PALISADES
CREDIT UNION

ONLINE BANKING GUIDE

Your Guide to Online Banking

www.palisadesfcu.org

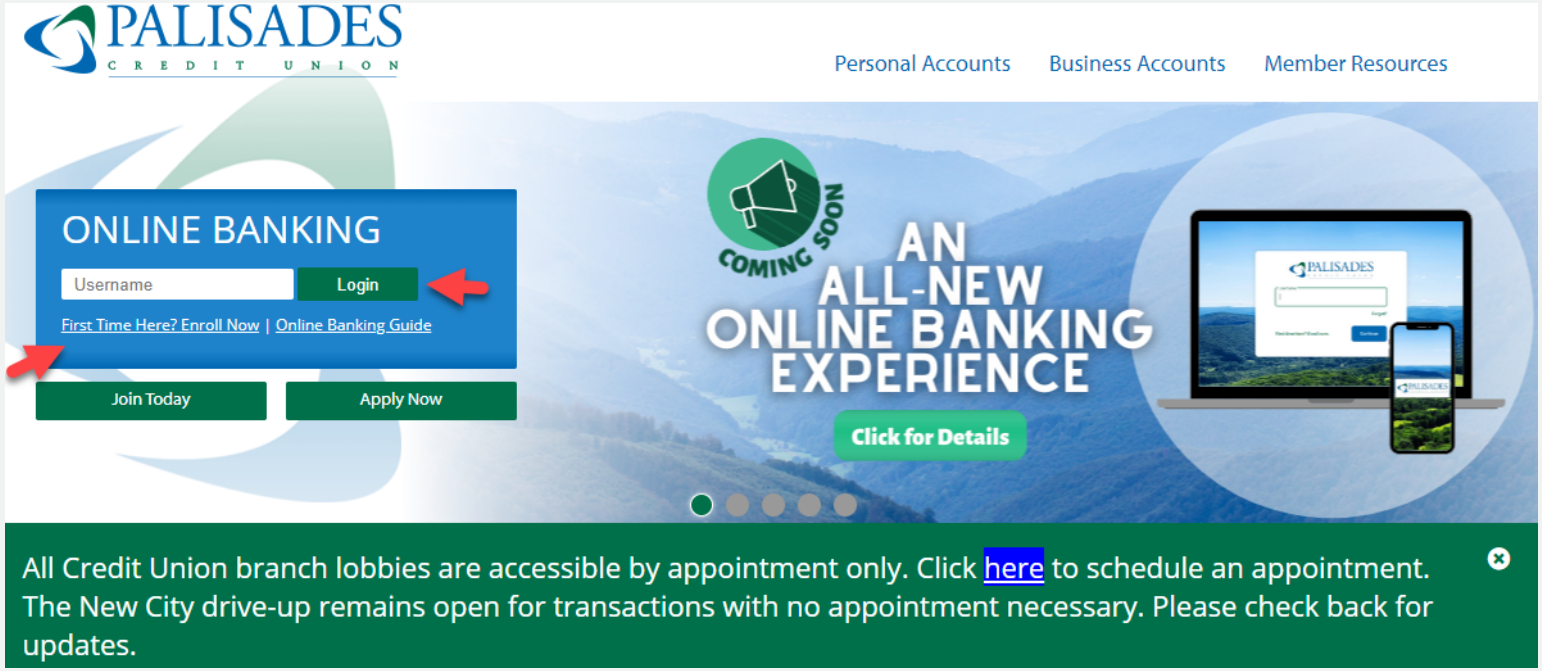
PALISADES
CREDIT UNION

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

ONLINE BANKING

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



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.

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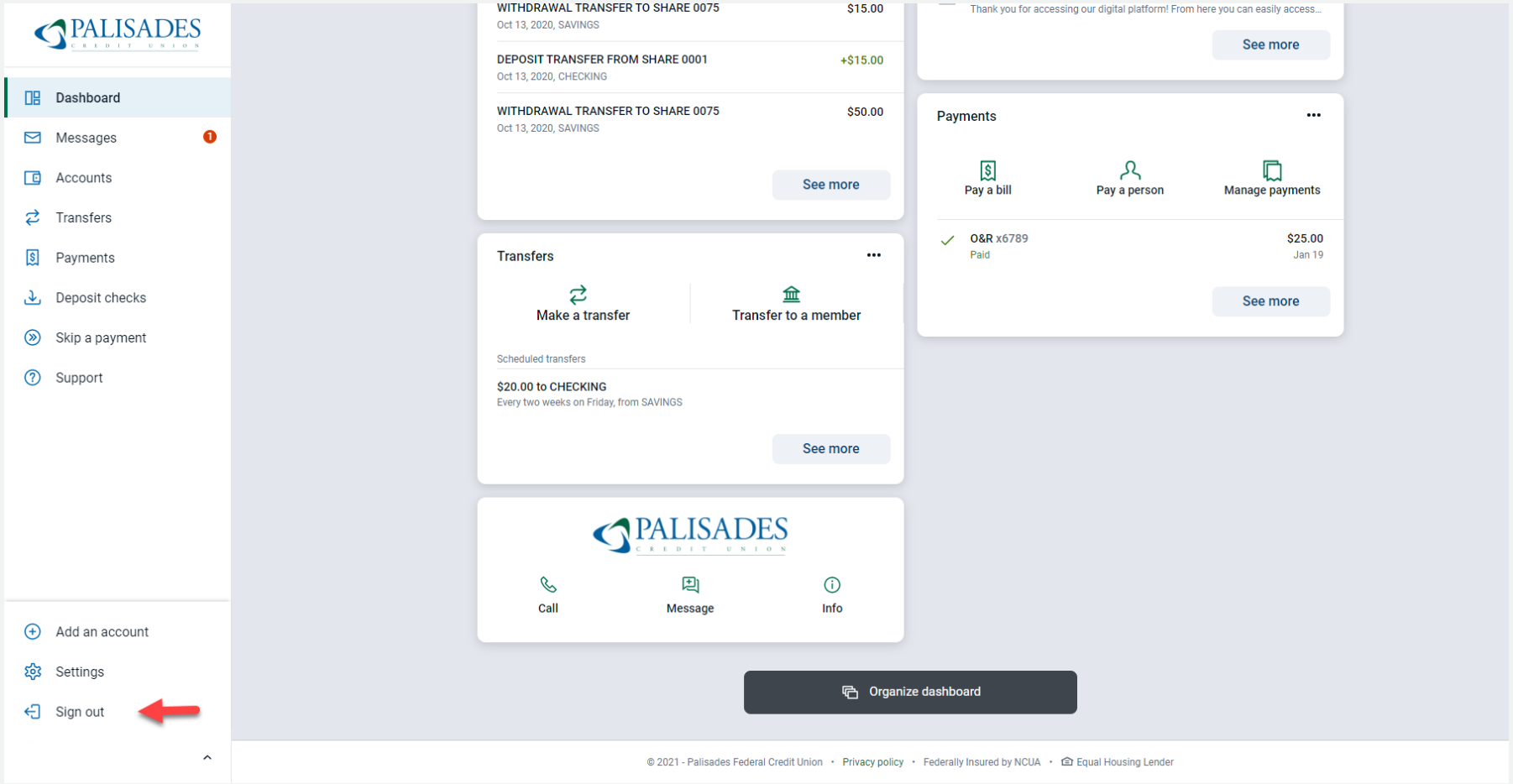
LOGGING OFF

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.



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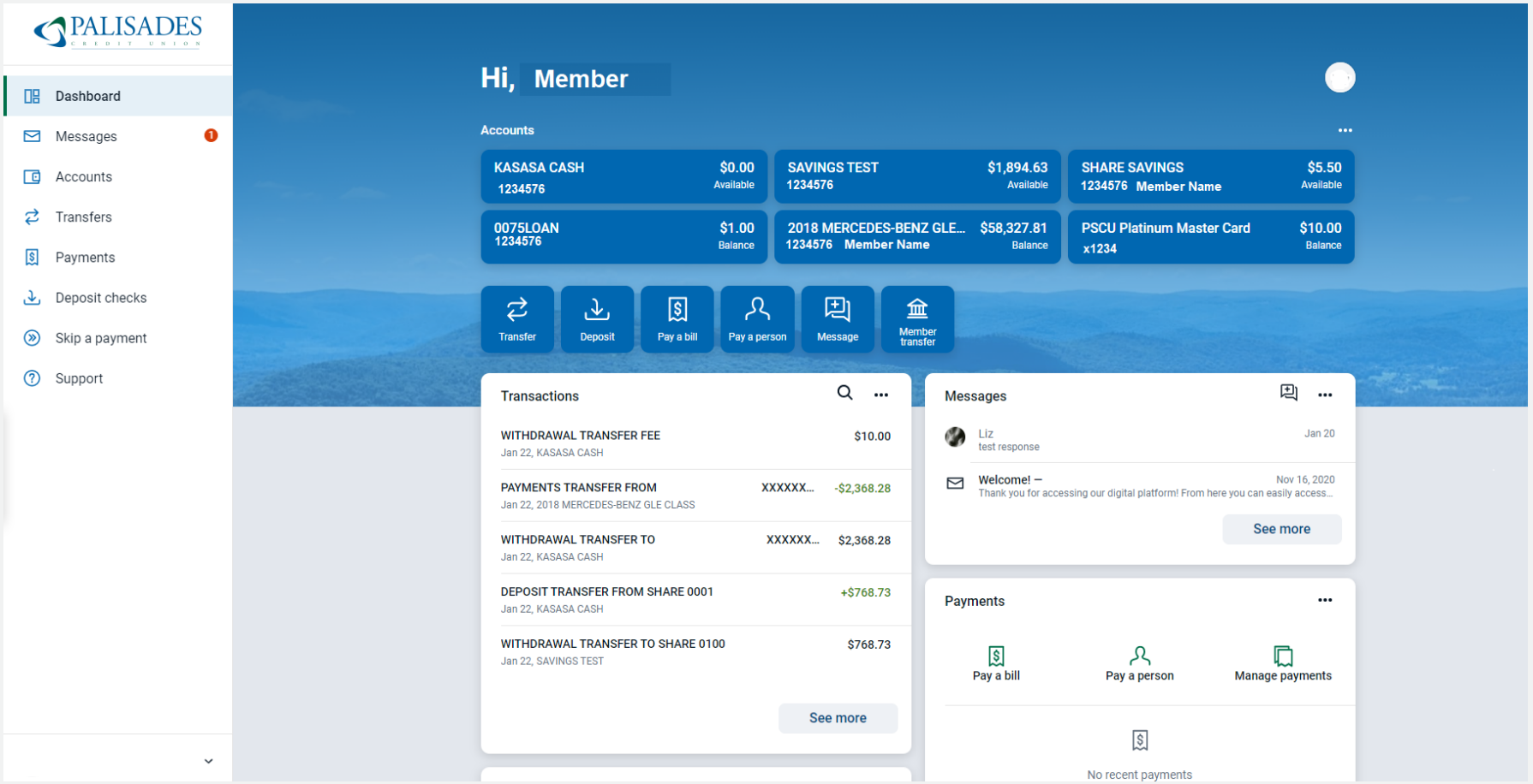

NAVIGATING THE HOMEPAGE

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

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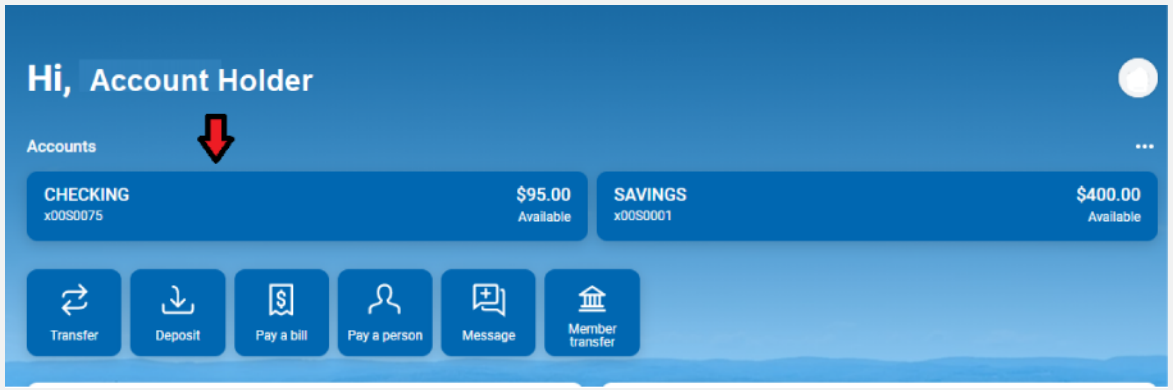
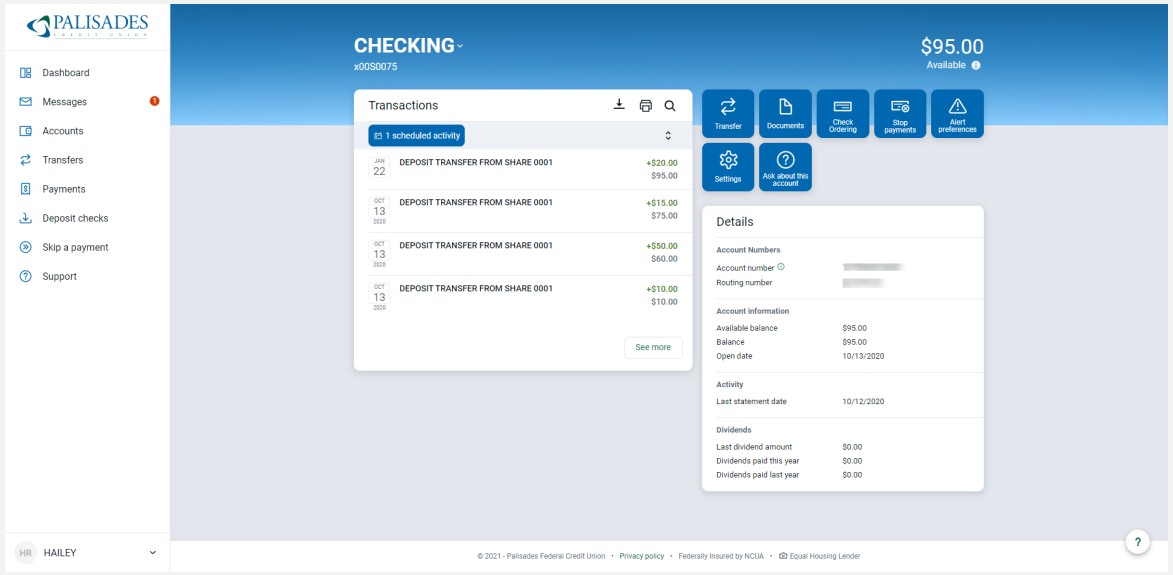
ACCOUNT VIEW

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



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TRANSFER MONEY

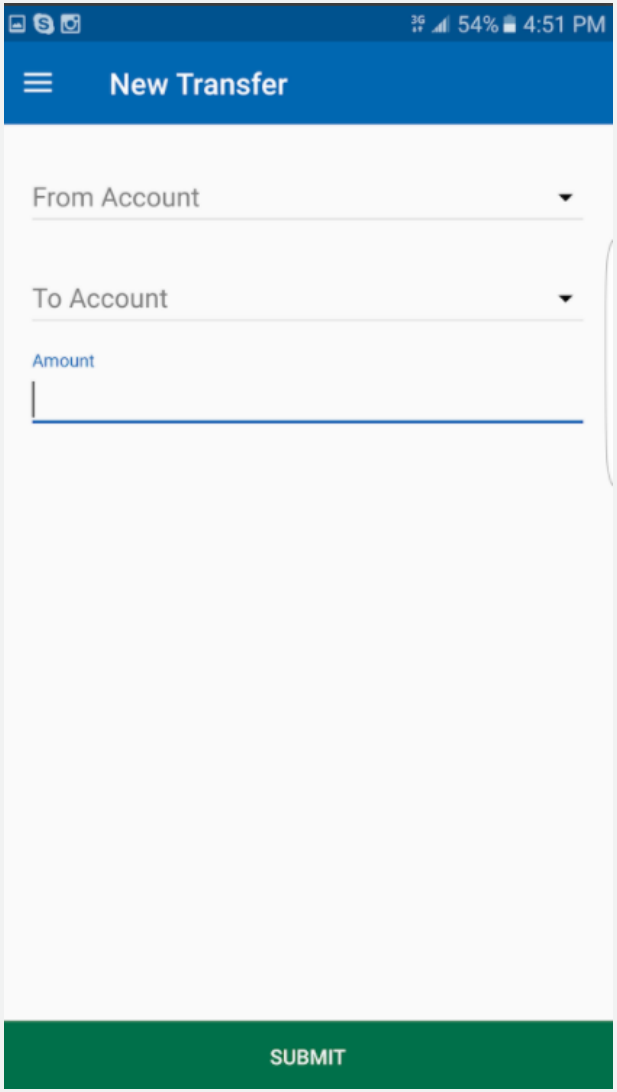
1. You can transfer money between accounts by selecting "Transfers" on the left navigation bar or by clicking the "Transfer" widget on the main dashboard in an individual account view.

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".



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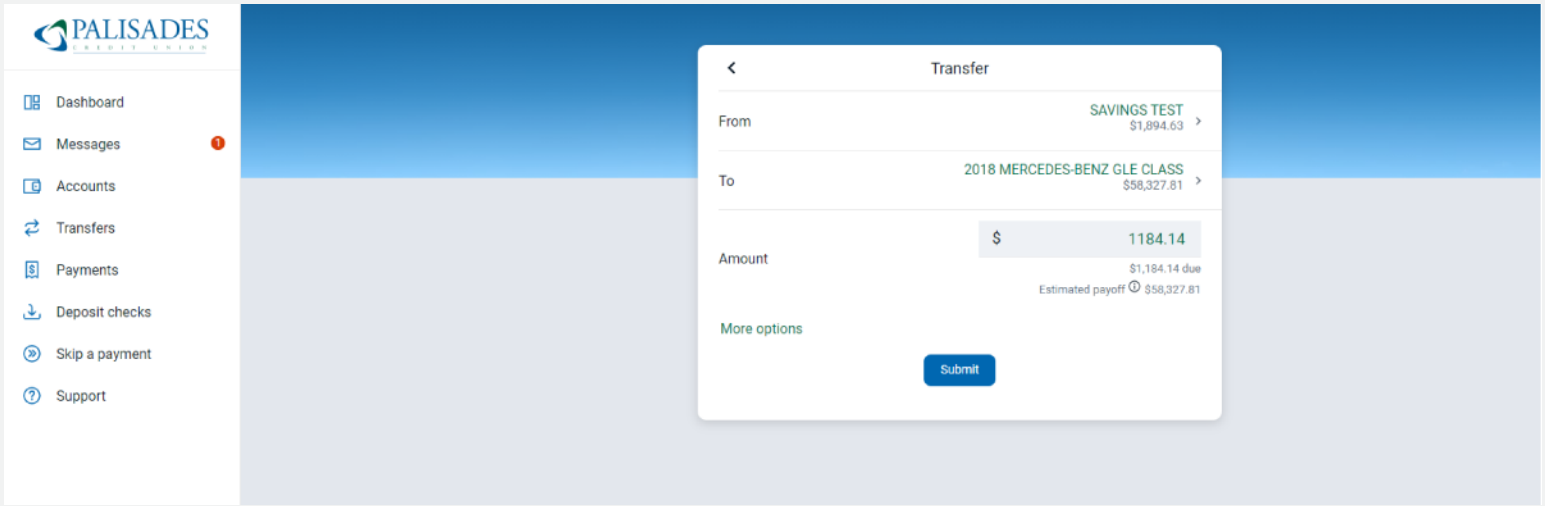
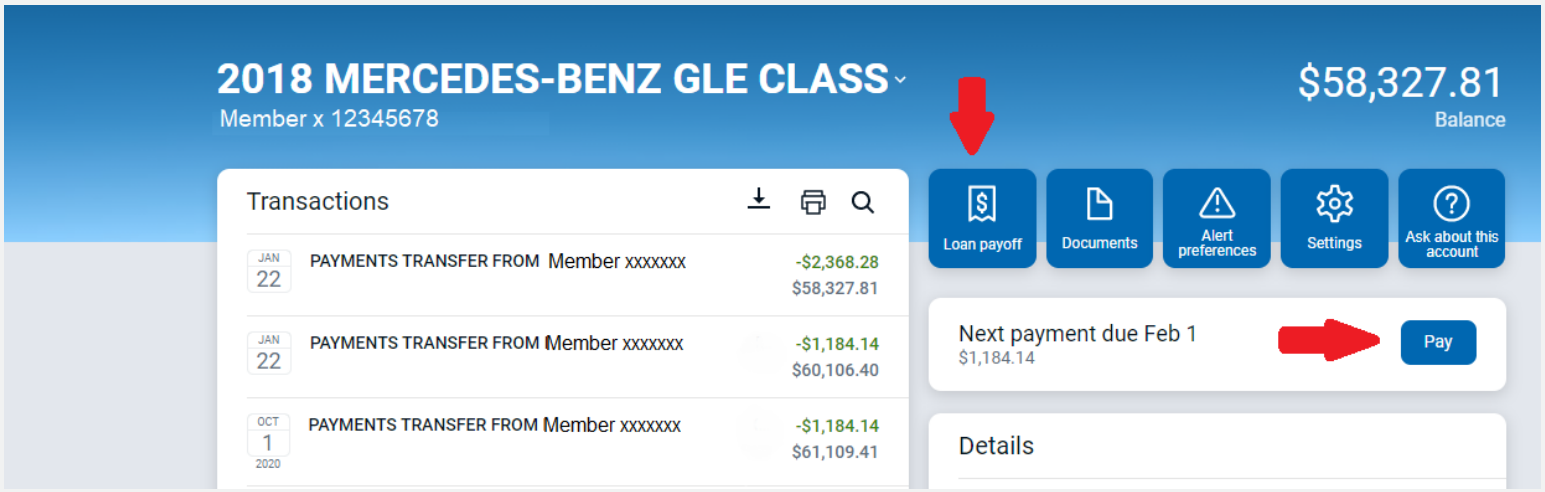
MAKE A PCU LOAN PAYMENT

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.





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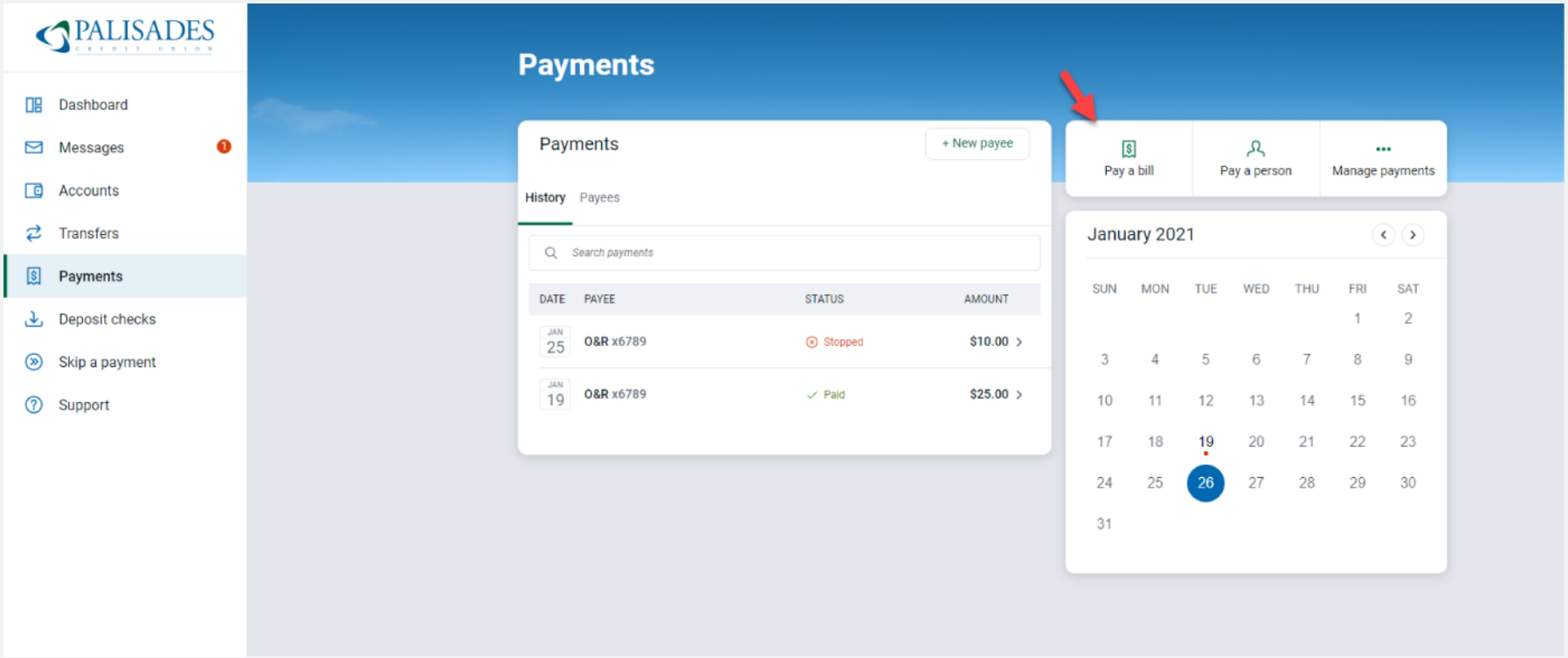
MAKE A PCU MASTERCARD PAYMENT

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



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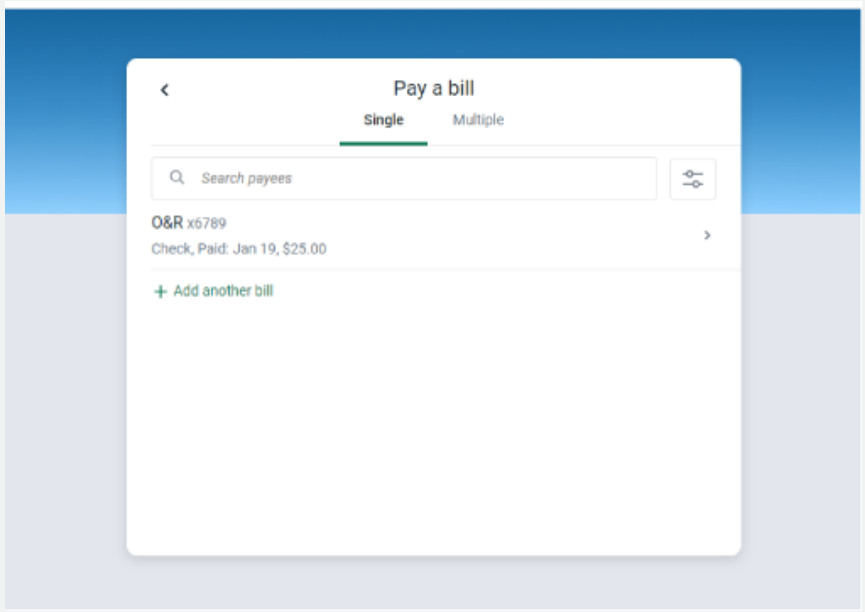
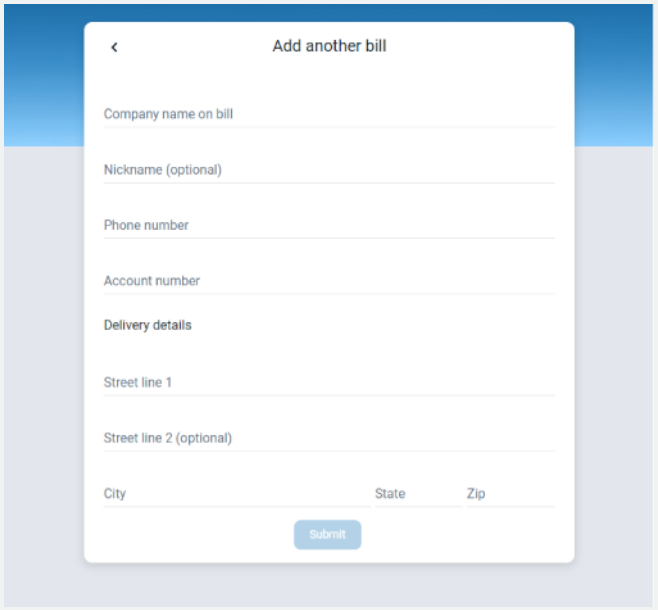
PAY A BILL

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”.

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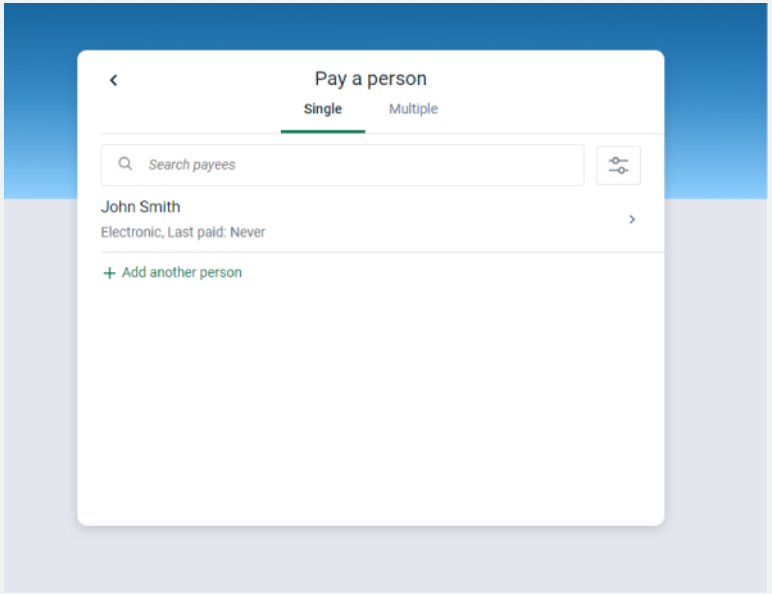
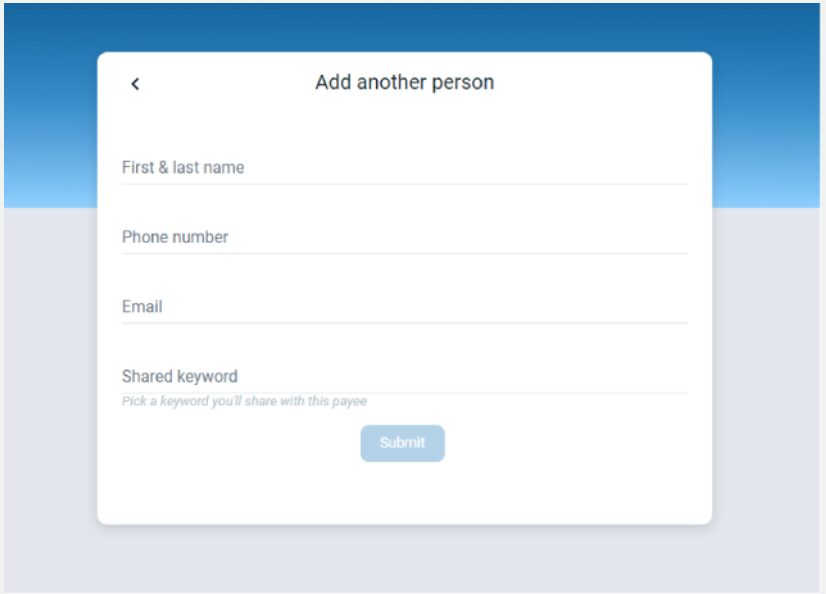
PAY A PERSON

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).





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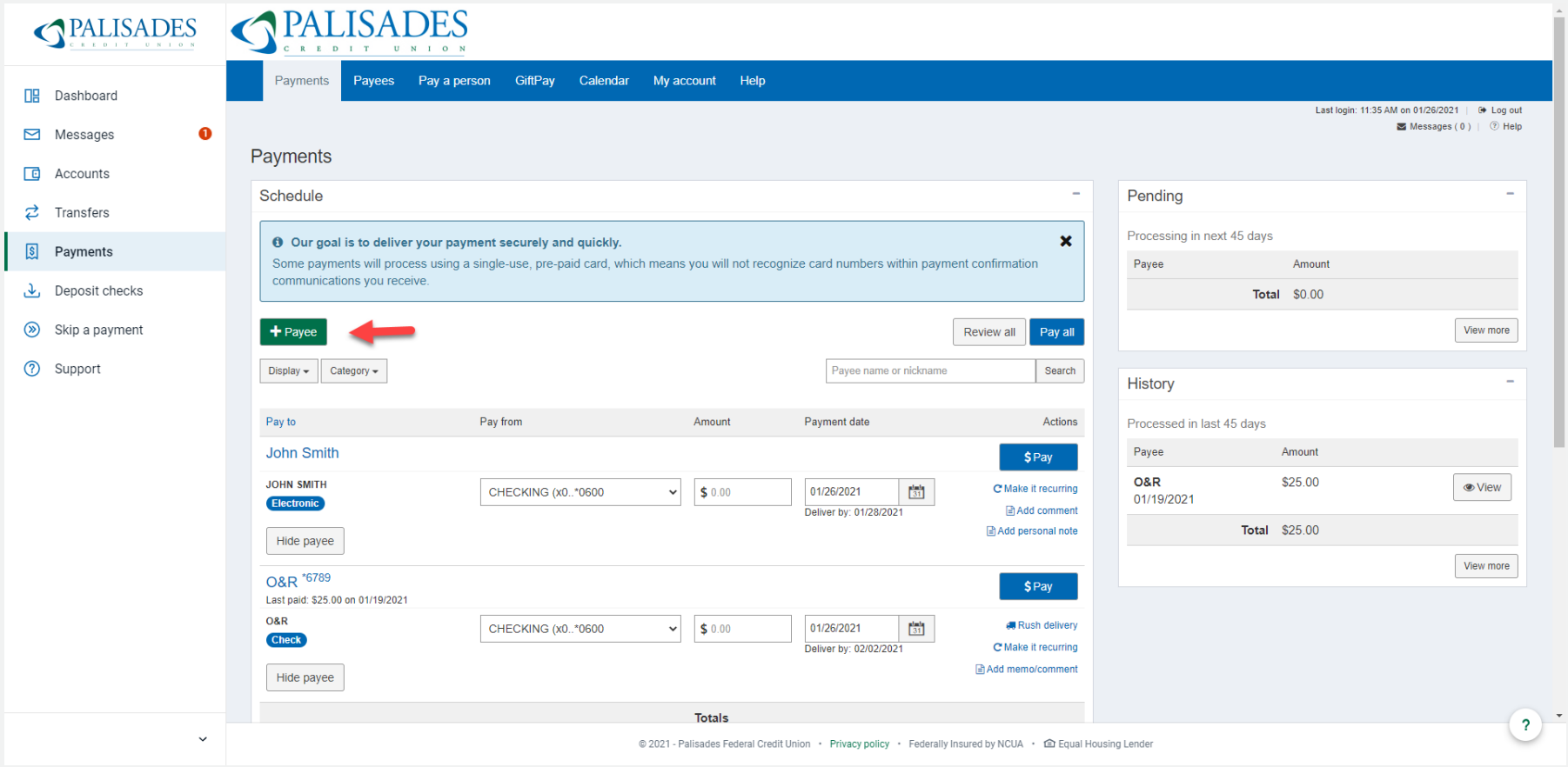
WE RECOMMENDED THAT YOU ADD PAYEES VIA THE PAYMENT CENTER.

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.



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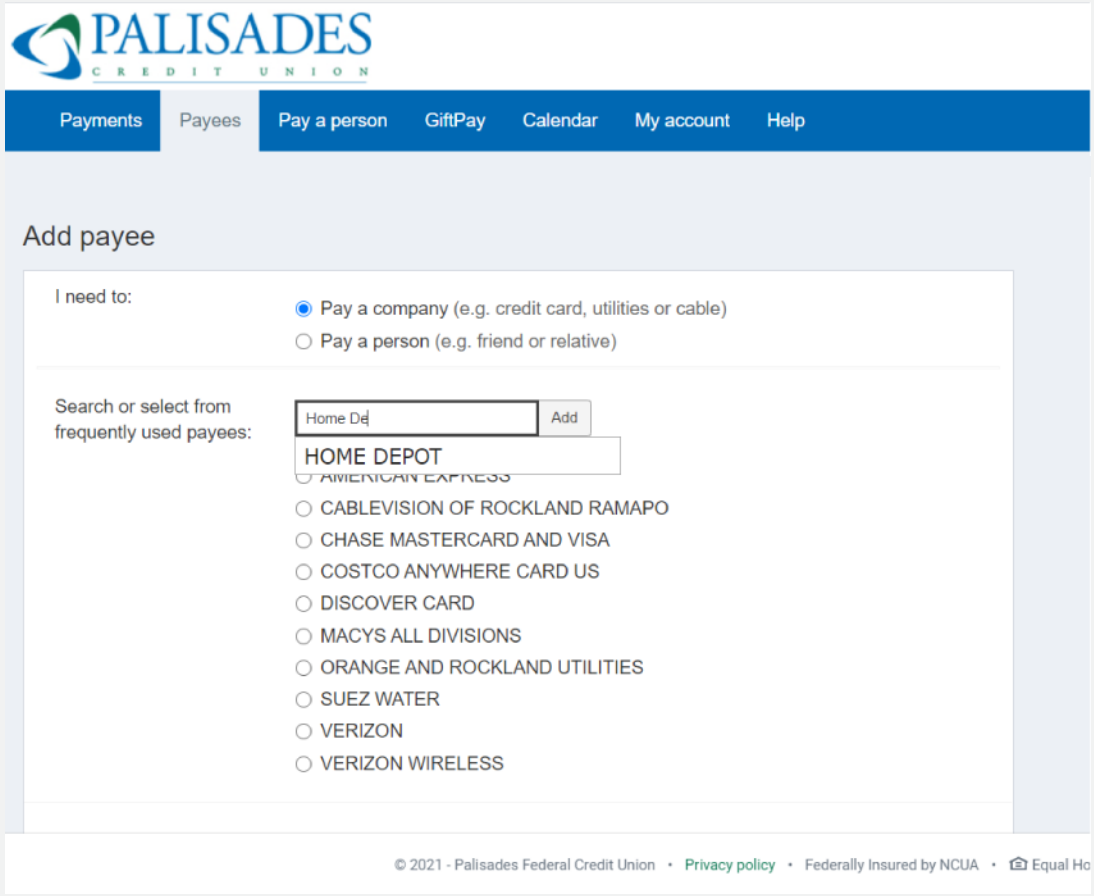
CHOOSE WHETHER YOU ARE ADDING A PERSON OR A COMPANY.

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.



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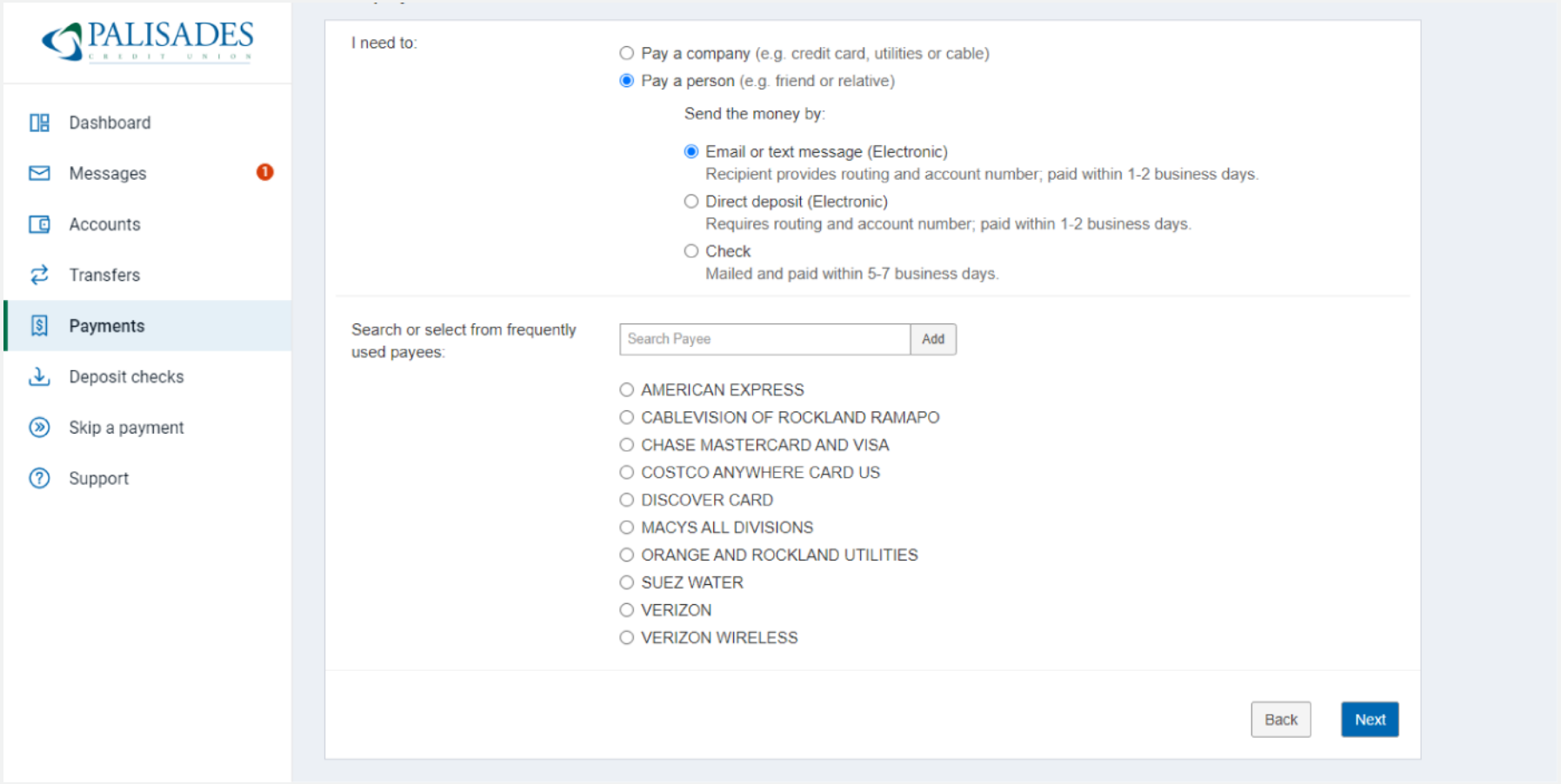
IF PAYING A PERSON, SELECT THE METHOD BY WHICH YOU WOULD LIKE TO SEND THE MONEY AND CLICK "NEXT".



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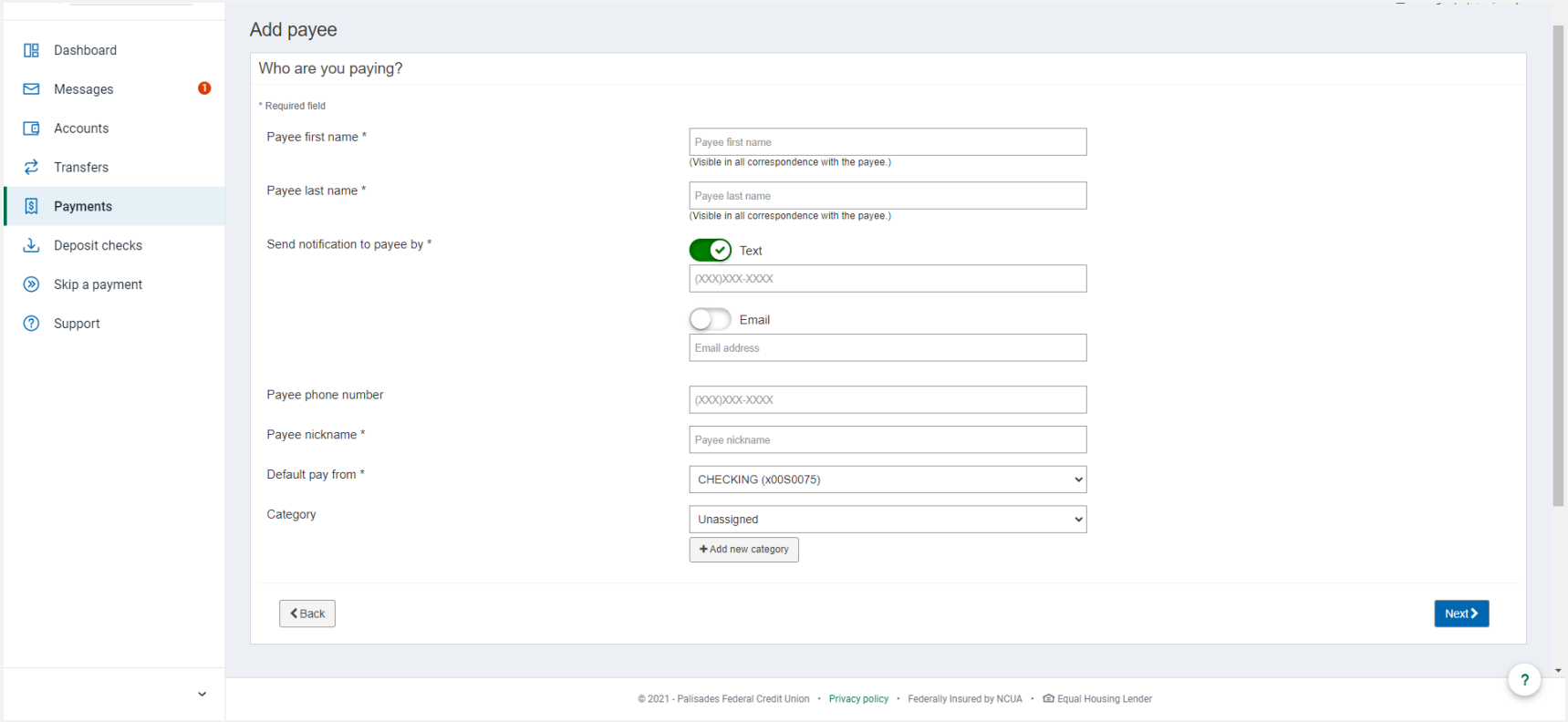
EMAIL OR TEXT MESSAGE



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".

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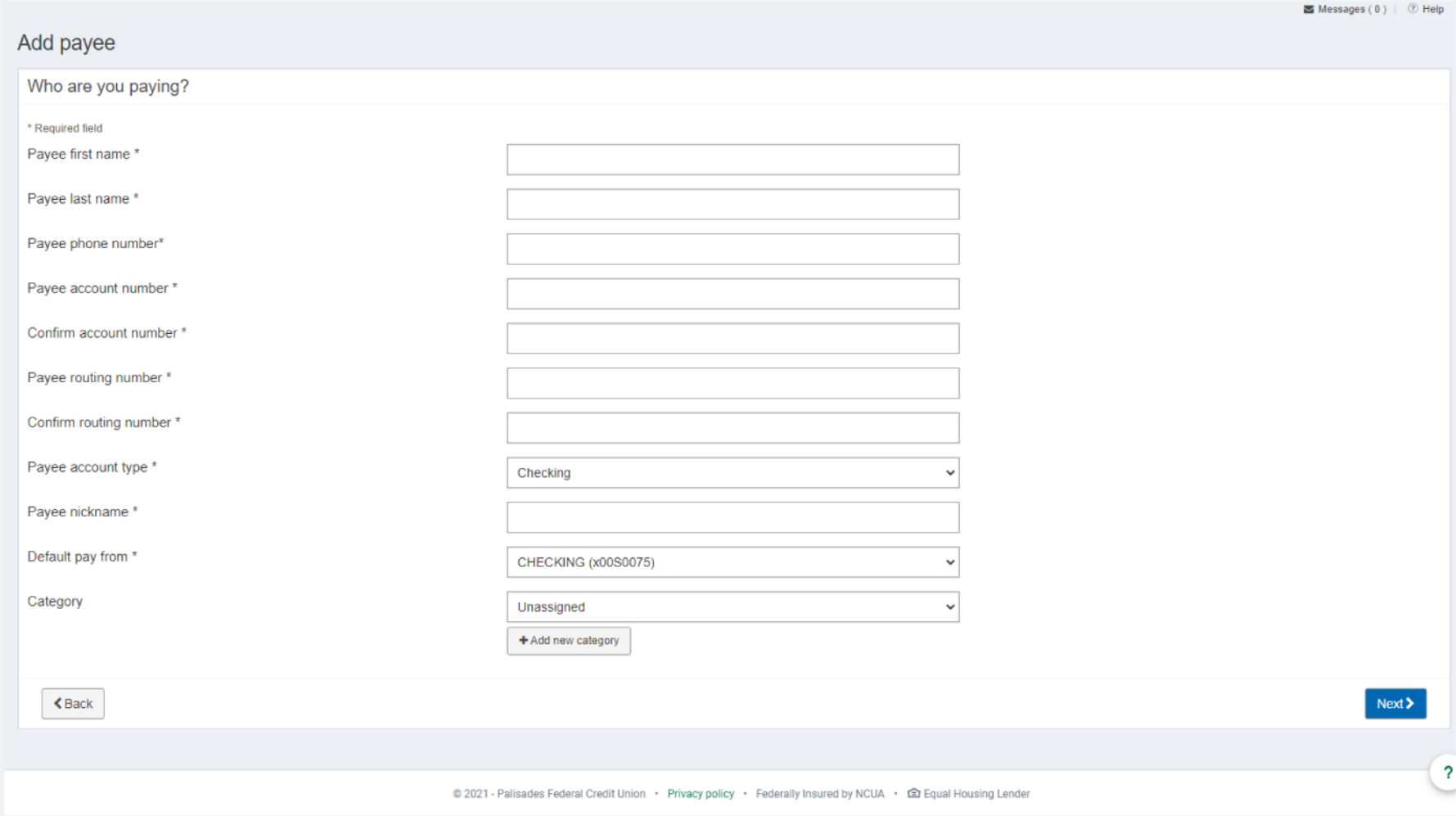
DIRECT DEPOSIT

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".



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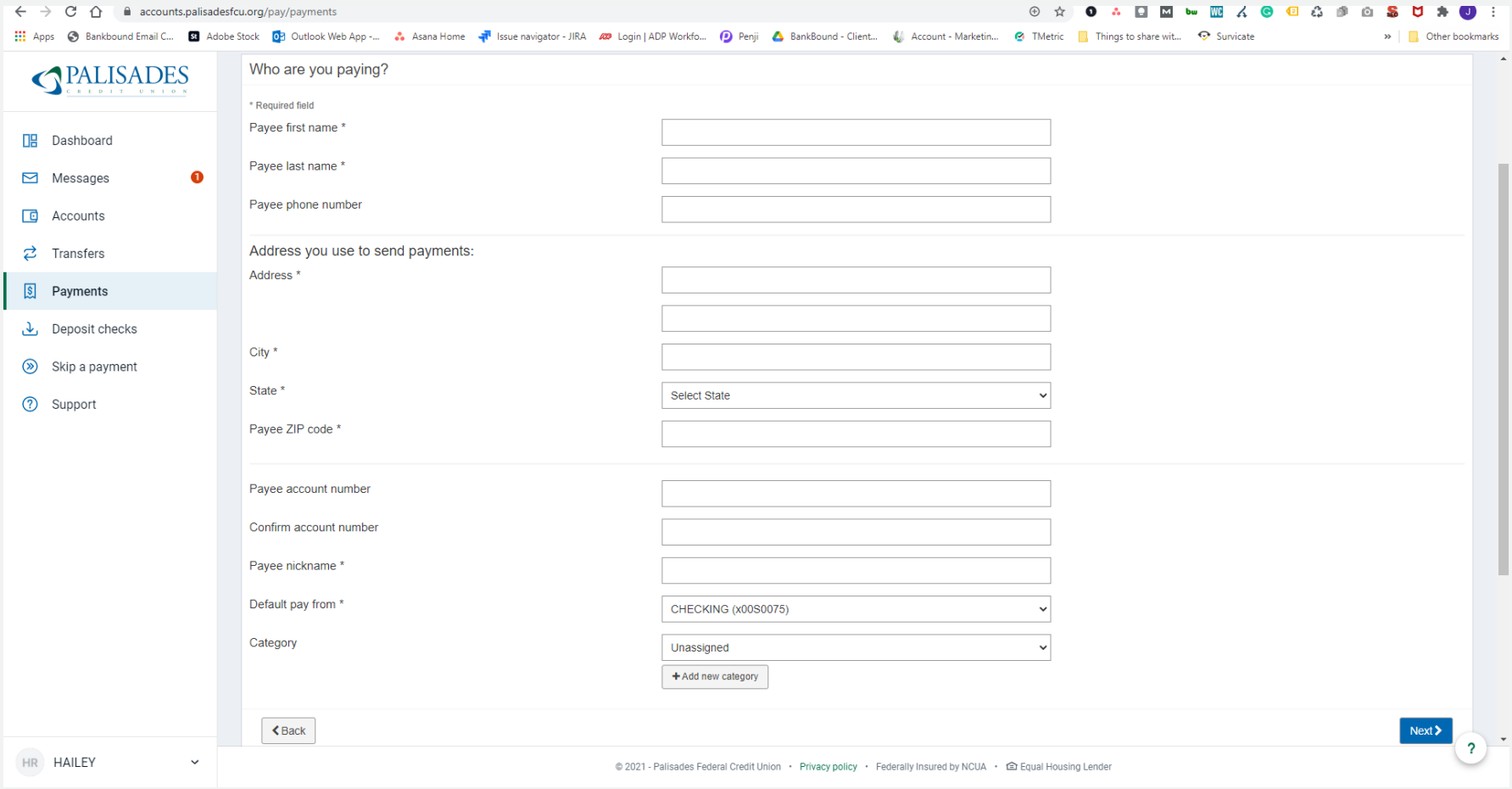
CHECK

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 written.



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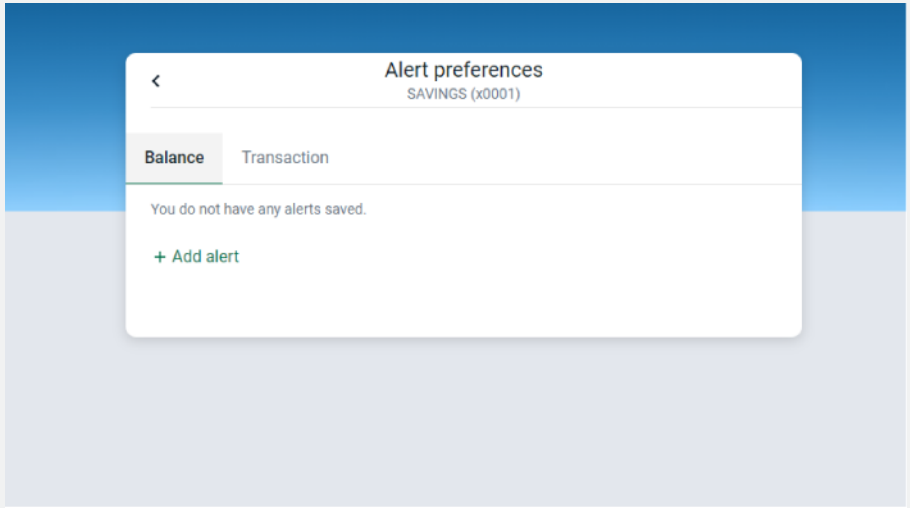
ALERTS

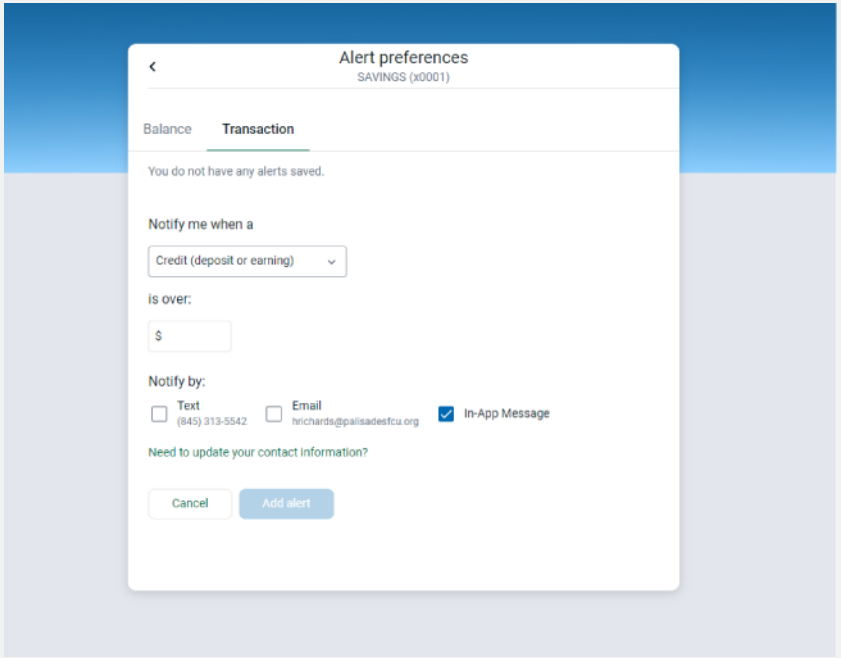
BALANCE ALERTS

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".



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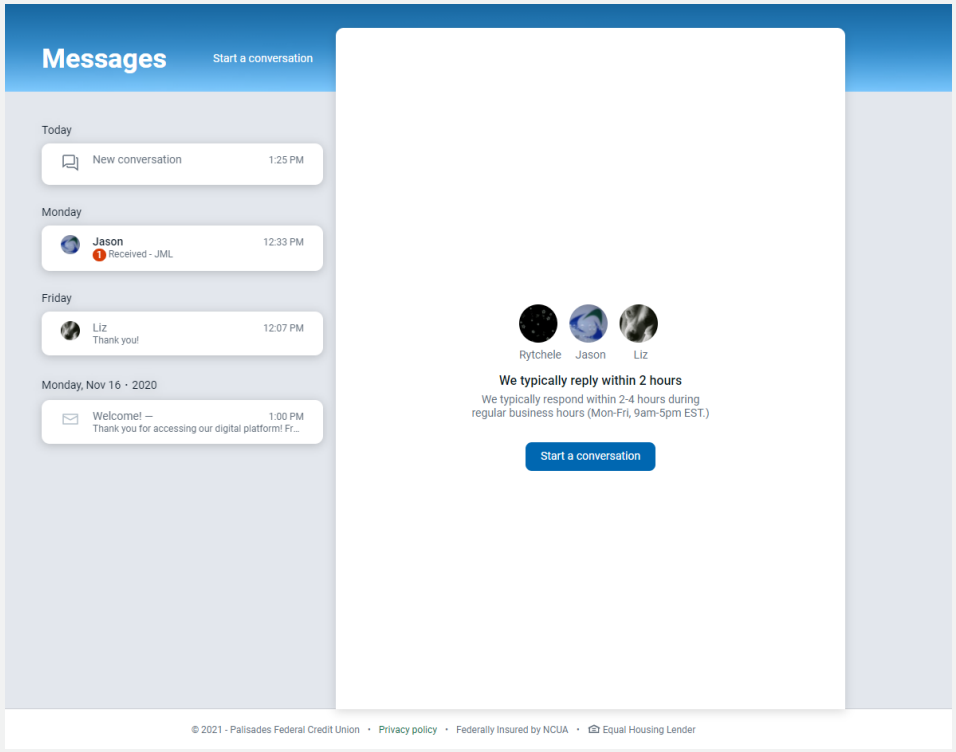
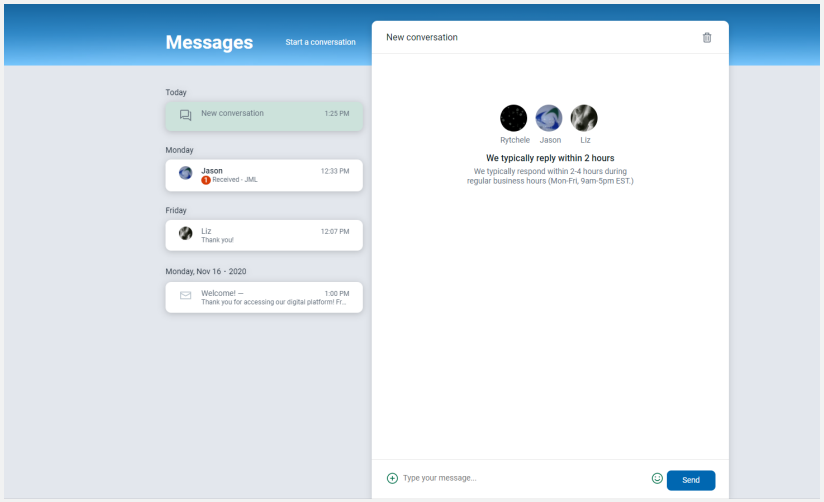
SEND A SECURE MESSAGE

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.”





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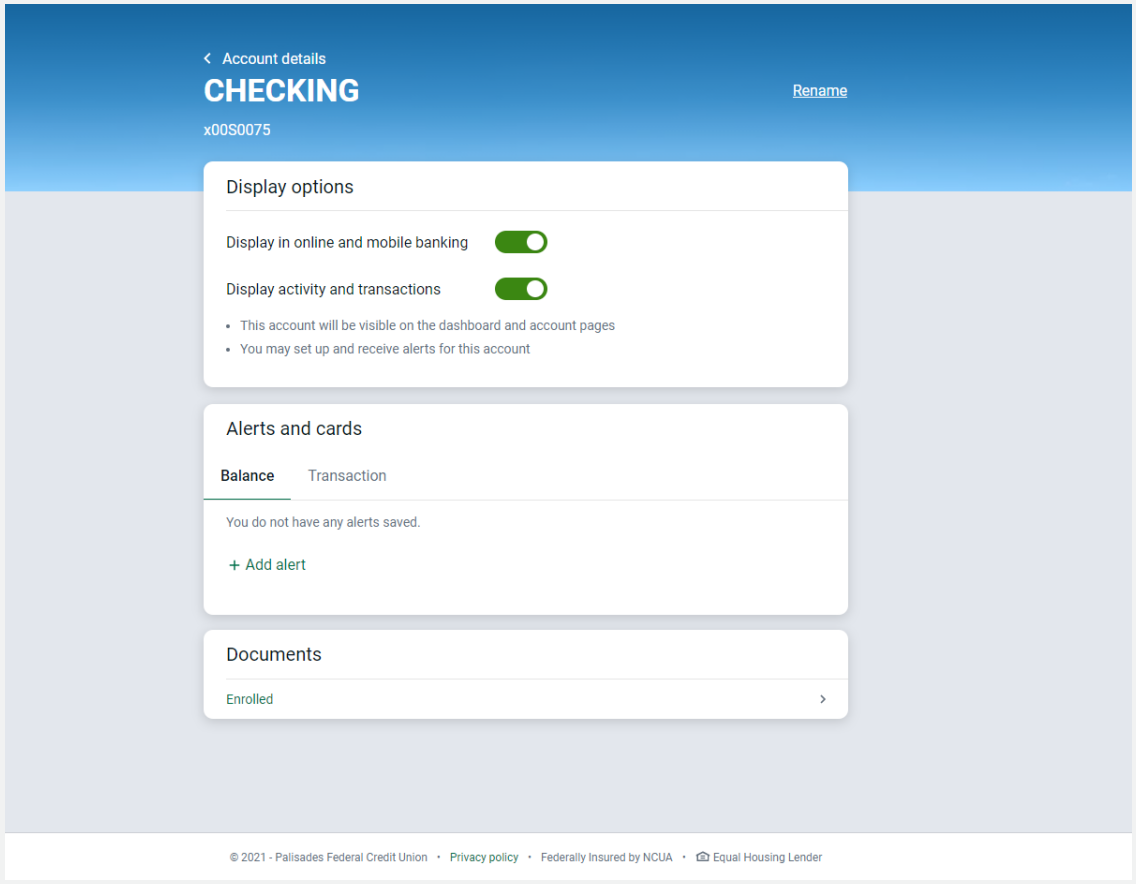
SIGN UP FOR ESTATEMENTS

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.



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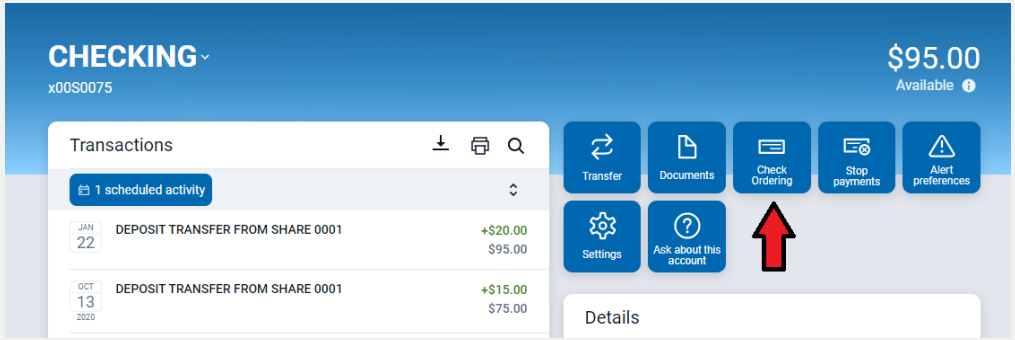
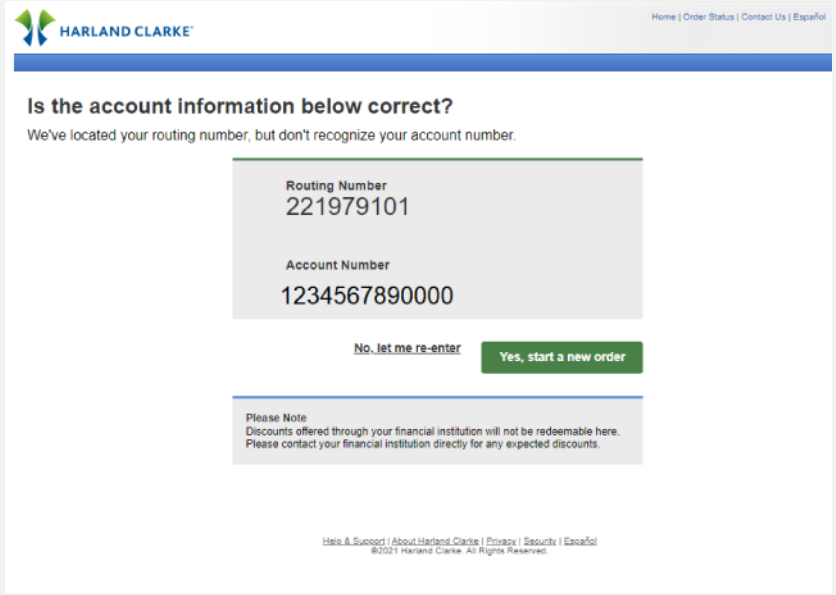
ORDER CHECKS

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



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

Complete the transaction through the Harland Clarke website.