. Click on “Alternate Address” and enter your “alternate” address
5. Click “Submit”

## Mobile Banking

Use Mobile Banking to check your balances, deposit checks electronically, transfer funds or use Bill Pay. You can even access a map with TLC Locations, find a CU Service Center or locate the nearest Co-Op ATM. Android and Apple apps are available on Google Play and/or the iTunes store by searching for “TLC Community Credit Union” or simply “TLCCU.”