



ONLINE BANKING GUIDE

Your Guide to Online Banking

www.palisadesfcu.org



ONLINE BANKING

Enrolling and Logging in

Logging off

Navigating the Homepage

Account View

Transfer Money

Make a PFCU Loan Payment

Make a PFCU Mastercard Payment

External Payments

Pay A Bill

Pay a Person

Email or text message

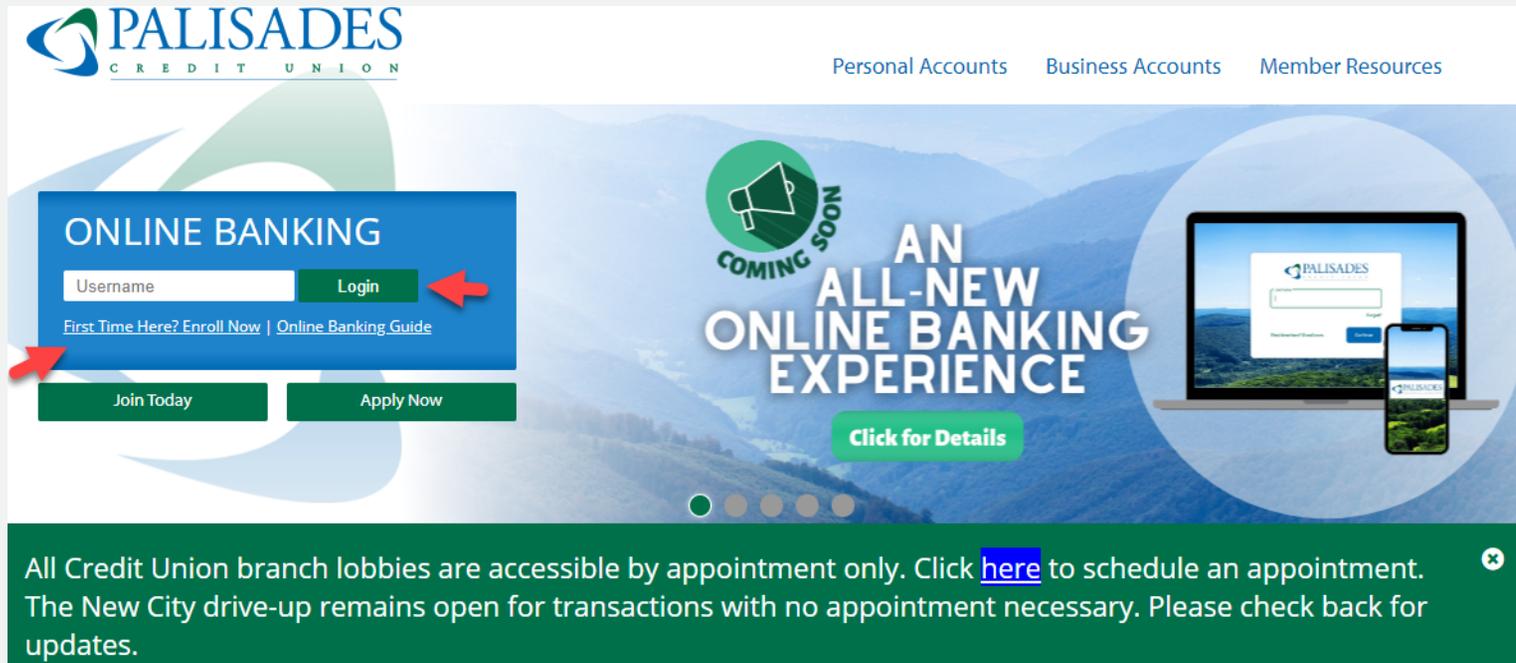
Direct deposit

Check

Alerts

Send a Secure Message

Palisades Credit Union's easy-to-use online interface lets you complete financial transactions from home, work, or on the go.



Personal Accounts Business Accounts Member Resources

ONLINE BANKING

Username **Login**

[First Time Here? Enroll Now](#) | [Online Banking Guide](#)

Join Today **Apply Now**

COMING SOON

AN ALL-NEW ONLINE BANKING EXPERIENCE

Click for Details

All Credit Union branch lobbies are accessible by appointment only. Click [here](#) to schedule an appointment. The New City drive-up remains open for transactions with no appointment necessary. Please check back for updates.

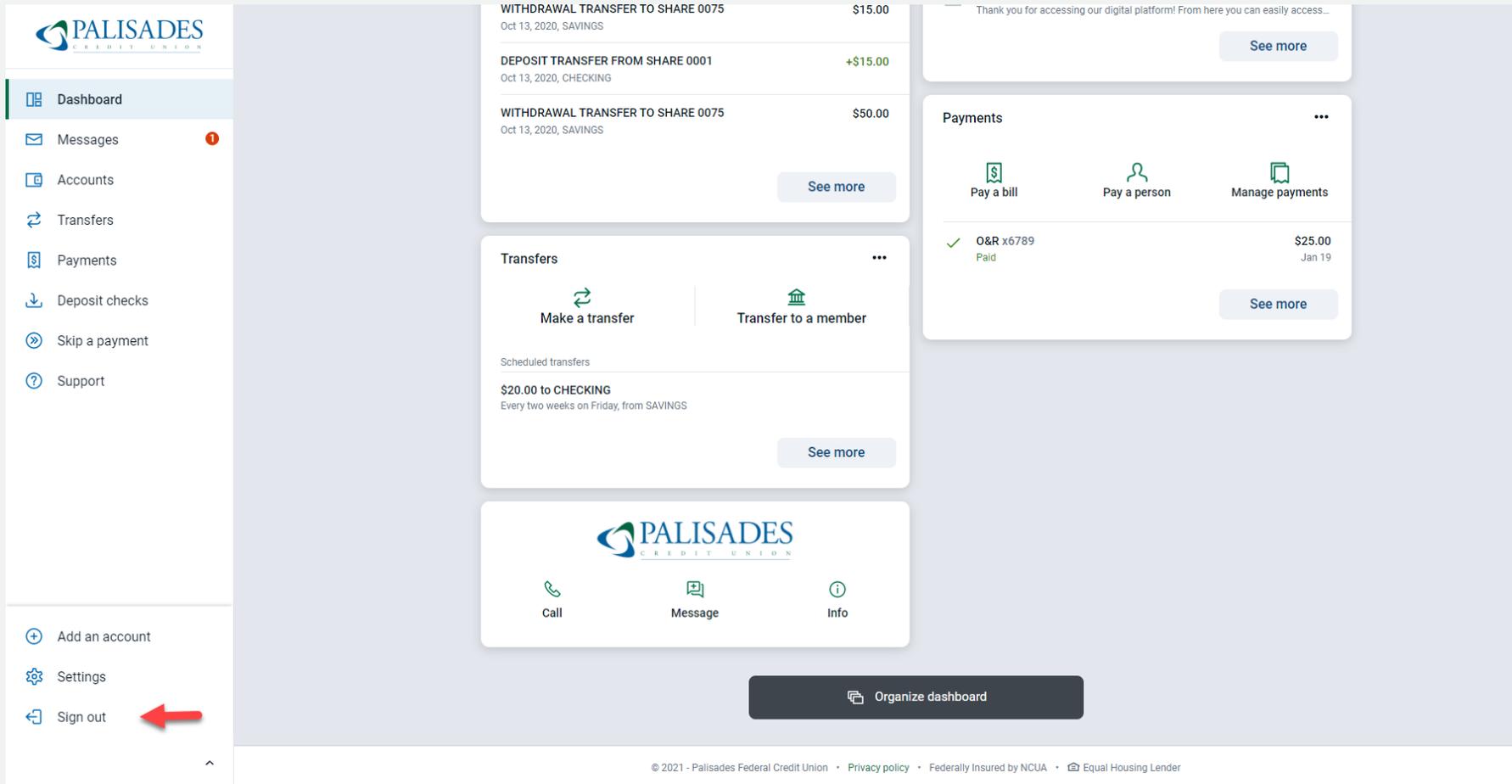
ENROLLING AND LOGGING IN

1. To get started, visit <https://palisadesfcu.org/> and click "First Time Here? Enroll Now"
2. Enter your full social security number, member number, email, and phone number.
3. A verification code will be via text to your phone number. If the number entered is not a mobile phone, click "Try another way" and select another verification method.
4. The End User License Agreement (EULA) will display. Click Accept to continue.
5. Create a username and password.

The next time you are ready to log in, just enter your username and hit the green login button.

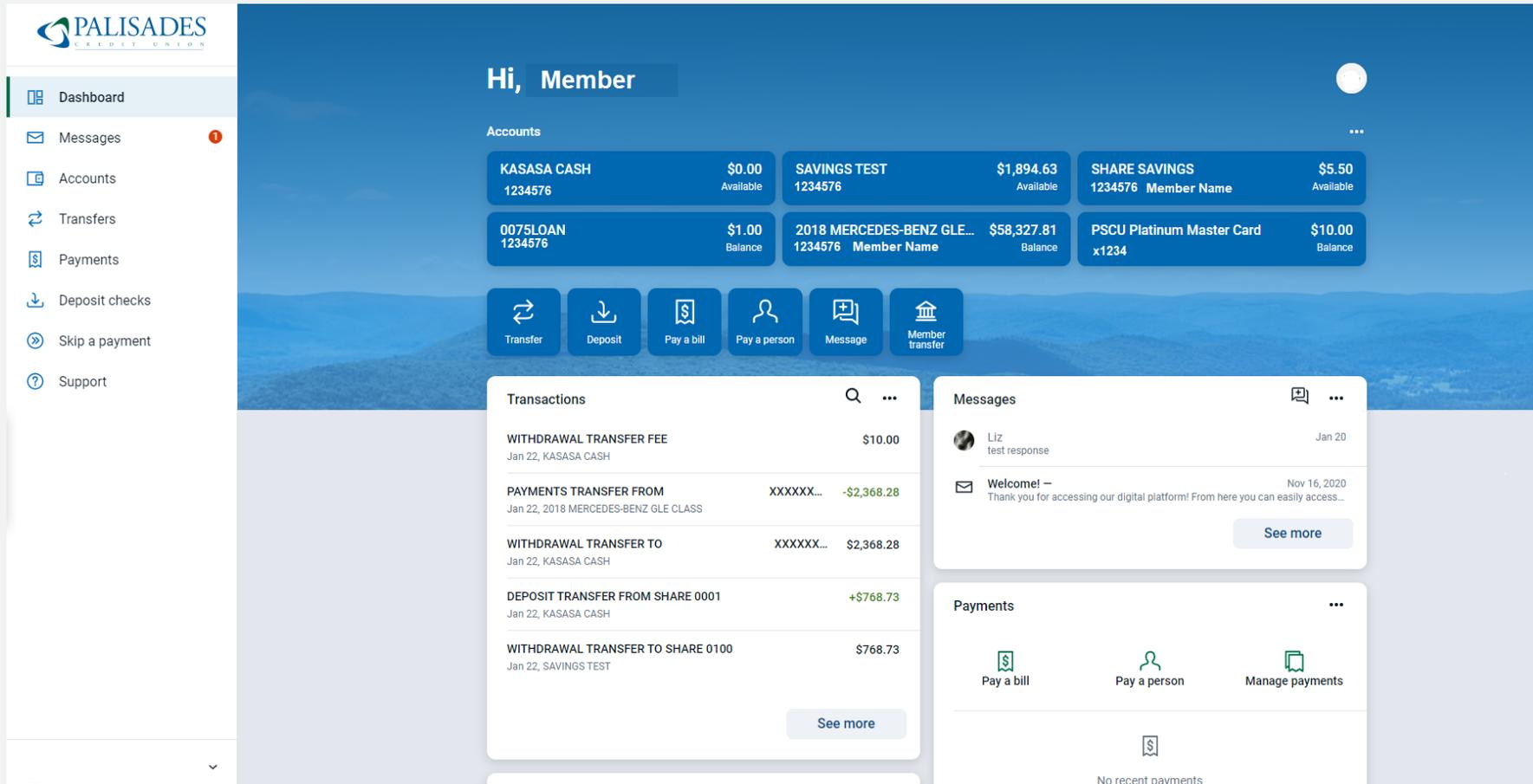
LOGGING OFF

For security purposes, we recommend that you always log off when you finish your online banking session. To log off, select the dropdown next to your name at the bottom of the left sidebar, and select "Sign out" from the expanded menu.



The screenshot displays the Palisades Credit Union online banking dashboard. On the left sidebar, the 'Sign out' option is highlighted with a red arrow. The main content area shows transaction history, a 'Payments' section with options like 'Pay a bill', 'Pay a person', and 'Manage payments', and a 'Transfers' section with options like 'Make a transfer' and 'Transfer to a member'. At the bottom of the sidebar, there are links for 'Add an account', 'Settings', and 'Sign out'. A red arrow points to the 'Sign out' link. At the bottom of the dashboard, there is a 'Organize dashboard' button and a footer with copyright information and legal disclaimers.

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The screenshot shows the Palisades Credit Union online banking dashboard. On the left is a navigation menu with options: Dashboard, Messages (1), Accounts, Transfers, Payments, Deposit checks, Skip a payment, and Support. The main content area is titled "Hi, Member" and features a "Accounts" section with six account cards:

Account Name	Account ID	Balance	Account Name	Account ID	Balance
KASASA CASH	1234576	\$0.00 Available	SAVINGS TEST	1234576	\$1,894.63 Available
0075LOAN	1234576	\$1.00 Balance	2018 MERCEDES-BENZ GLE...	1234576 Member Name	\$58,327.81 Balance
			PSCU Platinum Master Card	x1234	\$10.00 Balance

Below the accounts are six action buttons: Transfer, Deposit, Pay a bill, Pay a person, Message, and Member transfer. The "Transactions" section lists:

- WITHDRAWAL TRANSFER FEE: \$10.00 (Jan 22, KASASA CASH)
- PAYMENTS TRANSFER FROM: -\$2,368.28 (Jan 22, 2018 MERCEDES-BENZ GLE CLASS)
- WITHDRAWAL TRANSFER TO: \$2,368.28 (Jan 22, KASASA CASH)
- DEPOSIT TRANSFER FROM SHARE 0001: +\$768.73 (Jan 22, KASASA CASH)
- WITHDRAWAL TRANSFER TO SHARE 0100: \$768.73 (Jan 22, SAVINGS TEST)

The "Messages" section shows a "Liz test response" (Jan 20) and a "Welcome!" message (Nov 16, 2020) with a "See more" button. The "Payments" section shows options for "Pay a bill", "Pay a person", and "Manage payments", with a note at the bottom: "No recent payments".

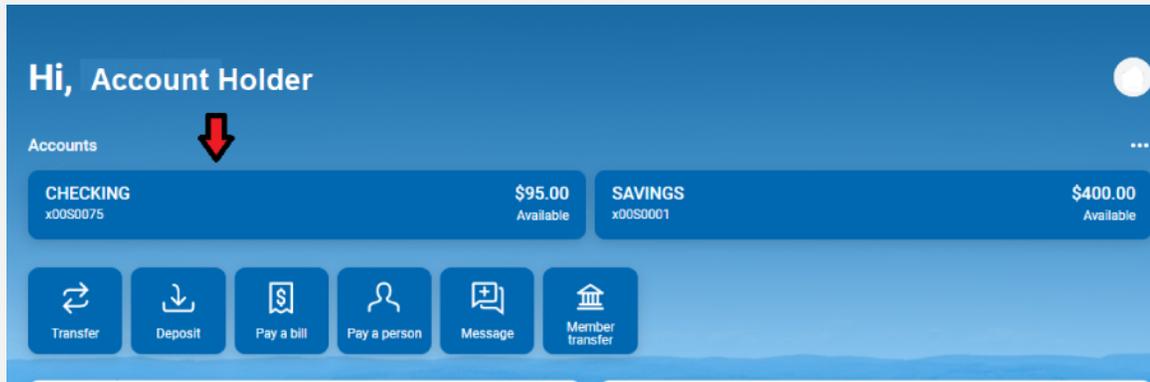
NAVIGATING THE HOMEPAGE

- A. Your Palisades CU Deposit Accounts and Loans
- B. Deposit, pay bills, transfer money, or contact us
- C. Summary of recent transactions for your accounts

- D. Messages from Palisades CU
- E. Payment Options with a summary of recent payments

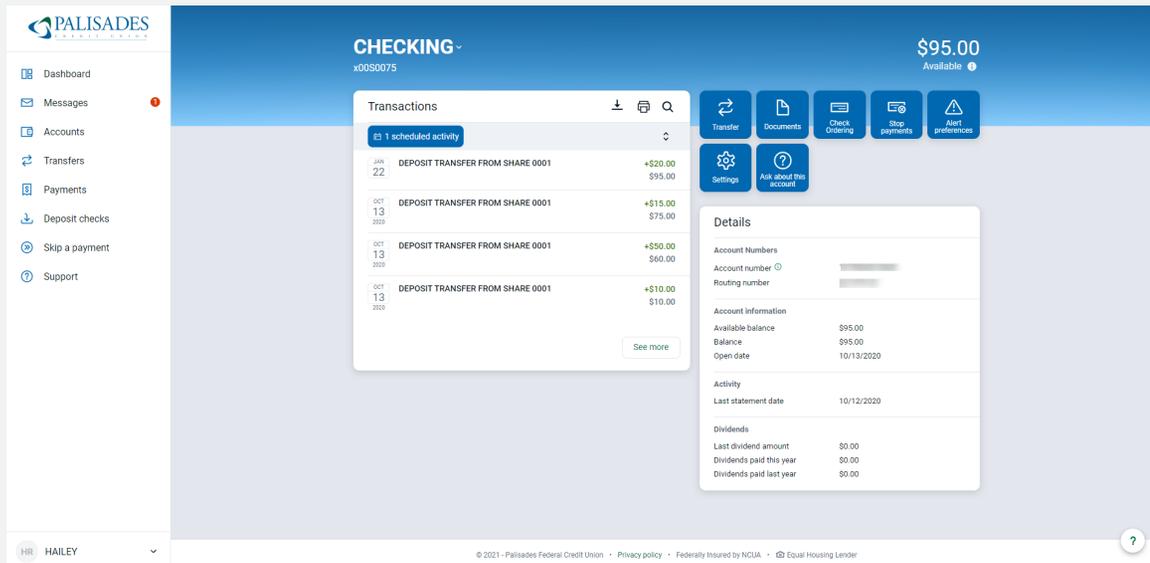
ACCOUNT VIEW

Click on any account on the home screen for a more detailed view of that account.



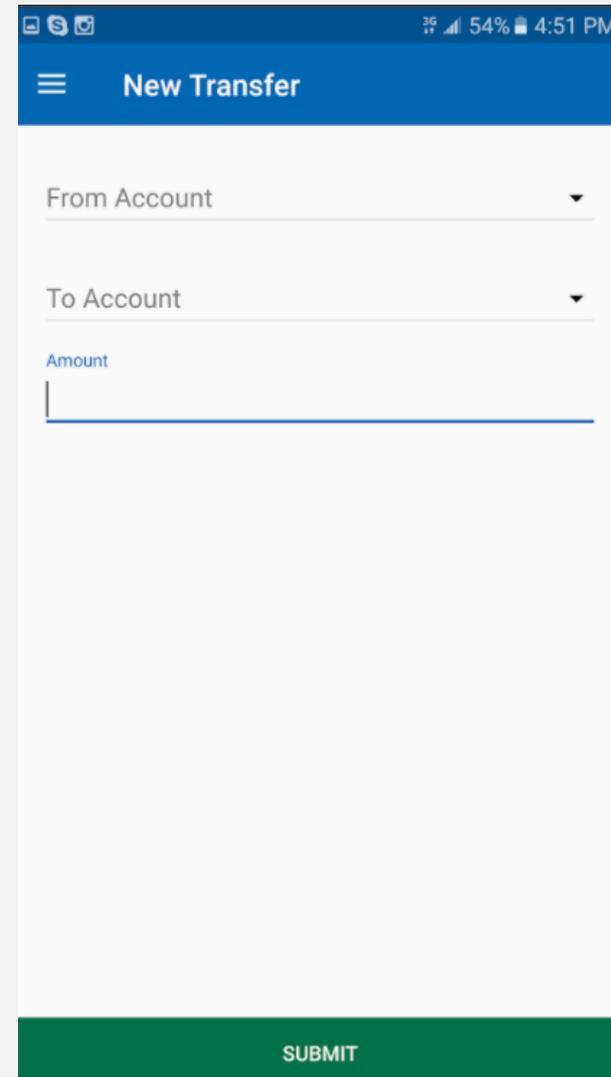
Account widgets let you perform actions specific to this account, such as;

- Transfer Money
- View Documents
- Order Checks
- Stop payments
- Manage your alert preferences
- Adjust settings for this account
- Ask questions about the account



TRANSFER MONEY

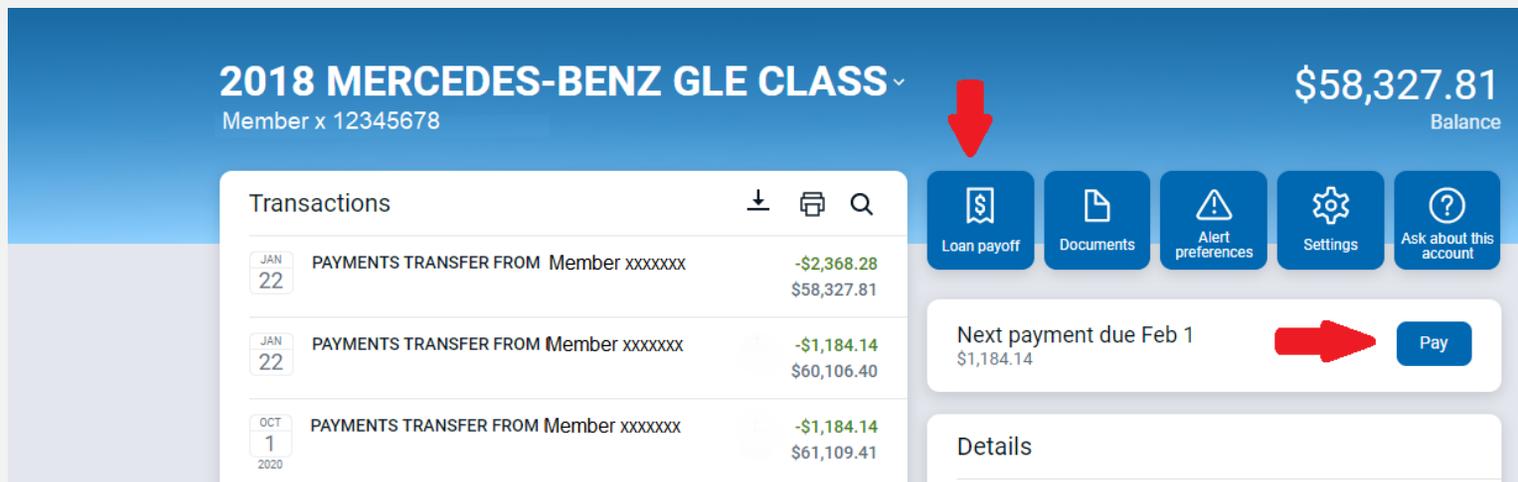
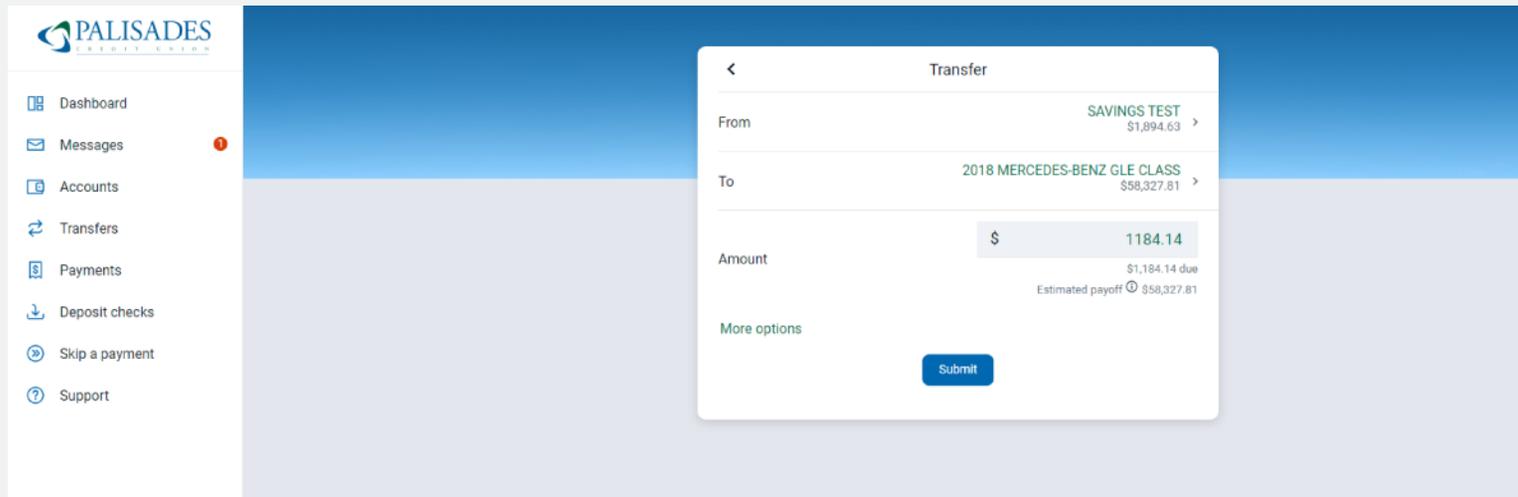
1. You can transfer money between accounts by selecting "Transfers" on the left navigation bar or by clicking the "Transfer" widget on the main dashboard in an individual account view.
2. Select the account from which you would like the money to go and the account too which you would like to transfer money.
3. Enter the amount you would like to transfer.
4. Click "More options" to designate this as a recurring or one-time transfer, choose a specific transfer date, or add a memo to the transaction.
5. Once you are ready, click "Submit".



The screenshot shows the 'New Transfer' screen in the Palisades Credit Union mobile app. At the top, there is a blue header with a hamburger menu icon and the text 'New Transfer'. Below the header, there are three input fields: 'From Account' with a dropdown arrow, 'To Account' with a dropdown arrow, and 'Amount' with a text input field. At the bottom of the screen, there is a green bar with the text 'SUBMIT' in white capital letters. The status bar at the top right shows signal strength, 54% battery, and the time 4:51 PM.

MAKE A PCU LOAN PAYMENT

You can also use the "Transfer" function to pay a Palisades CU loan. Click the "Pay" button or select "Loan payoff" if you are ready to pay off your loan.

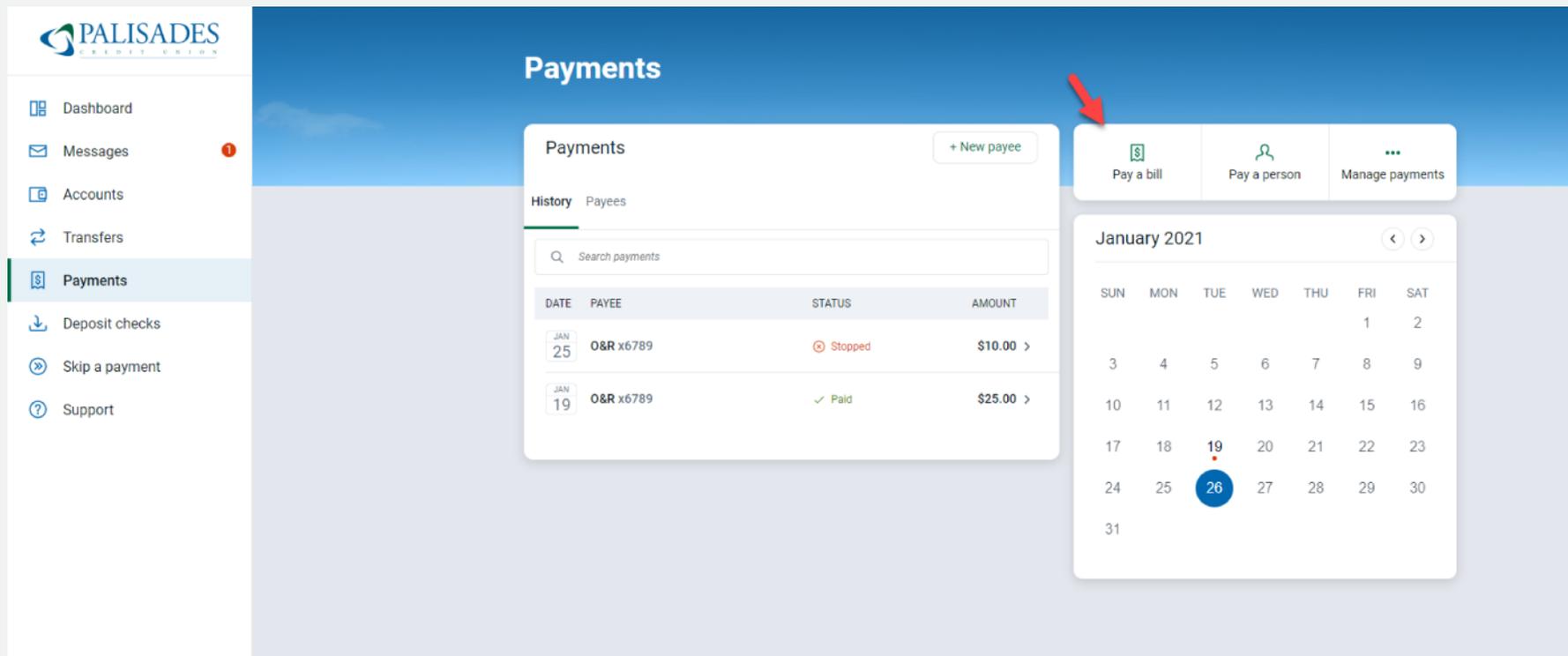


MAKE A PCU MASTERCARD PAYMENT

Your PCU MasterCard account also appears on the accounts summary screen. Select the mastercard account to be taken into the account info screen. Here you will see a live summary of your account, including the next due date and the minimum balance due. Click the "AccessPoint" icon to be taken to the credit card portal to view transaction history, access statements, make a payment, and redeem rewards.

EXTERNAL PAYMENTS

Select "Payments" from the left sidebar to be directed to the payment center. Here you can see a history of payments, pay



The screenshot displays the 'Payments' section of the Palisades Credit Union online banking interface. On the left is a sidebar with navigation links: Dashboard, Messages (with a notification badge), Accounts, Transfers, Payments (highlighted), Deposit checks, Skip a payment, and Support. The main content area features a 'Payments' header with a '+ New payee' button. Below this is a 'History' section with a search bar and a table of payment records. To the right of the history table are three buttons: 'Pay a bill' (highlighted with a red arrow), 'Pay a person', and 'Manage payments'. Below these buttons is a calendar for January 2021, with the 26th highlighted in a blue circle.

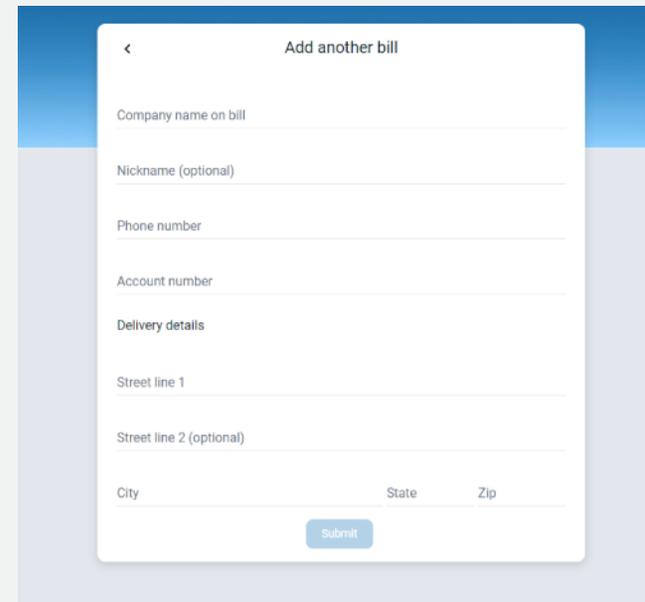
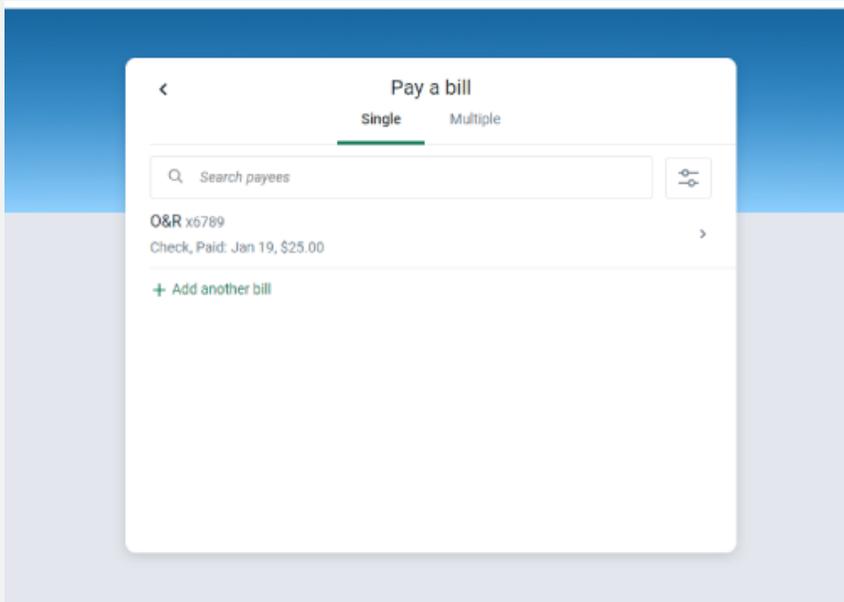
DATE	PAYEE	STATUS	AMOUNT
JAN 25	O&R x6789	Stopped	\$10.00 >
JAN 19	O&R x6789	Paid	\$25.00 >

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

PAY A BILL

1. From the payment center select "Pay a bill".
You can also click on the "Pay a bill" widget on the home page.
2. Select the bill that you wish to pay.
3. Click "Multiple" to add another payee and pay multiple bills at one time.

4. Enter the amount that you would like to pay.
5. Select "More options" to set a recurring payment, choose your payment date, or add a memo.
6. Select Submit.



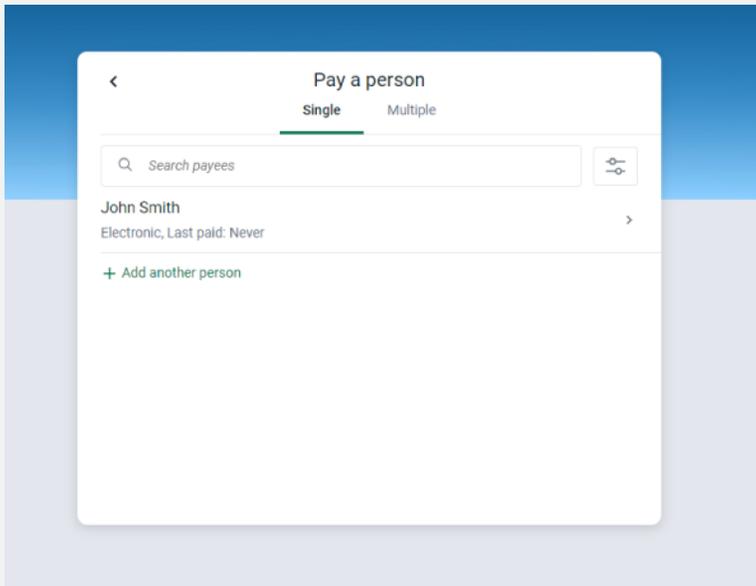
If this is a new bill, and not an existing payee, select "Add another bill".

Enter the billing details and click "Submit".

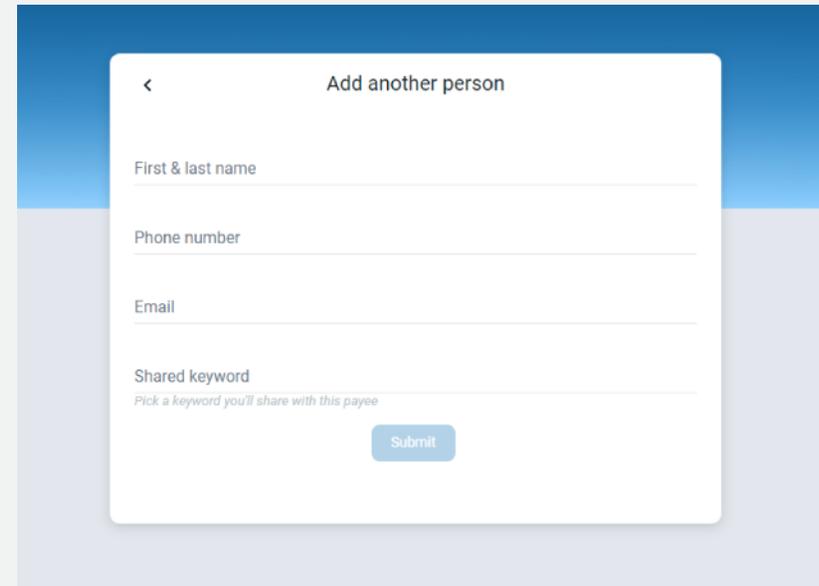
PAY A PERSON

1. From the payment center select “Pay a person”. You can also click on the “Pay a person” widget on the home page.
2. Choose whether you are paying a single person or multiple people.
3. Search payees or add a new person.
4. Enter the amount that you wish to pay.
5. Select “More options” to set a recurring payment, choose your payment date, or add a memo.
6. Select Submit.

*To add a new payee, select “Add another person” and enter their name, phone number, email address, and a keyword that you will share with the payee.
(This is to help keep your account secure).



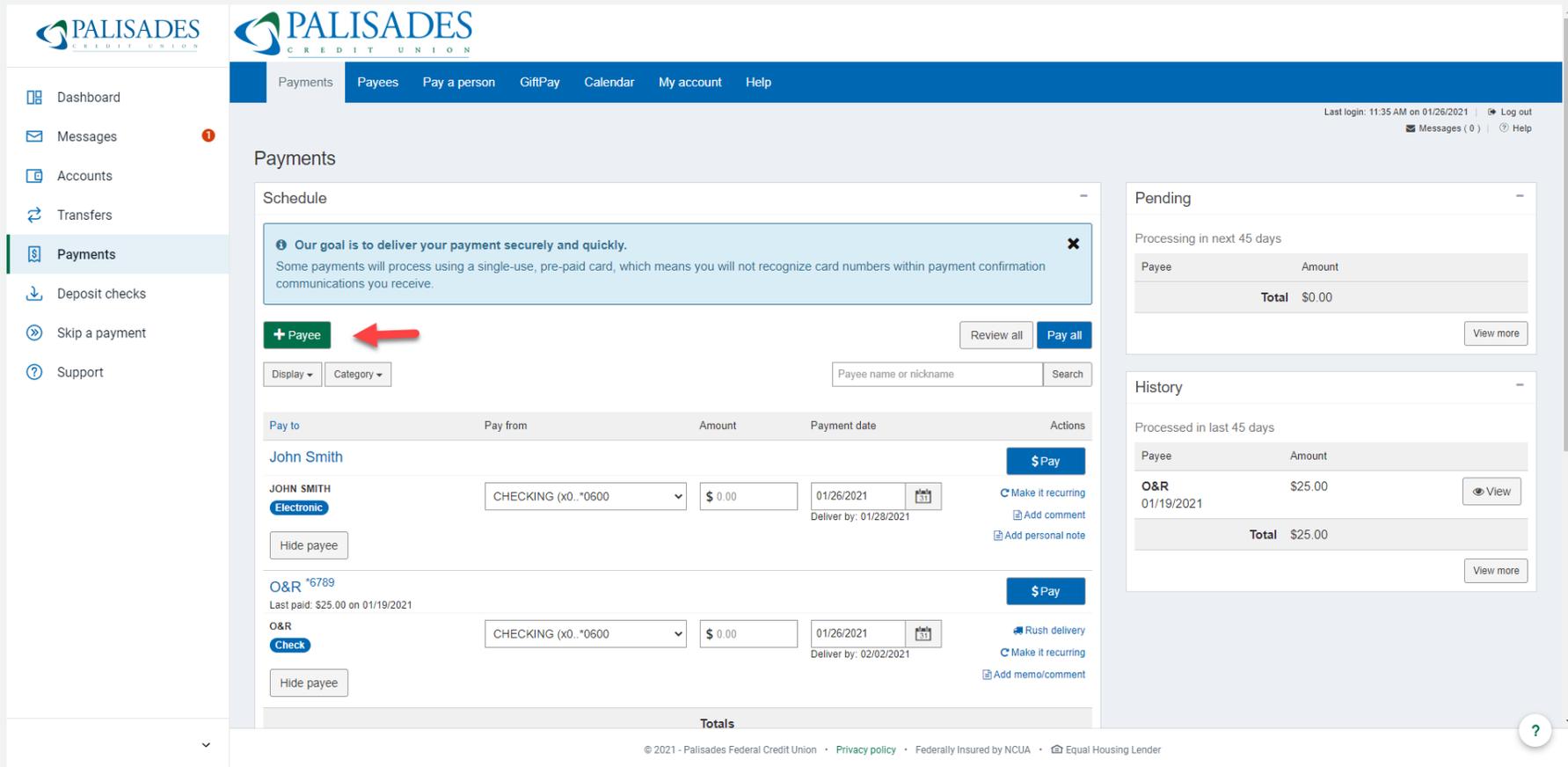
The screenshot shows the 'Pay a person' screen in a mobile app. At the top, there is a back arrow and the title 'Pay a person'. Below the title are two tabs: 'Single' (which is selected) and 'Multiple'. A search bar with the placeholder text 'Search payees' and a magnifying glass icon is present. Below the search bar, a list item for 'John Smith' is shown, with the text 'Electronic, Last paid: Never' and a right-pointing chevron. At the bottom of the list, there is a green '+ Add another person' link.



The screenshot shows the 'Add another person' screen in a mobile app. At the top, there is a back arrow and the title 'Add another person'. Below the title are four input fields: 'First & last name', 'Phone number', 'Email', and 'Shared keyword'. The 'Shared keyword' field has a small note below it that says 'Pick a keyword you'll share with this payee'. At the bottom right of the screen, there is a blue 'Submit' button.

WE RECOMMENDED THAT YOU ADD PAYEES VIA THE PAYMENT CENTER.

1. Select "Payments" from the left dashboard to get to the payment center.
2. Click "Manage payments" on the far right above the calendar.
3. Click the green "+ Payee" button.



Payments

Our goal is to deliver your payment securely and quickly. Some payments will process using a single-use, pre-paid card, which means you will not recognize card numbers within payment confirmation communications you receive.

+ Payee (indicated by a red arrow)

Review all | Pay all

Display | Category | Payee name or nickname | Search

Pay to	Pay from	Amount	Payment date	Actions
John Smith				\$ Pay
JOHN SMITH Electronic	CHECKING (x0..*0600)	\$ 0.00	01/26/2021 Deliver by: 01/28/2021	Make it recurring Add comment Add personal note
Hide payee				
O&R *6789 Last paid: \$25.00 on 01/19/2021				\$ Pay
O&R Check	CHECKING (x0..*0600)	\$ 0.00	01/26/2021 Deliver by: 02/02/2021	Rush delivery Make it recurring Add memo/comment
Hide payee				
Totals				

Pending

Processing in next 45 days

Payee	Amount
Total \$0.00	

[View more](#)

History

Processed in last 45 days

Payee	Amount
O&R 01/19/2021	\$25.00
Total \$25.00	

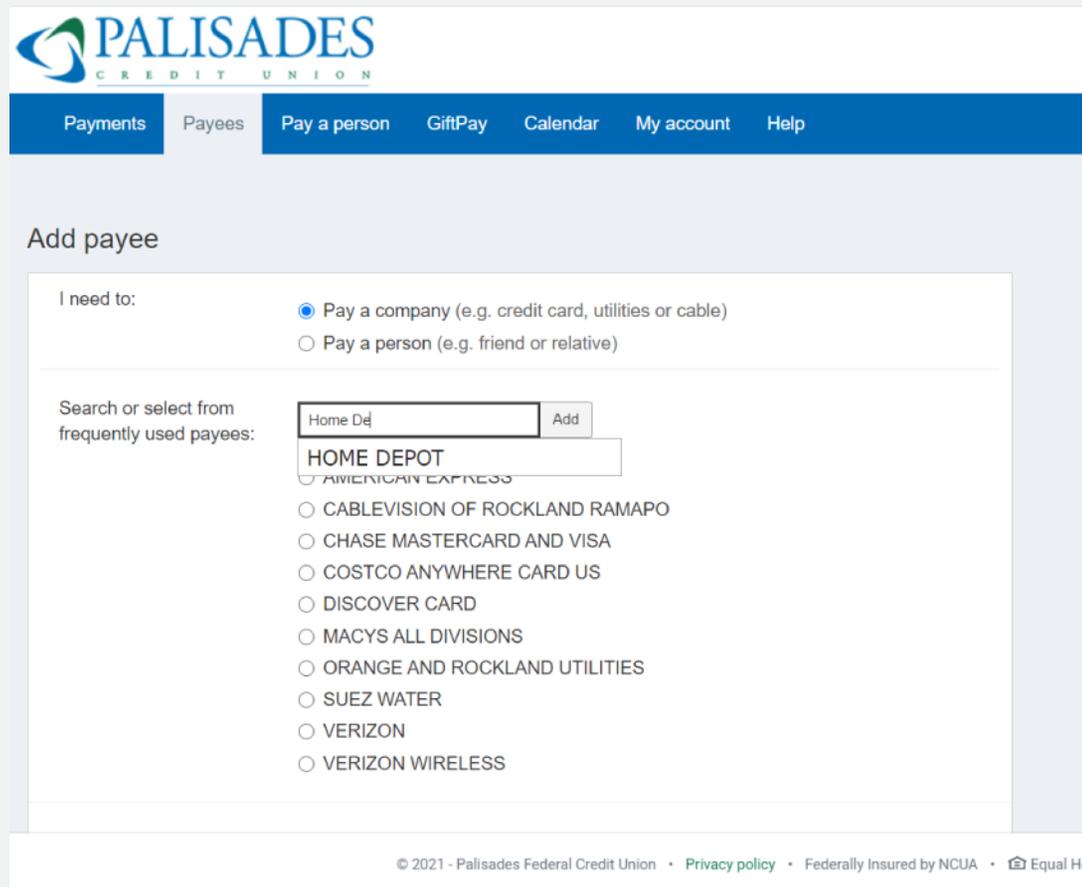
[View more](#)

Last login: 11:35 AM on 01/26/2021 | Log out | Messages (0) | Help

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CHOOSE WHETHER YOU ARE ADDING A PERSON OR A COMPANY.

1. If adding a company, select a suggested payee or search for a payee. PCU's online banking system will recognize common payees, so if you start typing the name of the company, a payee name will be suggested.
2. Click the suggested payee name and select "Next".
3. Enter your payee account number.
4. Confirm the account number.
5. Enter the payee zip code (Found on your bill).
6. Select "Next".
7. Confirm and add payee.



PALISADES
C R E D I T U N I O N

Payments Payees Pay a person GiftPay Calendar My account Help

Add payee

I need to:

Pay a company (e.g. credit card, utilities or cable)
 Pay a person (e.g. friend or relative)

Search or select from frequently used payees:

Home De

- HOME DEPOT
- AMERICAN EXPRESS
- CABLEVISION OF ROCKLAND RAMAPO
- CHASE MASTERCARD AND VISA
- COSTCO ANYWHERE CARD US
- DISCOVER CARD
- MACYS ALL DIVISIONS
- ORANGE AND ROCKLAND UTILITIES
- SUEZ WATER
- VERIZON
- VERIZON WIRELESS

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IF PAYING A PERSON, SELECT THE METHOD BY WHICH YOU WOULD LIKE TO SEND THE MONEY AND CLICK "NEXT".



Dashboard

Messages 1

Accounts

Transfers

Payments

Deposit checks

Skip a payment

Support

I need to:

- Pay a company (e.g. credit card, utilities or cable)
- Pay a person (e.g. friend or relative)

Send the money by:

- Email or text message (Electronic)
Recipient provides routing and account number; paid within 1-2 business days.
- Direct deposit (Electronic)
Requires routing and account number; paid within 1-2 business days.
- Check
Mailed and paid within 5-7 business days.

Search or select from frequently used payees:

- AMERICAN EXPRESS
- CABLEVISION OF ROCKLAND RAMAPO
- CHASE MASTERCARD AND VISA
- COSTCO ANYWHERE CARD US
- DISCOVER CARD
- MACYS ALL DIVISIONS
- ORANGE AND ROCKLAND UTILITIES
- SUEZ WATER
- VERIZON
- VERIZON WIRELESS

EMAIL OR TEXT MESSAGE

- Dashboard
- Messages
- Accounts
- Transfers
- Payments**
- Deposit checks
- Skip a payment
- Support

Add payee

Who are you paying?

* Required field

Payee first name *
(Visible in all correspondence with the payee.)

Payee last name *
(Visible in all correspondence with the payee.)

Send notification to payee by * Text

Email

Payee phone number

Payee nickname *

Default pay from *

Category
[+ Add new category](#)

[← Back](#) [Next →](#)

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Enter the payee's first name, last name, how you would like the notification to be sent, their phone number, a nickname, and the account from which you would like to use to pay them. Hit "Next".

DIRECT DEPOSIT

Enter the payee's first name, last name, and phone number. You will also need the following information regarding the account in which you would like to deposit the money: Account number, routing number, and account type. Give this payee a nickname and choose the account from which you would like the money to come from. Hit "Next".

Messages (0) | Help

Add payee

Who are you paying?

* Required field

Payee first name *

Payee last name *

Payee phone number*

Payee account number *

Confirm account number *

Payee routing number *

Confirm routing number *

Payee account type *

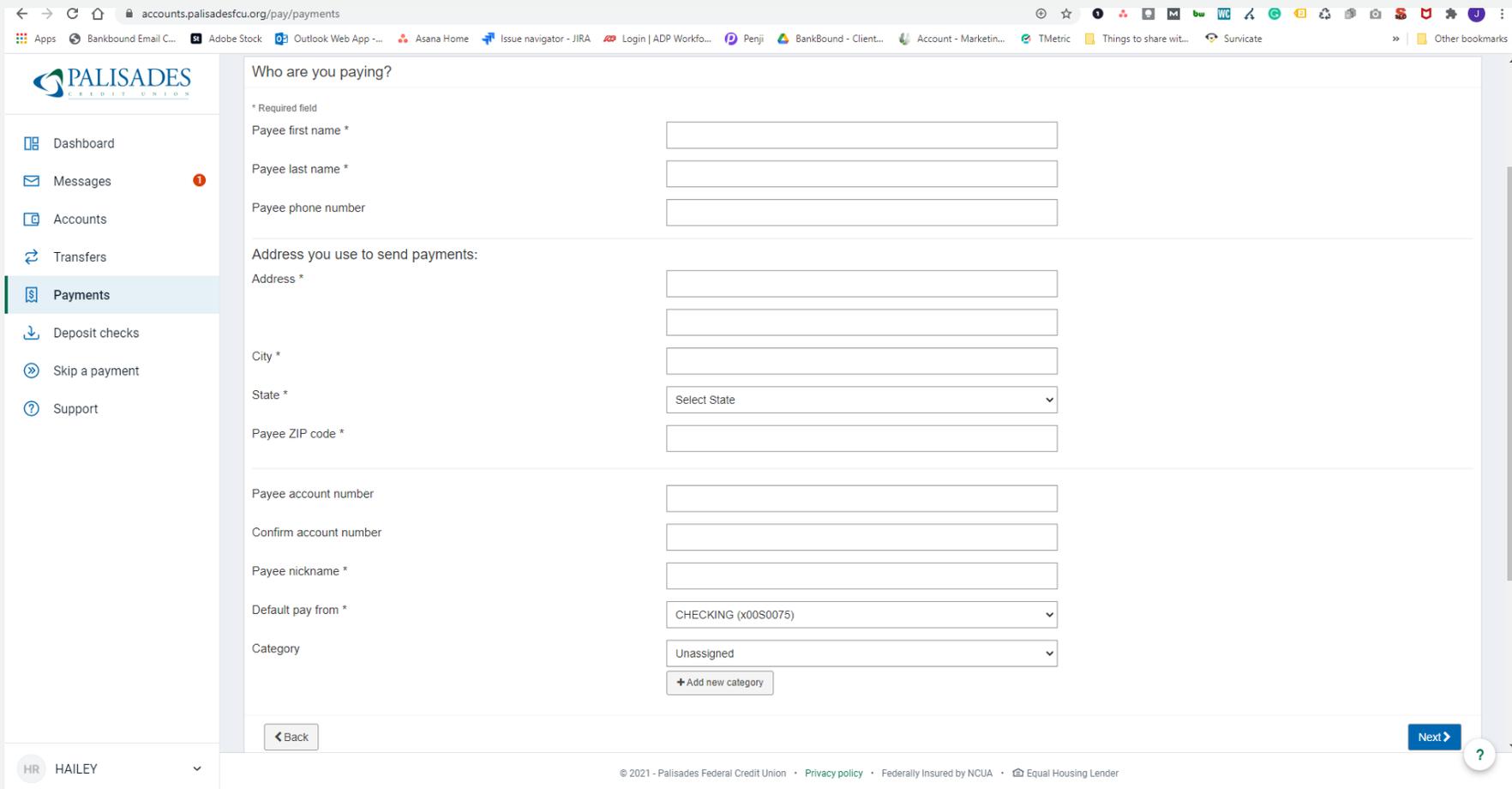
Payee nickname *

Default pay from *

Category

CHECK

Enter the payee's first name, last name, and phone number. For this option, you will also need to provide their complete address along with their account number. Set up a nickname for this payee and select which account from which you would like the check to be written.



The screenshot shows a web browser window with the URL `accounts.palisadesfcu.org/pay/payments`. The browser's address bar and tabs are visible at the top. The page content includes a left-hand navigation menu with options: Dashboard, Messages (with a red notification icon), Accounts, Transfers, Payments (highlighted), Deposit checks, Skip a payment, and Support. The main content area is titled "Who are you paying?" and contains the following form fields:

- * Required field
- Payee first name *
- Payee last name *
- Payee phone number
- Address you use to send payments:
 - Address *
 - City *
 - State * (dropdown menu showing "Select State")
 - Payee ZIP code *
- Payee account number
- Confirm account number
- Payee nickname *
- Default pay from * (dropdown menu showing "CHECKING (x00S0075)")
- Category (dropdown menu showing "Unassigned")
 - + Add new category

At the bottom of the form, there are "Back" and "Next" buttons. The footer of the page includes the user's name "HAILEY", a copyright notice "© 2021 - Palisades Federal Credit Union", and links for "Privacy policy", "Federally Insured by NCUA", and "Equal Housing Lender". A help icon is also present in the bottom right corner.

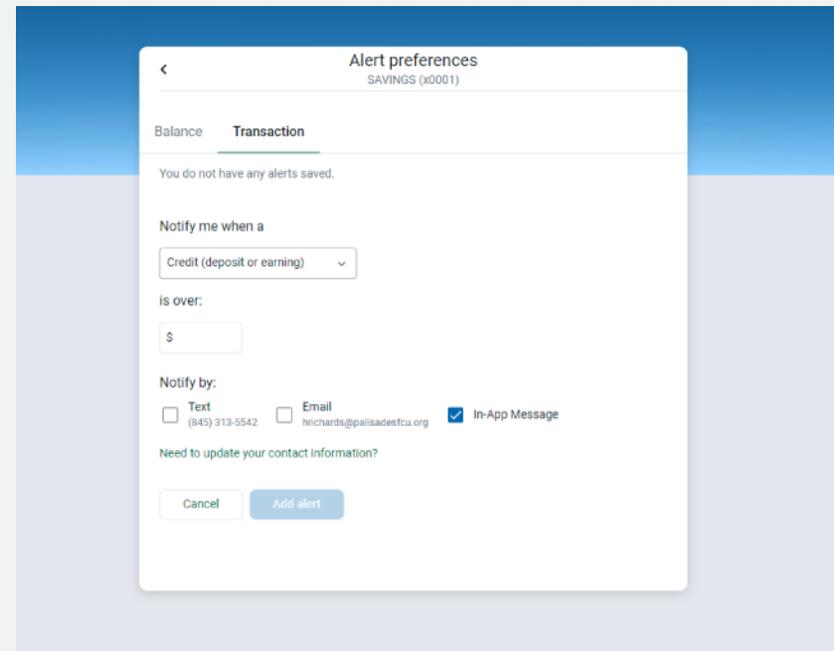
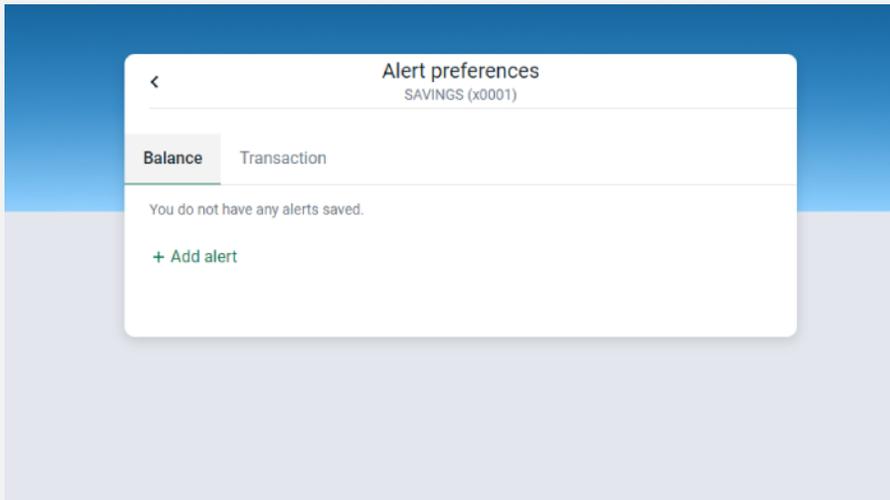
ALERTS

BALANCE ALERTS

1. To set up alerts, navigate to the account dashboard for which you would like the alerts setup.
2. Select the "Alert preferences widget".
3. Select "Balance" to get an alert when you account reaches a specific balance or
4. Choose whether you want to be notified when the account is over or under a given amount.
 - a. Set the amount.
 - b. Choose your notification method.
 - c. Click "Add Alert".

TRANSACTION ALERTS

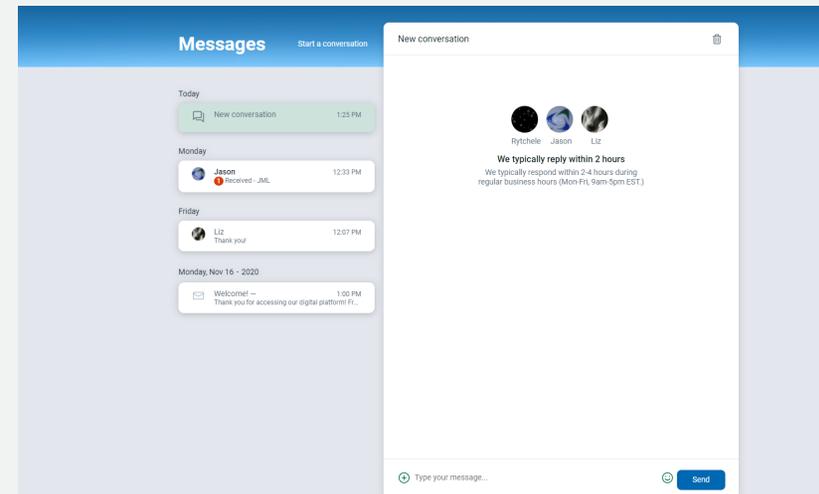
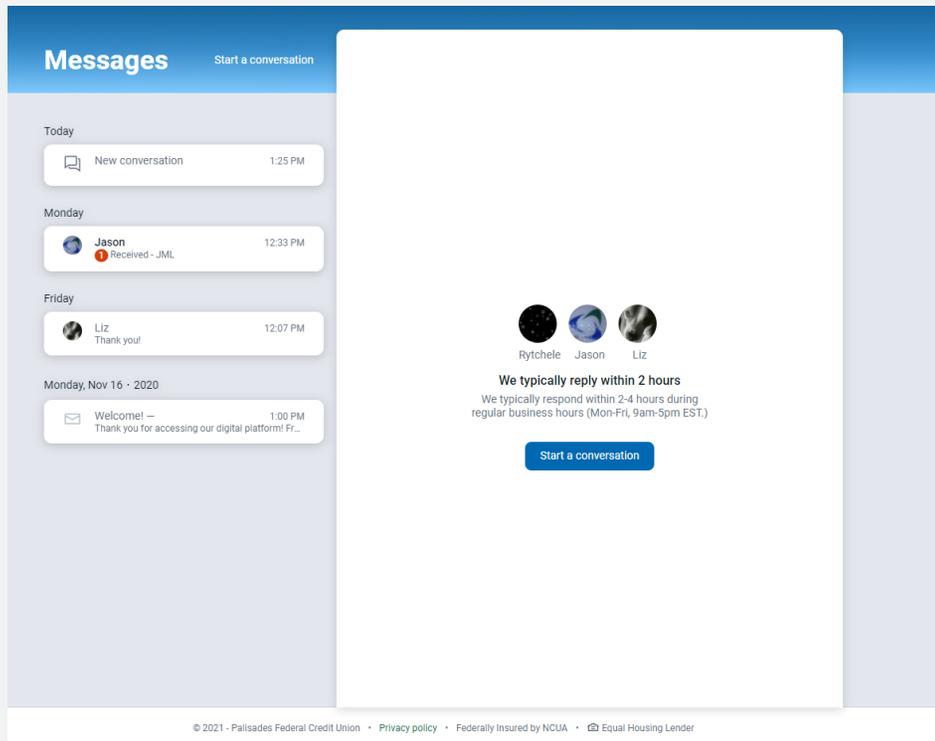
1. Select "Transaction" to set up a transaction alert.
2. Choose when you would like to get notified: Deposit or withdraw.
3. Set the amount.
4. Choose your notification method.
5. Click "Add Alert".



SEND A SECURE MESSAGE

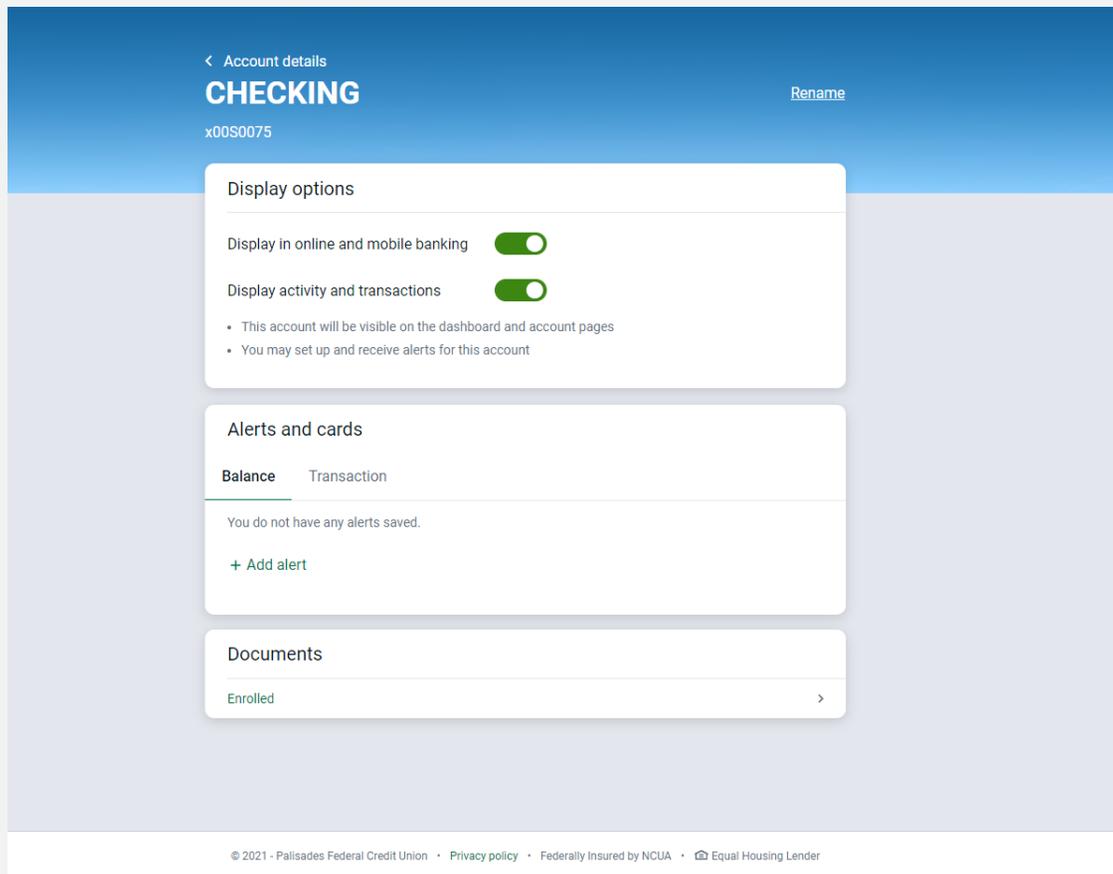
Have questions regarding one of your accounts? Send a secure message to a PCU representative.

1. To send a message, navigate to the “Messages” on the left navigation bar. You can also click “See More” on the message area of the home screen.
2. Once in the message center, you can review your existing message or click “Start a conversation” to send a new message.
3. Type your message and hit “Send.”



SIGN UP FOR ESTATEMENTS

1. Navigate to the account for which you would like to receive eStatements.
2. Select the "Settings" widget.
3. Click the arrow in the documents section.
4. Select "Enroll accounts" if you would like to set this up for all accounts.
5. Save.



The screenshot shows the "Account details" page for a "CHECKING" account. The account number is x00S0075. There are three main sections: "Display options", "Alerts and cards", and "Documents".

Display options

- Display in online and mobile banking:
- Display activity and transactions:

- This account will be visible on the dashboard and account pages
- You may set up and receive alerts for this account

Alerts and cards

Balance Transaction

You do not have any alerts saved.

+ Add alert

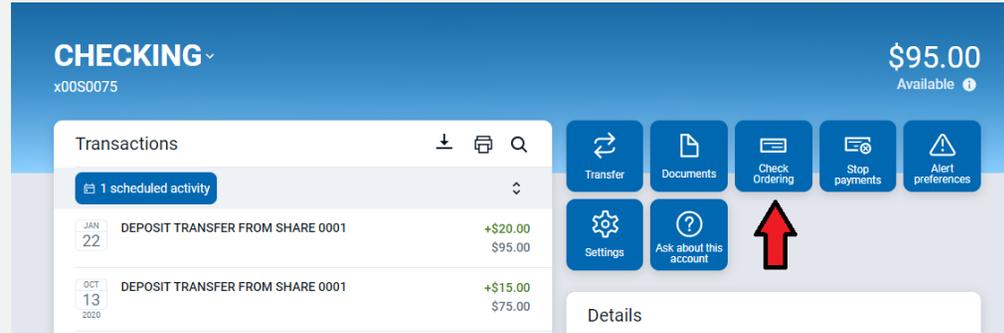
Documents

Enrolled >

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ORDER CHECKS

To order checks for your Palisades CU checking account, select the "Check Ordering" widget from your checking account dashboard.



CHECKING ▼ \$95.00 Available ⓘ
 x00S0075

Transactions ⬇️ ⬇️ 🔍

📅 1 scheduled activity ⬇️

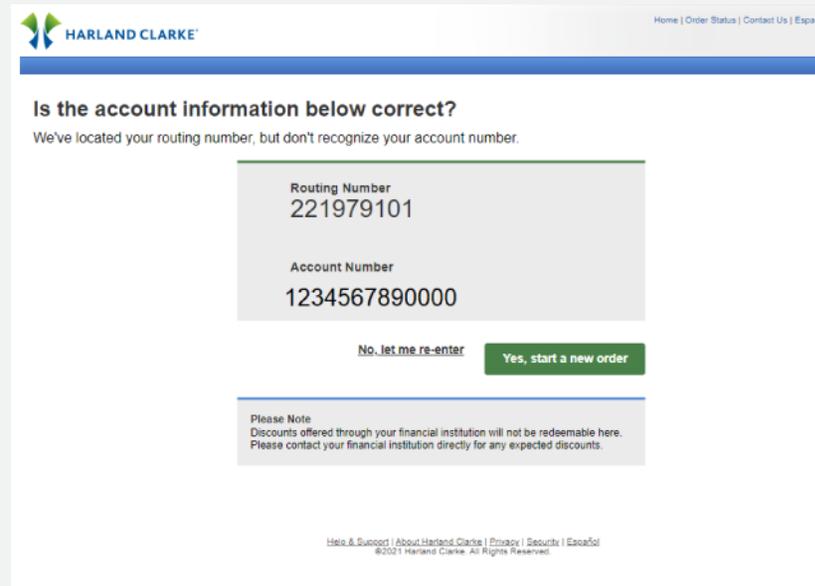
JAN 22	DEPOSIT TRANSFER FROM SHARE 0001	+\$20.00
		\$95.00
OCT 13 2020	DEPOSIT TRANSFER FROM SHARE 0001	+\$15.00
		\$75.00

Transfer Documents **Check Ordering** Stop payments Alert preferences
 Settings Ask about this account

Details

Verify your account information, and select "Yes, start a new order".

Complete the transaction through the Harland Clarke website.



HARLAND CLARKE Home | Order Status | Contact Us | Español

Is the account information below correct?
 We've located your routing number, but don't recognize your account number.

Routing Number
221979101

Account Number
1234567890000

[No, let me re-enter](#) [Yes, start a new order](#)

Please Note
 Discounts offered through your financial institution will not be redeemable here.
 Please contact your financial institution directly for any expected discounts.

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