

Frequently Asked Questions about *Internet AccessLine* Update - 06-07-2010

Our new *Internet AccessLine* is nearly all self-service, which is for your convenience! We encourage you to review some of the most frequently-asked questions before e-mailing or calling us since you may be able to solve your own questions immediately!

Q: I can't seem to enroll in Bill Pay. I get an "Enrollment Failed" message.

A: Not to worry. The most common cause for this error message is something you can fix all on your own! Many times, an "Enrollment Failed" message will be caused by three of the most common missing items in a member's Contact Information profile – you must have a Home or Work Phone entered, a valid E-Mail Address entered, and of course a checking account. To fix this:

- Log-In to *Internet AccessLine*, then click the menu **Your Preferences**.
- Then click the drop-down **Contact Information**.
- Once there, be sure at least one valid Phone Number is listed; either Home or Work – if not, enter a number then click **Update**.
- At the same screen (at right), be sure a valid E-Mail Address is listed – if not, enter an e-mail address then click **Submit**.
- Then click the **Home** menu, and click the drop-down **Home**.
- Then re-attempt Bill Pay enrollment.

Q: At the Log-In screen, when I enter my User ID, then my last four SSN digits, I am prompted to answer a security question that I didn't set up and can't answer.

A: After a certain period of your *Internet AccessLine* access being activated without a first-time log-in, a security shield may be placed on your account, resulting in this unknown answer for a security question. To fix this:

- Escape (and close) your internet browser – either Internet Explorer, Firefox, or Safari.
- Reopen your internet browser and visit www.AlohaFCU.com, then click on the link to **Log-In** to *Internet AccessLine*. *This is to not only clear your internet browser's cache, but to also erase any residual attempts recorded in our system.*
- Once at the Log-In screen, enter your **User ID** (your member account number).
- Then, **instead of entering the last four digits of your SSN**, simply click the **Sign Up Now!** Link outside your Log-In box.
- You will then be asked to enter personally-identifying information that we have on file for you, including your Full Name as it appears on your most recent statement, your Birth Date, your full Social Security Number, and your ZIP Code from your most recent statement. Then click **Submit**.
- You will then be asked to choose your own Password and then to complete our multiple factor authentication security features, such as selecting security questions and choosing a photo identifier.
- Once completed, you will be logged-in and can then use your **User ID** and chosen Password to regain access to *Internet AccessLine*.

Q: I want to set-up viewing multiple accounts with one sign-on. How do I do that?

A: This is simple. There are several steps to take to initiate this brand-new feature.

- First identify which account you will use as your MAIN VIEWING ACCOUNT and be sure you have successfully logged-in and have established security questions for this account.
- Then log-out of your MAIN VIEWING ACCOUNT and identify your ADDITIONAL ACCOUNTS, which you will then add to your MAIN VIEWING ACCOUNT. To do this, you will need log-in credentials (User ID and password, including a successful log-in and established security questions) for each of the accounts you would like to add to your MAIN VIEWING ACCOUNT. We'll call these ADDITIONAL ACCOUNTS.
- Log-in to each of your ADDITIONAL ACCOUNTS, then click **Your Preferences** and then click drop-down **Multiple Accounts**.
- At the resulting screen, be sure the box marked "Exclude my account from this service so it can not be accessed by others." is unchecked. If it is checked, click it to uncheck it, then click **Submit**. Repeat this for each of your ADDITIONAL ACCOUNTS that you'd like to add to your MAIN VIEWING ACCOUNT.
- Then log-in to your MAIN VIEWING ACCOUNT, then click **Your Preferences** and then click the drop-down **Multiple Accounts**.
- At the resulting screen, find the link marked "Add Accounts" at the blue bar, top left and click it.
- At the resulting screen, enter the User ID and Password for your first additional account, then click **Submit**. Repeat for each ADDITIONAL ACCOUNT you want to include in your MAIN VIEWING ACCOUNT.
- Once you have finished adding ADDITIONAL ACCOUNTS to your main viewing account, you will notice that a drop-down list of all ADDITIONAL ACCOUNTS will appear at the top right of your screen. You will use this drop-down list to switch between accounts for viewing.

Tip: If you do not want anyone to be able to add your account as a viewable account in their own MAIN VIEWING ACCOUNT, simply follow Steps 1, 2, & 3 then instead of unchecking the box, check it and click Submit.

Q: I was told I could set-up recurring transfers. How do I do that?

A: Very easily! Setting-up recurring transfers to your other accounts or to your loans or Visa® credit card is easy with the new Internet AccessLine. To do this:

- Log-in to *Internet AccessLine*.
- Then log click the **Transfer Funds** menu and then click the drop-down **Make a Transfer**.
- Once there, enter the requested information and when complete, click **Transfer**.
- To review transfers you've set-up, click the **Transfer Funds** menu and then click the drop-down **Manage/ Review Transfers**.

Tip: Step 4 is where you will also be able to review transfers to cancel/delete them altogether.

Q: I have two Checking Accounts and can't tell which one is which when I 'Quick Transfer.'

A: You have the ability to establish your own names for accounts, which is especially helpful in identifying multiple Share Savings accounts or multiple Share Draft Checking accounts. To do this:

- Log-in to *Internet AccessLine*.
- Then log click the **Your Preferences** menu and then click the drop-down **Member Preferences**.
- At the resulting screen, look for the link "Account Nicknames" in grey bar, top left and click it.
- At the resulting screen, enter the name(s) you'd like to call each of your accounts listed, then click **Submit**. Your personally-chosen names will now appear when each of your accounts is listed.

Q: I would like to view all electronic deposits and transfers that are scheduled with my account.

A: This is a feature exclusive to our new *Internet AccessLine*, which we think is helpful in making sure your employer or an outside source of income has set-up your incoming deposit properly, or also to review any automatic transfers that we've set-up for you. To review your electronic deposits & transfers:

- Log-in to *Internet AccessLine*.
- Then log click the **Account Services** menu and then click the drop-down **Automated Distribution**.
- At the resulting screen, you will see your electronic, ACH, and payroll deposits listed that have been set-up with your account, including (if available) the transfer amount, last date transferred/received, and additional transaction data.
- Because most of these transaction set-ups will have been set-up by a third-party or by our own staff, you will not be able to modify or delete any settings. However, this viewing feature is helpful in determining if you've got the correct set-ups established for each of your accounts.

Q: I see 'Withdraw' listed in my Access Accounts menu. What's that for?

A: A great new feature of *Internet AccessLine* gives you the ability to request a check without having to ever wait on-hold on the phone or visit a branch in-person. This function will issue a check made payable to the member (and joint owners if listed) and mail a check in the amount that you request to the address last listed on your account. To do this:

- Log-in to *Internet AccessLine*.
- Then log click the **Access Accounts** menu and then click the drop-down **Withdraw**.
- At the resulting screen, enter all requested information then click **Submit**.
- Once complete, a check will be mailed to you on the next business day.

Q: I have more questions. Where do I turn?

A: Our staff is always available to answer any of your questions, and to walk you through any difficult sessions you encounter with *Internet AccessLine*. Feel free to call 841-6836 on Oahu, or toll-free from anywhere else at 1-800-282-0212. You can also e-mail us at AlohaFCU@AlohaFCU.com.

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