



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

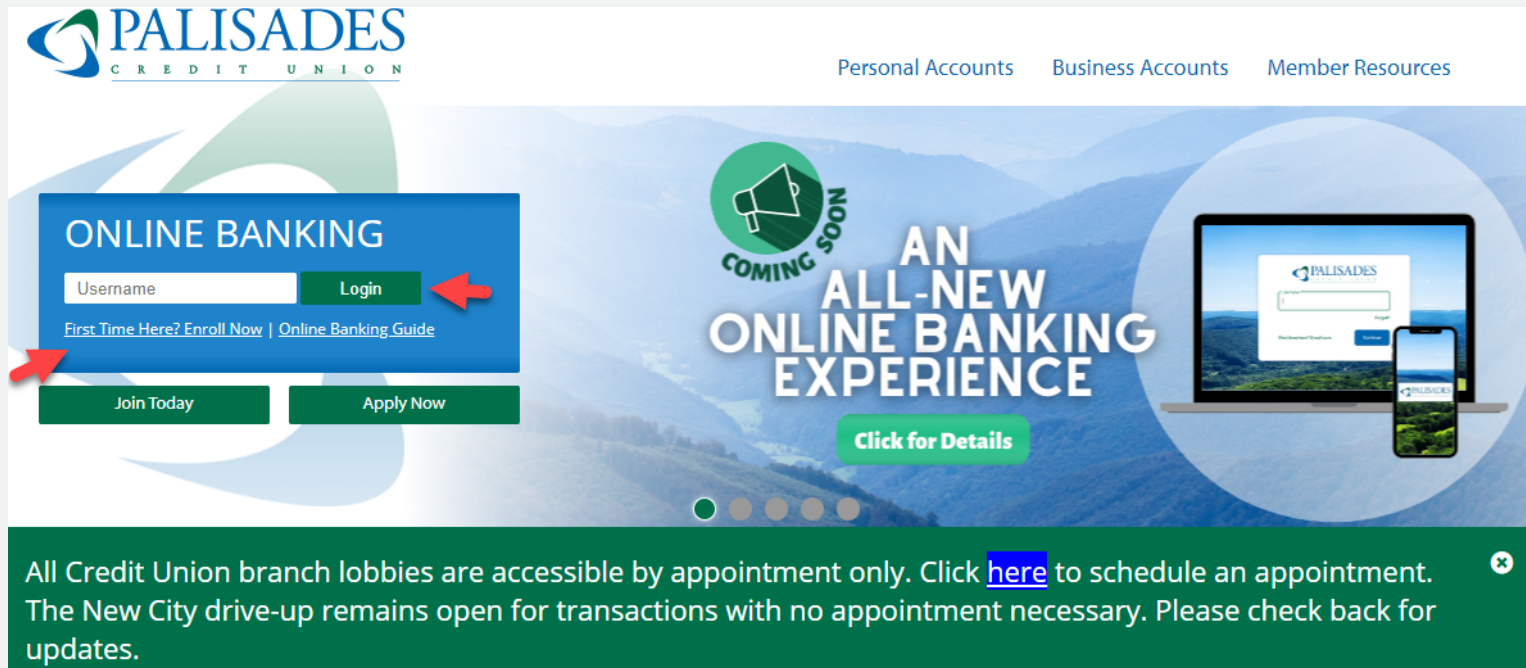
Direct deposit

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.



The screenshot shows the Palisades Credit Union website. At the top left is the logo. To the right are links for 'Personal Accounts', 'Business Accounts', and 'Member Resources'. The main banner features a blue box on the left with the text 'ONLINE BANKING', a 'Username' input field, a green 'Login' button (pointed to by a red arrow), and links for 'First Time Here? Enroll Now' and 'Online Banking Guide'. Below this are 'Join Today' and 'Apply Now' buttons. The center of the banner has a 'COMING SOON' megaphone icon and the text 'AN ALL-NEW ONLINE BANKING EXPERIENCE' with a 'Click for Details' button. On the right is an image of a laptop and a smartphone displaying the login interface. At the bottom, a green bar contains a message about branch access and a link to schedule an appointment, with a close button (X) on the right.

Palisades Credit Union

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.

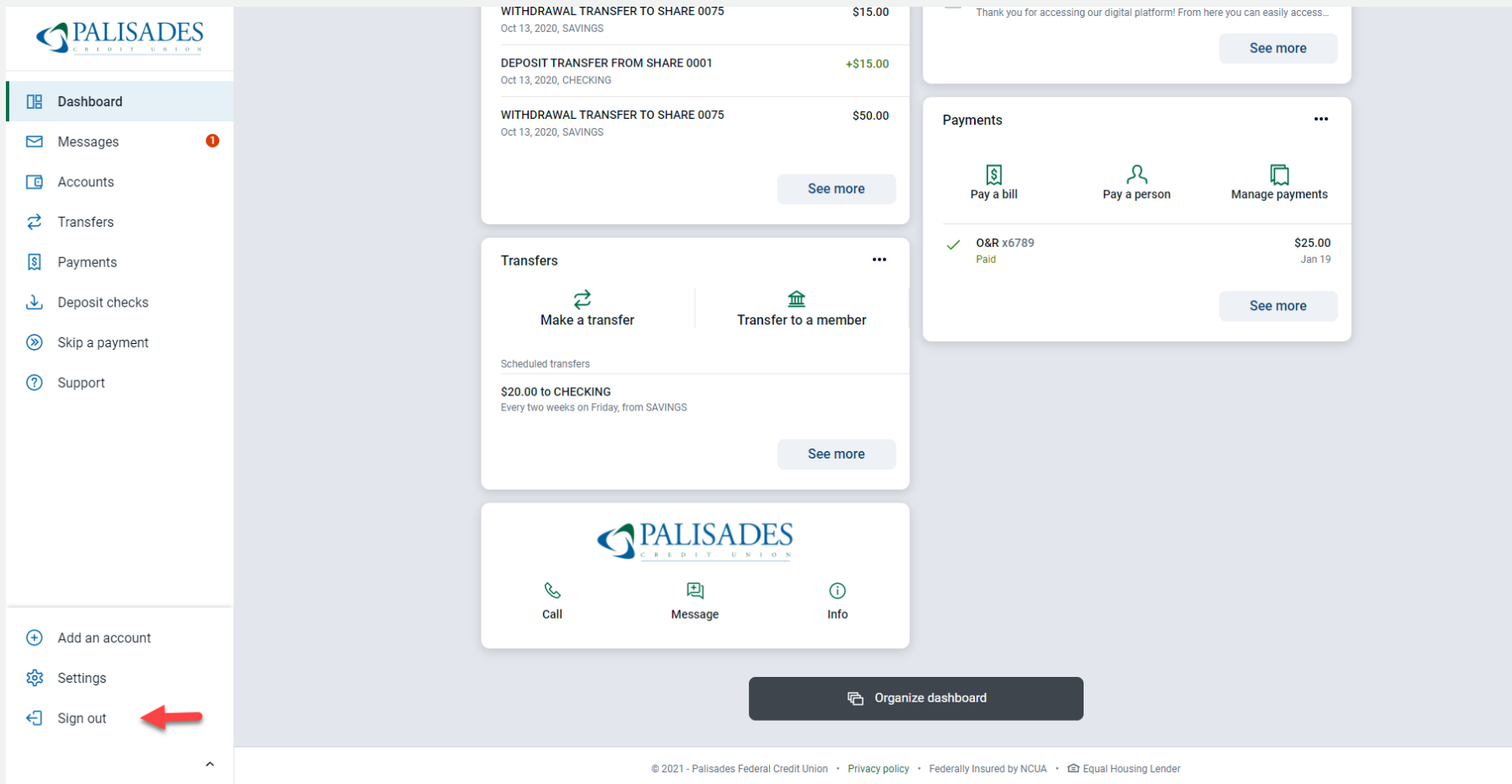
ENROLLING AND LOGGING IN

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 is a sidebar with a navigation menu. The 'Sign out' option at the bottom of this menu is highlighted with a red arrow. The main content area shows transaction history, transfer options, and payment management tools. At the bottom of the dashboard, there is a footer with copyright information and a link to the privacy policy.

Palisades Credit Union

- Dashboard
- Messages
- Accounts
- Transfers
- Payments
- Deposit checks
- Skip a payment
- Support
- Add an account
- Settings
- Sign out

Transaction History:

- WITHDRAWAL TRANSFER TO SHARE 0075
Oct 13, 2020, SAVINGS \$15.00
- DEPOSIT TRANSFER FROM SHARE 0001
Oct 13, 2020, CHECKING +\$15.00
- WITHDRAWAL TRANSFER TO SHARE 0075
Oct 13, 2020, SAVINGS \$50.00

Transfers:

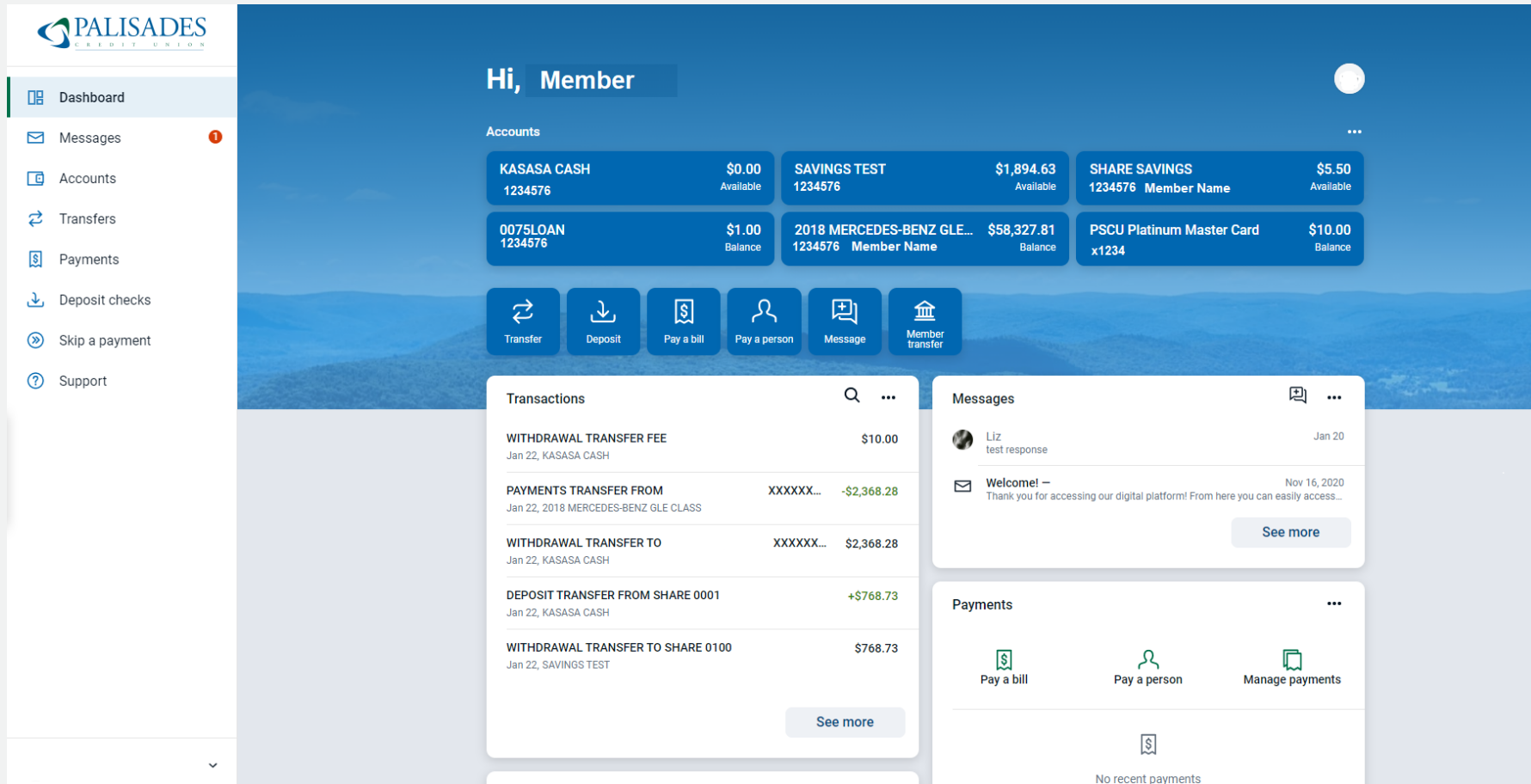
- Make a transfer
- Transfer to a member
- Scheduled transfers: \$20.00 to CHECKING, Every two weeks on Friday, from SAVINGS

Payments:

- Pay a bill
- Pay a person
- Manage payments
- O&R x6789 Paid \$25.00 Jan 19

Footer:

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The screenshot shows the Palisades Credit Union Online Banking Dashboard. On the left is a navigation menu with links: Dashboard, Messages (1), Accounts, Transfers, Payments, Deposit checks, Skip a payment, and Support. The main content area has a header 'Hi, Member' with a profile icon. Below this is an 'Accounts' section displaying six account cards: KASASA CASH (1234576, \$0.00 Available), SAVINGS TEST (1234576, \$1,894.63 Available), SHARE SAVINGS (1234576 Member Name, \$5.50 Available), 0075LOAN (1234576, \$1.00 Balance), 2018 MERCEDES-BENZ GLE... (1234576 Member Name, \$58,327.81 Balance), and 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 dashboard is divided into three main sections: Transactions, Messages, and Payments. The Transactions section lists five recent transactions: WITHDRAWAL TRANSFER FEE (\$10.00), PAYMENTS TRANSFER FROM (\$2,368.28), WITHDRAWAL TRANSFER TO (\$2,368.28), DEPOSIT TRANSFER FROM SHARE 0001 (\$768.73), and WITHDRAWAL TRANSFER TO SHARE 0100 (\$768.73). The Messages section shows a 'Liz test response' and a 'Welcome!' message from Nov 16, 2020. The Payments section shows three payment options: Pay a bill, Pay a person, and Manage payments, with a note 'No recent payments'.

NAVIGATING THE HOMEPAGE

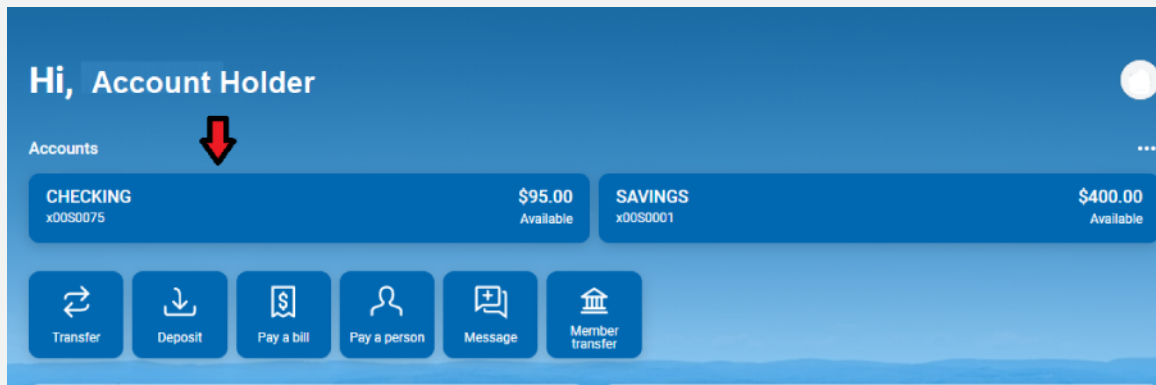
- A. Your Palisades CU Deposit Accounts and Loans
- B. Deposit, pay bills, transfer money, or contact us
- C. Summary of recent transactions for your accounts

D. Messages from Palisades CU

E. Payment Options with a summary of recent payments

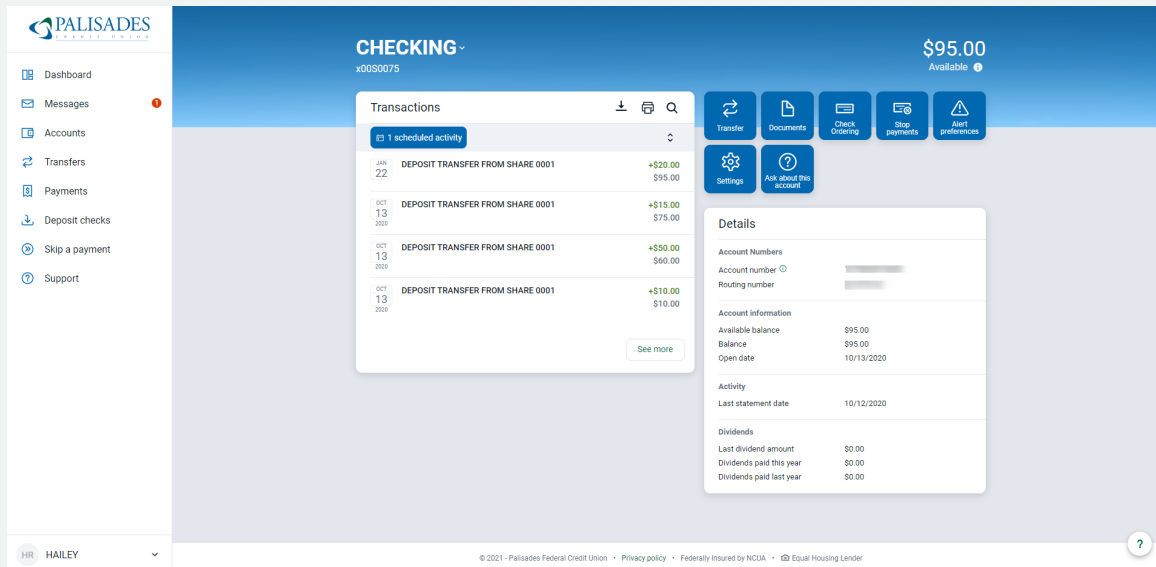
ACCOUNT VIEW

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



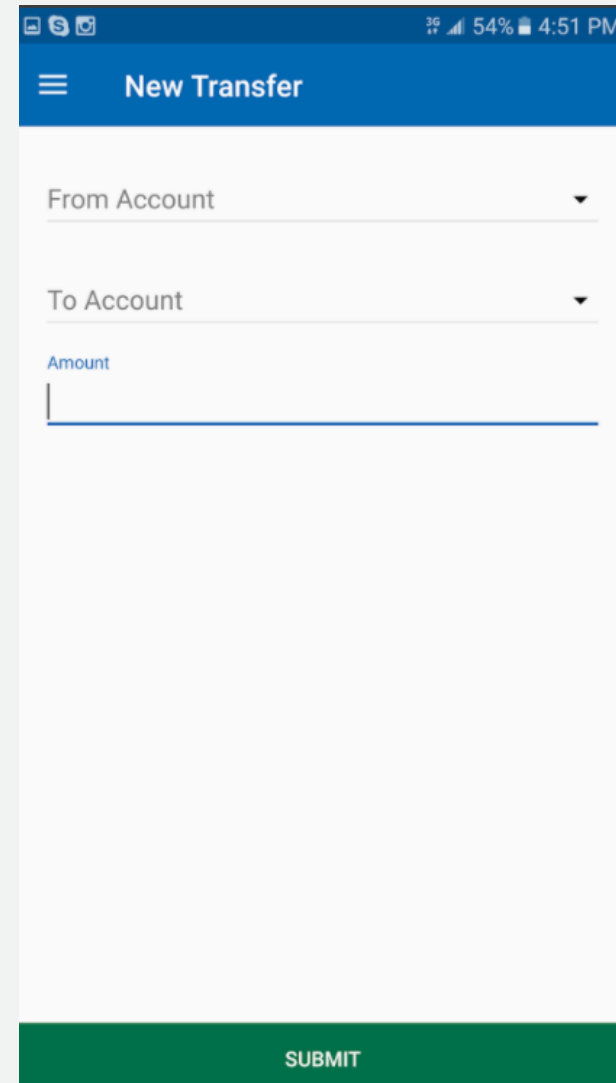
Account widgets let you perform actions specific to this account, such as;

- 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".

A screenshot of a mobile banking app's "New Transfer" screen. The screen has a blue header with a hamburger menu icon and the text "New Transfer". Below the header 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 is a green bar with the word "SUBMIT" in white capital letters. The status bar at the top shows icons for signal, 54% battery, and the time 4:51 PM.

From Account

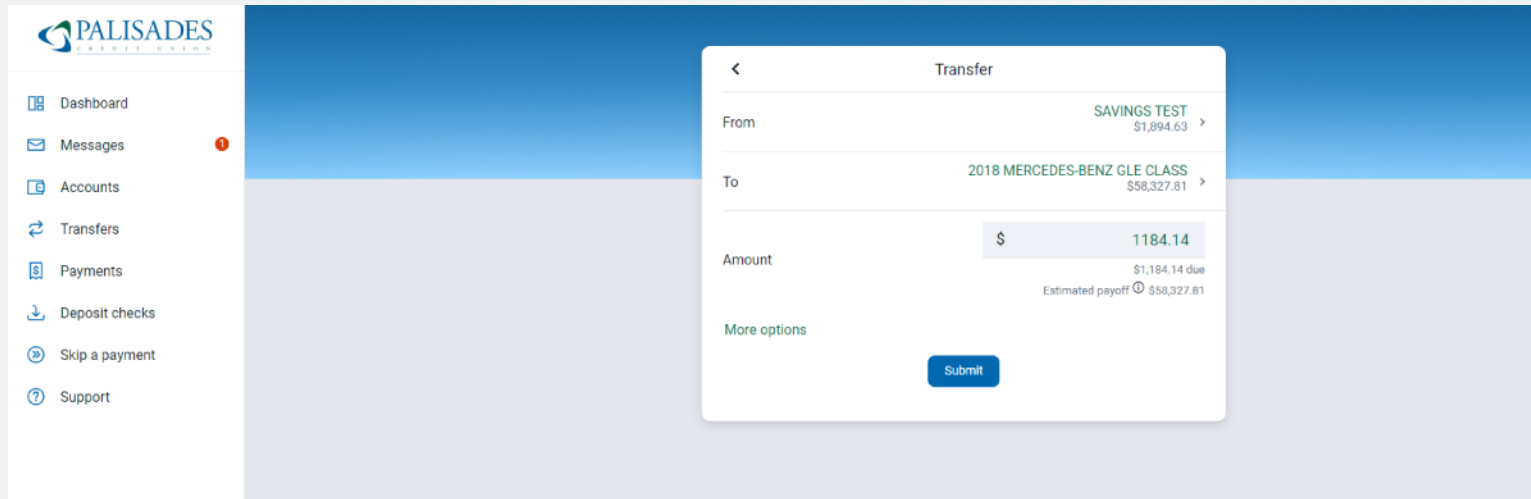
To Account

Amount

SUBMIT

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.



Transfer

From: SAVINGS TEST \$1,894.63

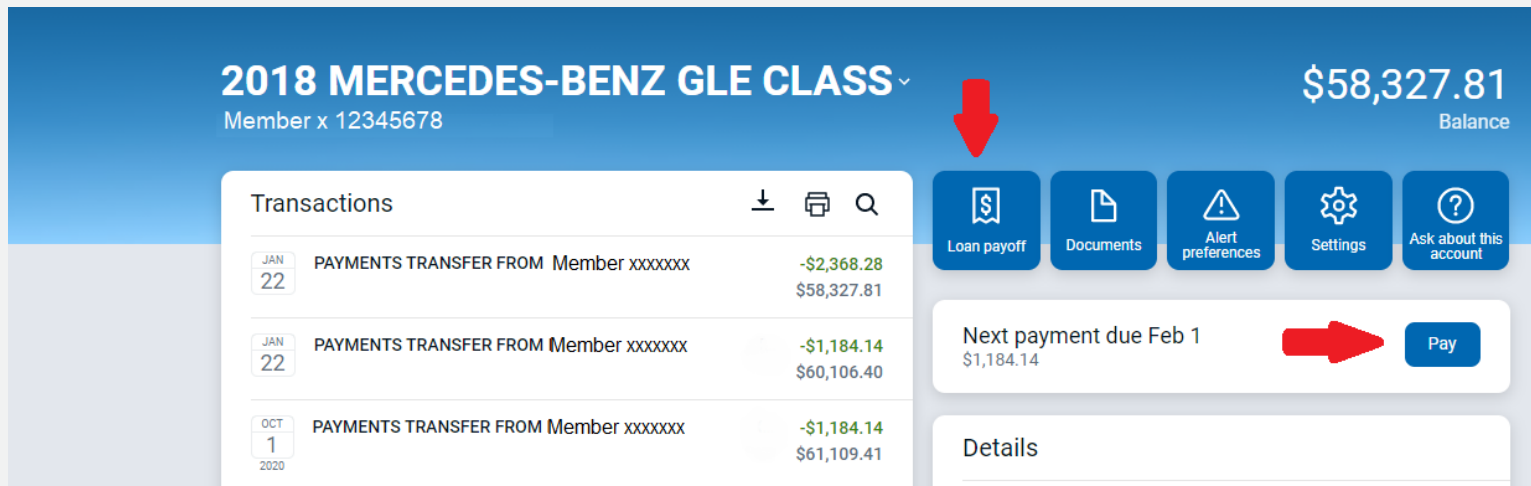
To: 2018 MERCEDES-BENZ GLE CLASS \$58,327.81

Amount: \$ 1184.14

\$1,184.14 due
Estimated payoff \$58,327.81

More options

Submit



2018 MERCEDES-BENZ GLE CLASS Member x 12345678

\$58,327.81 Balance

Transactions

Date	Description	Amount
JAN 22	PAYMENTS TRANSFER FROM Member xxxxxx	-\$2,368.28
JAN 22	PAYMENTS TRANSFER FROM Member xxxxxx	-\$1,184.14
OCT 1 2020	PAYMENTS TRANSFER FROM Member xxxxxx	-\$1,184.14

Next payment due Feb 1 \$1,184.14

Pay

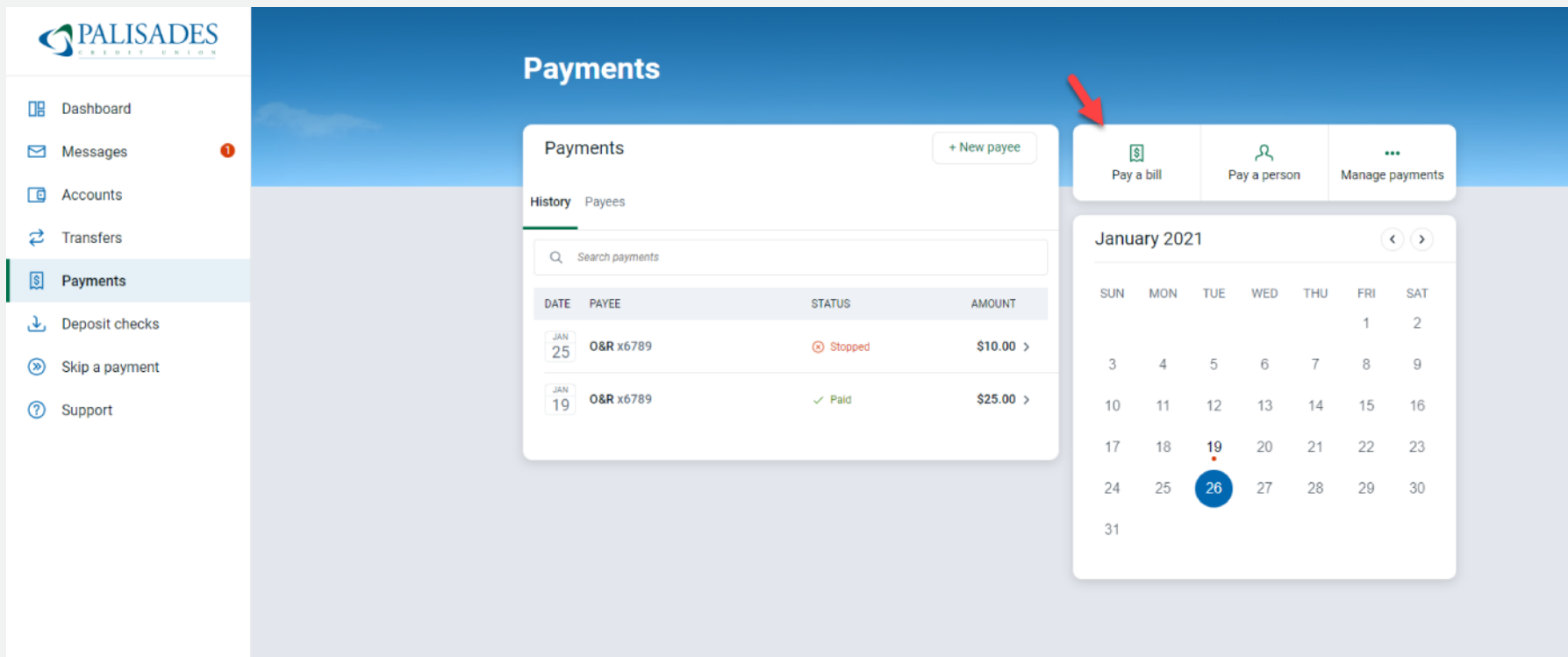
Details

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



Payments

+ New payee

History Payees

Search payments

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

January 2021

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

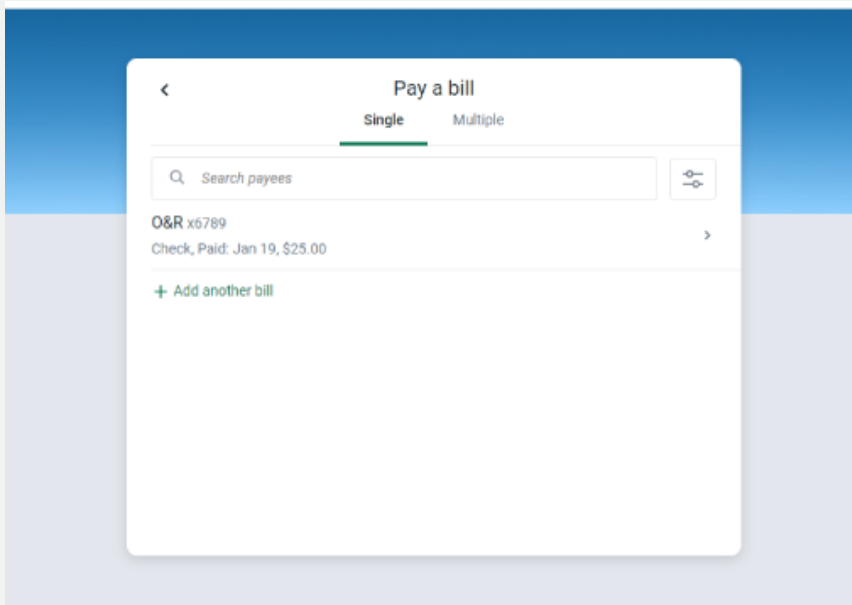
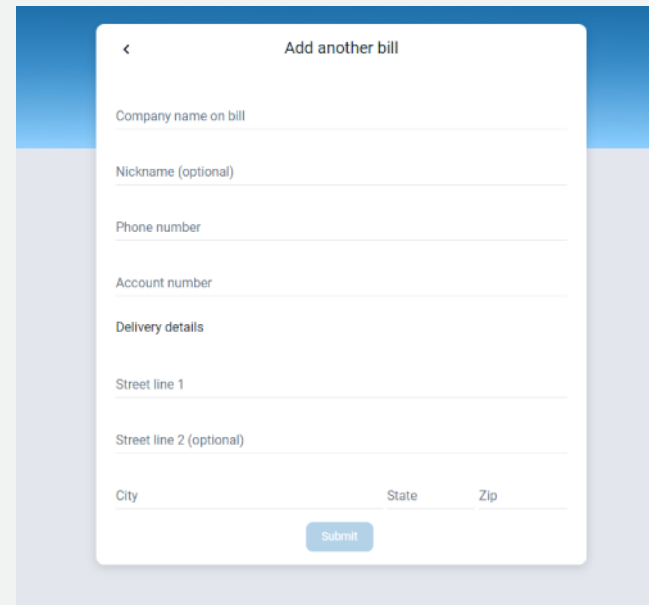
24 25 26 27 28 29 30

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.

The screenshot shows the 'Pay a bill' interface. At the top, there's a back arrow and the title 'Pay a bill'. Below the title are two tabs: 'Single' (which is underlined) and 'Multiple'. A search bar with a magnifying glass icon and the text 'Search payees' is present. Below the search bar, a bill is listed: 'O&R x6789' with a subtext 'Check, Paid: Jan 19, \$25.00'. To the right of this entry is a right-pointing arrow. At the bottom of the list, there is a green plus icon followed by the text '+ Add another bill'.The screenshot shows the 'Add another bill' form. It has a back arrow at the top left and the title 'Add another bill'. The form contains several input fields: 'Company name on bill', 'Nickname (optional)', 'Phone number', 'Account number', and a section for 'Delivery details'. The 'Delivery details' section includes 'Street line 1', 'Street line 2 (optional)', 'City', 'State', and 'Zip'. At the bottom right of the form is a blue 'Submit' button.

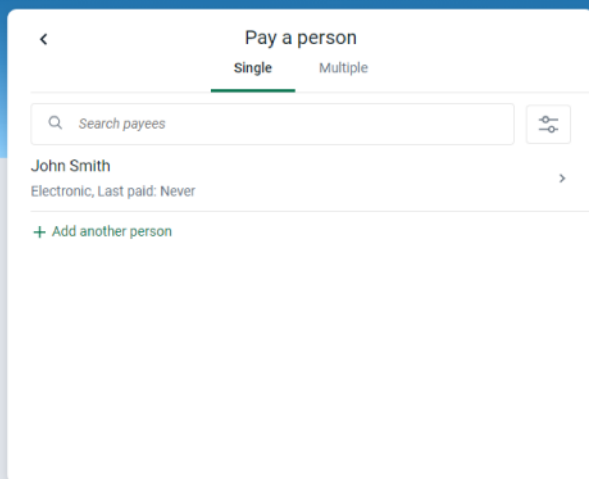
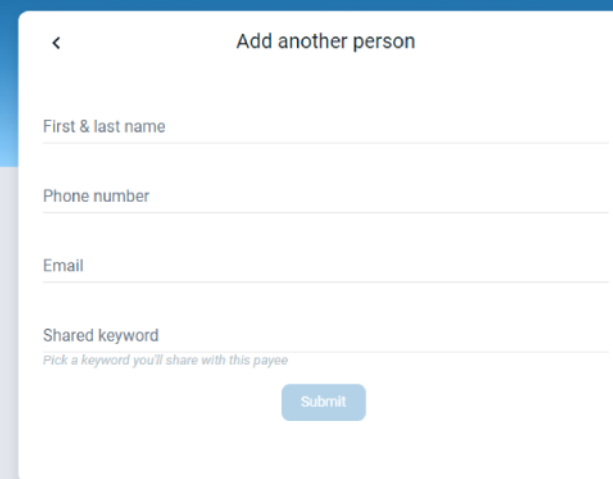
If this is a new bill, and not an existing payee, select "Add another bill".

Enter the billing details and click "Submit".

PAY A PERSON

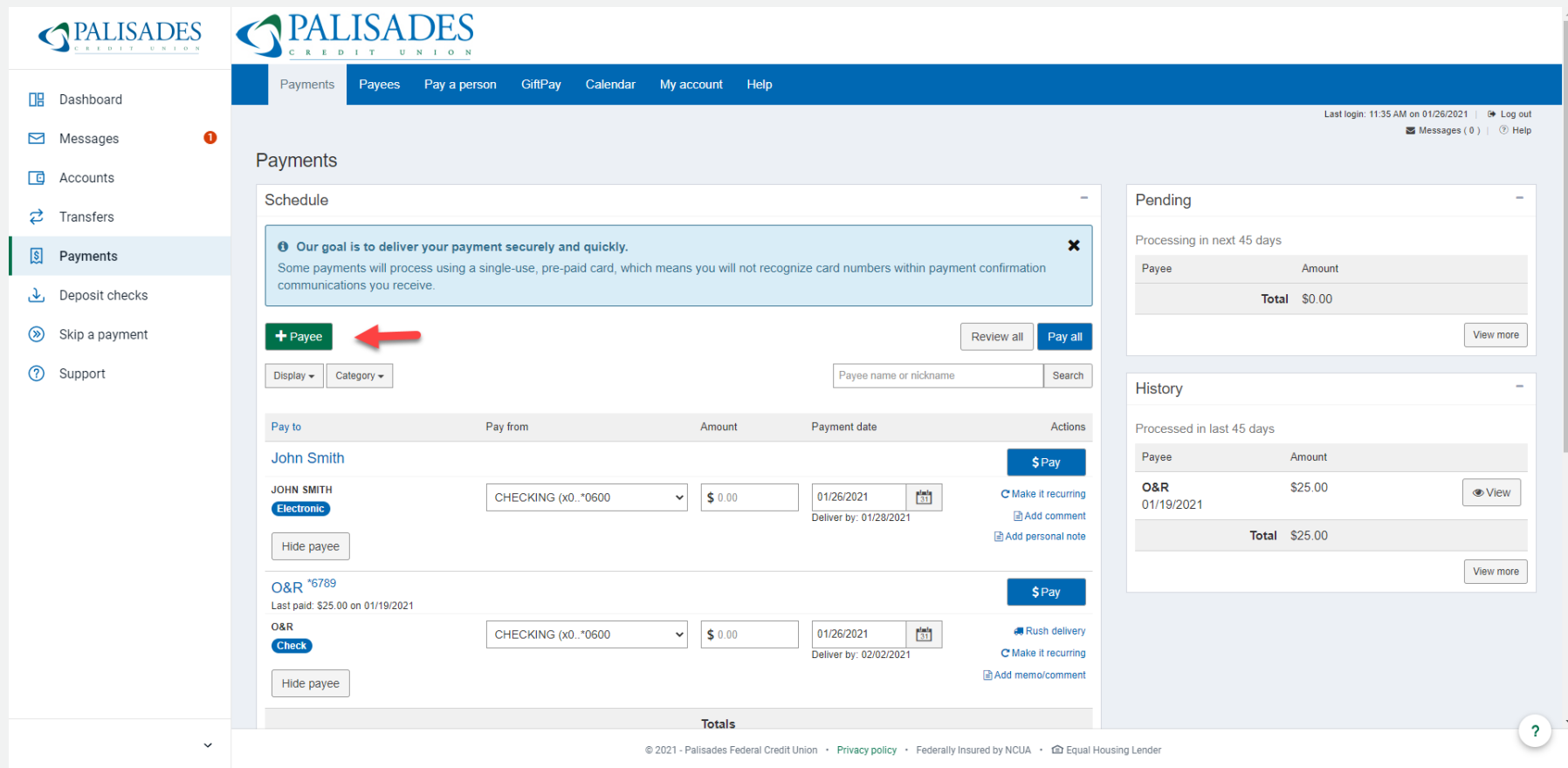
1. From the payment center select "Pay a person".
You can also click on the "Pay a person" widget on the home page.
2. Choose whether you are paying a single person or multiple people.
3. Search payees or add a new person.
4. Enter the amount that you wish to pay.
5. Select "More options" to set a recurring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

A screenshot of a mobile app interface titled "Pay a person". At the top, there are two tabs: "Single" (which is selected and underlined) and "Multiple". Below the tabs is a search bar with a magnifying glass icon and the placeholder text "Search payees". To the right of the search bar is a filter icon. Below the search bar, a list item is displayed for "John Smith" with the subtext "Electronic, Last paid: Never" and a right-pointing arrow. At the bottom of the screen, there is a green link that says "+ Add another person".A screenshot of a mobile app interface titled "Add another person". It features four input fields: "First & last name", "Phone number", "Email", and "Shared keyword". Below the "Shared keyword" field is a small italicized instruction: "Pick a keyword you'll share with this payee". At the bottom right of the form 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.



Palisades Credit Union

Payments | Payees | Pay a person | GiftPay | Calendar | My account | Help

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

Payments

Schedule

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 (highlighted with 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

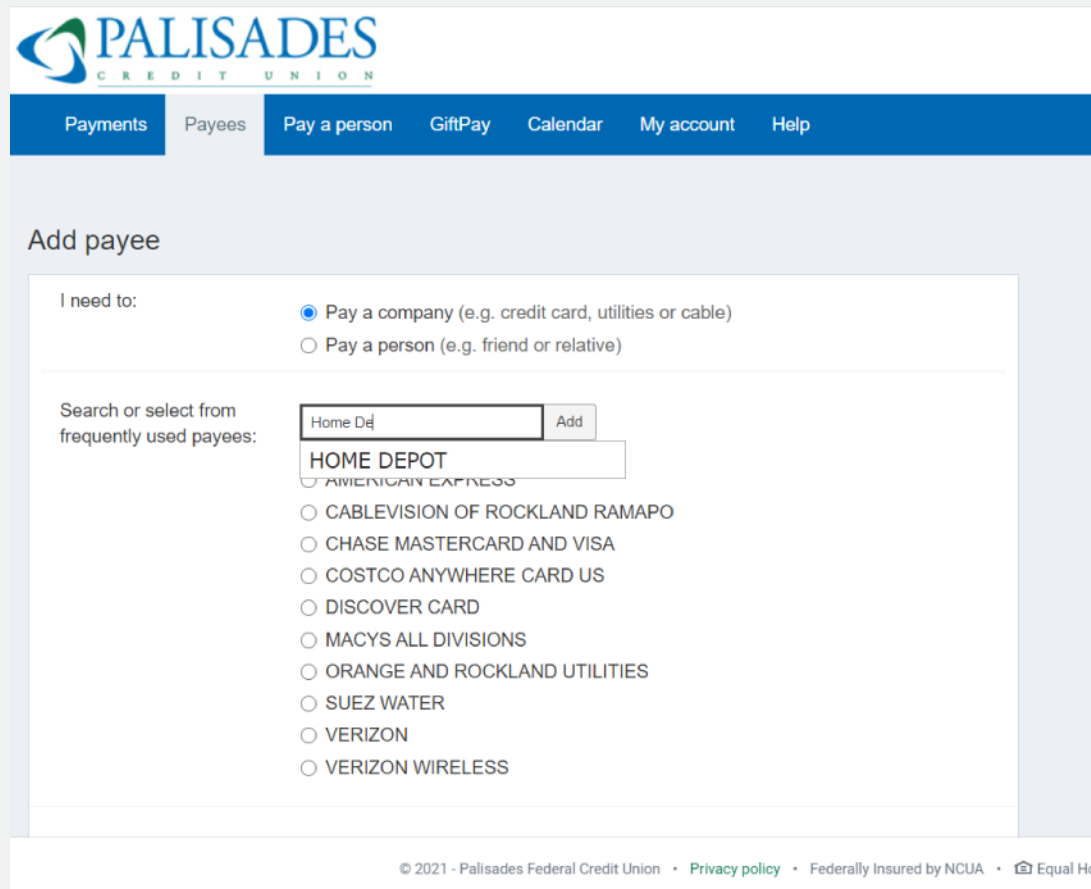
Payee	Amount
O&R 01/19/2021	\$25.00
Total	\$25.00

[View more](#)

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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.



The screenshot shows the Palisades Credit Union online banking interface. At the top is the Palisades Credit Union logo. Below it is a navigation bar with links: Payments, Payees, Pay a person, GiftPay, Calendar, My account, and Help. The 'Payees' link is active. The main heading is 'Add payee'. Below this, there is a section 'I need to:' with two radio button options: 'Pay a company (e.g. credit card, utilities or cable)' (which is selected) and 'Pay a person (e.g. friend or relative)'. Below this is a search section titled 'Search or select from frequently used payees:'. It features a search input field with 'Home De' entered, an 'Add' button, and a dropdown menu showing 'HOME DEPOT' as the selected option. Below the dropdown is a list of other frequently used payees, each with a radio button: 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, and VERIZON WIRELESS. At the bottom of the page, there is a footer with the text: '© 2021 - Palisades Federal Credit Union • Privacy policy • Federally Insured by NCUA • Equal Ho'.

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


[Dashboard](#)
[Messages](#)
[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 *

Payee last name *

Send notification to payee by *

Payee phone number

Payee nickname *

Default pay from *

Category

Back

Next

Payee first name

(Visible in all correspondence with the payee.)

Payee last name

(Visible in all correspondence with the payee.)

☒ Text

☐ Email

Payee phone number

Payee nickname

CHECKING (x00S0075)

Unassigned

+ Add new category

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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

Checking

CHECKING (x00S0075)

Unassigned

+ Add new category

Back

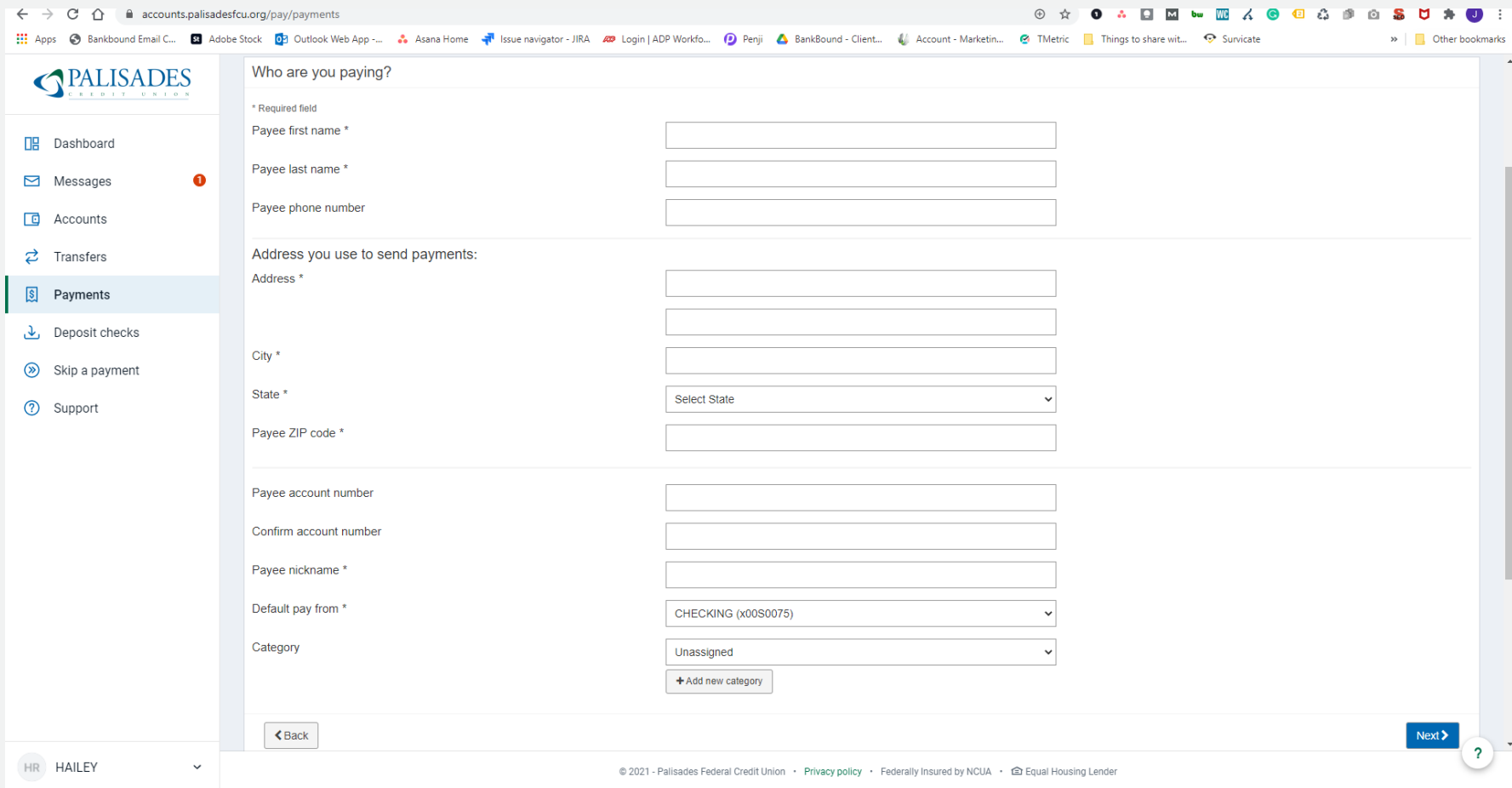
Next

?

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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 be written.



The screenshot shows the 'CHECK' payment page in the Palisades Credit Union online banking interface. The browser address bar shows 'accounts.palisadesfcu.org/pay/payments'. The left sidebar contains a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Payments (highlighted), Deposit checks, Skip a payment, and Support. The main content area is titled 'Who are you paying?' and contains several required fields marked with an asterisk (*). The fields are: Payee first name, Payee last name, Payee phone number, Address you use to send payments (with sub-fields for Address, City, State, and ZIP code), Payee account number, Confirm account number, Payee nickname, Default pay from (set to CHECKING (x00S0075)), and Category (set to Unassigned). There is a '+ Add new category' button below the category dropdown. At the bottom left is a '< Back' button, and at the bottom right is a 'Next >' button. The footer shows the user's name 'HAILEY' and the copyright notice '© 2021 - Palisades Federal Credit Union' along with links for Privacy policy, Federal Insurance by NCUA, and Equal Housing Lender.

accounts.palisadesfcu.org/pay/payments

PALISADES
CREDIT UNION

Dashboard
Messages
Accounts
Transfers
Payments
Deposit checks
Skip a payment
Support

Who are you paying?

* Required field

Payee first name *

Payee last name *

Payee phone number

Address you use to send payments:

Address *

City *

State *

Payee ZIP code *

Payee account number

Confirm account number

Payee nickname *

Default pay from *

Category

CHECKING (x00S0075)

Unassigned

+ Add new category

< Back

Next >

HAILEY

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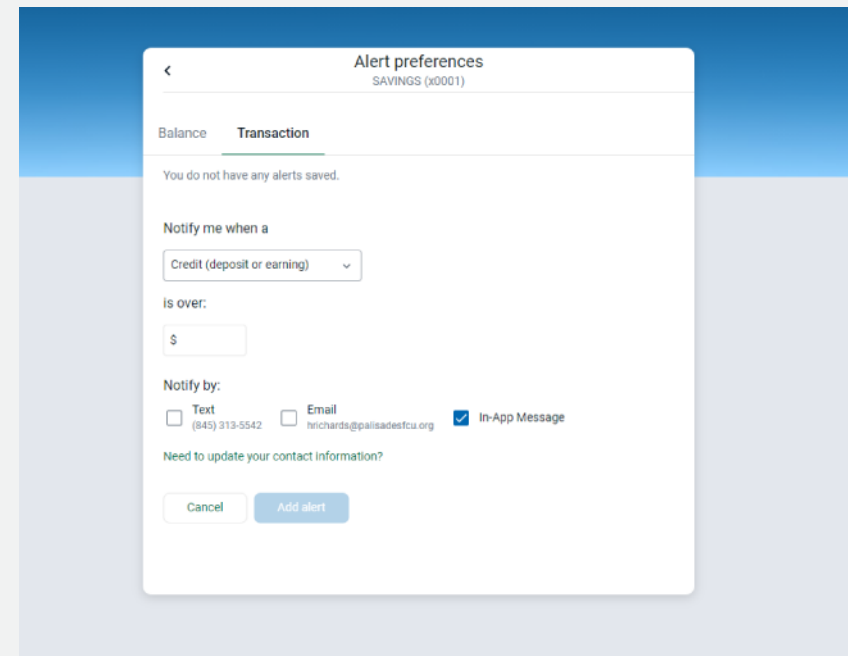
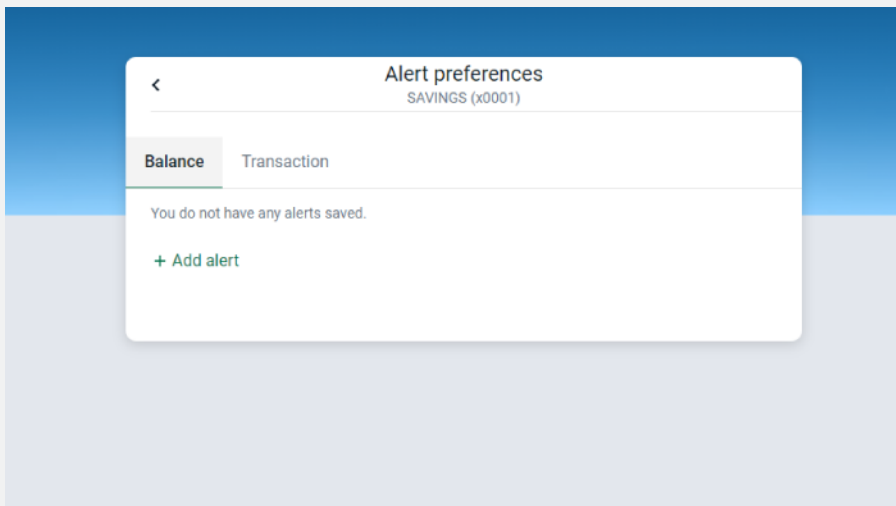
ALERTS

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

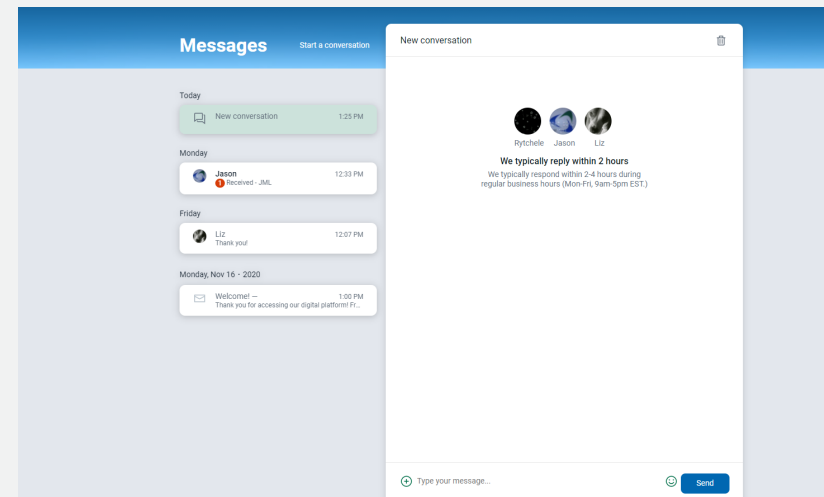
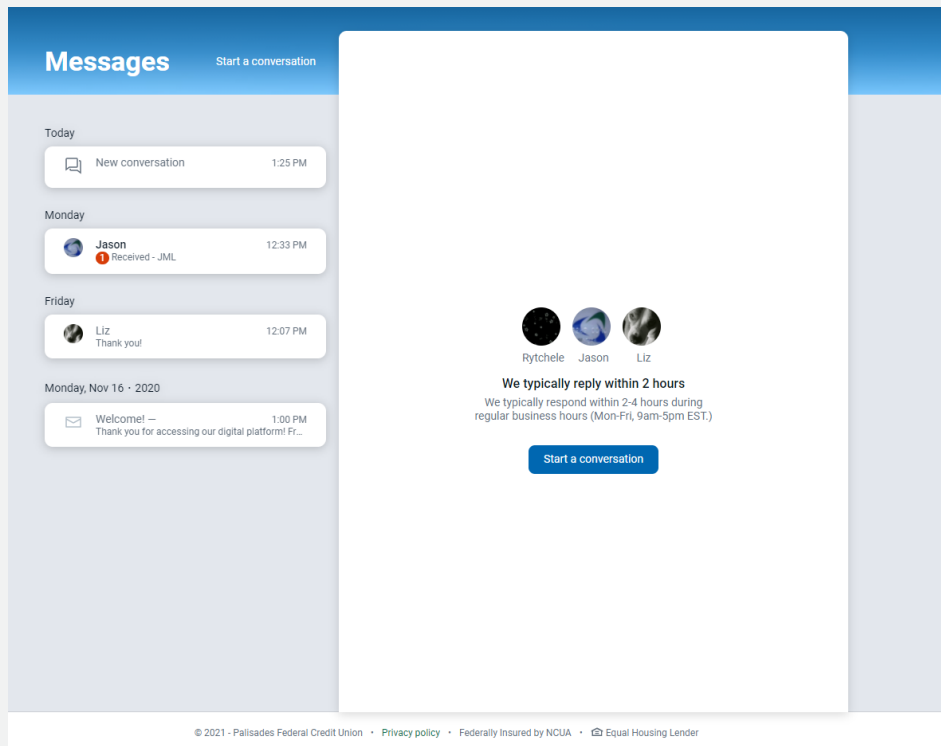
1. Select "Transaction" to set up a transaction alert.
2. Choose when you would like to get notified: Deposit or withdraw.
3. Set the amount.
4. Choose your notification method.
5. Click "Add Alert".



SEND A SECURE MESSAGE

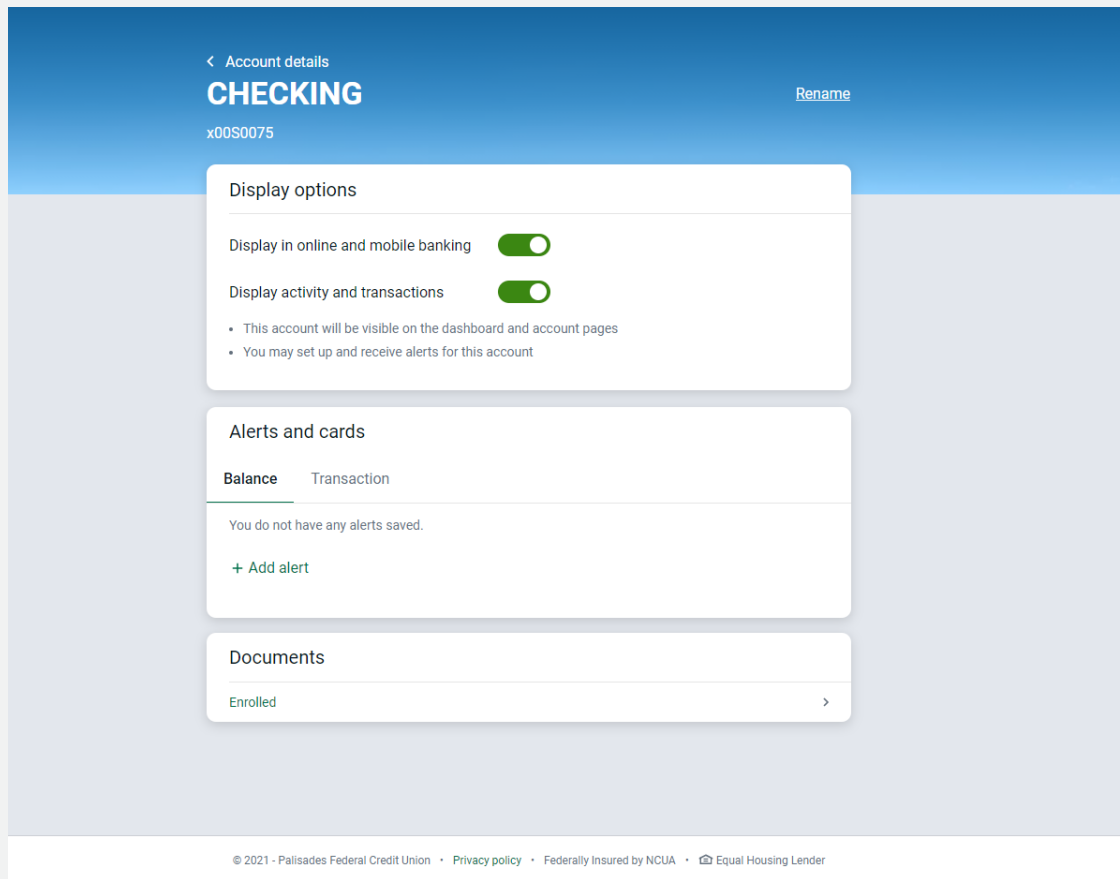
Have questions regarding one of your accounts? Send a secure message to a PCU representative.

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.



< Account details

CHECKING

[Rename](#)

x00S0075

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

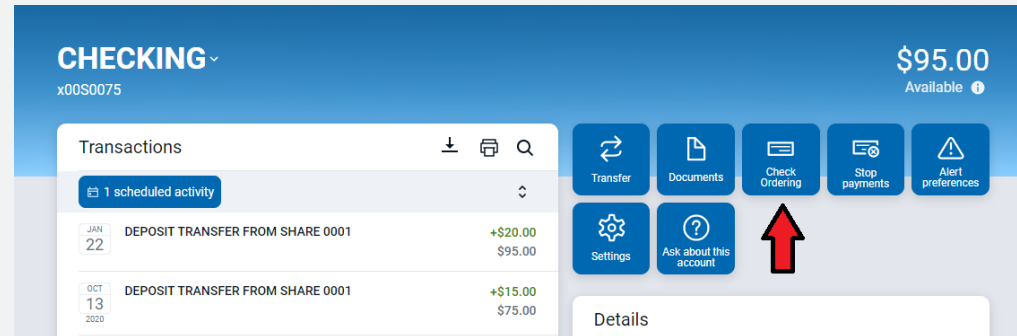
Documents

Enrolled >

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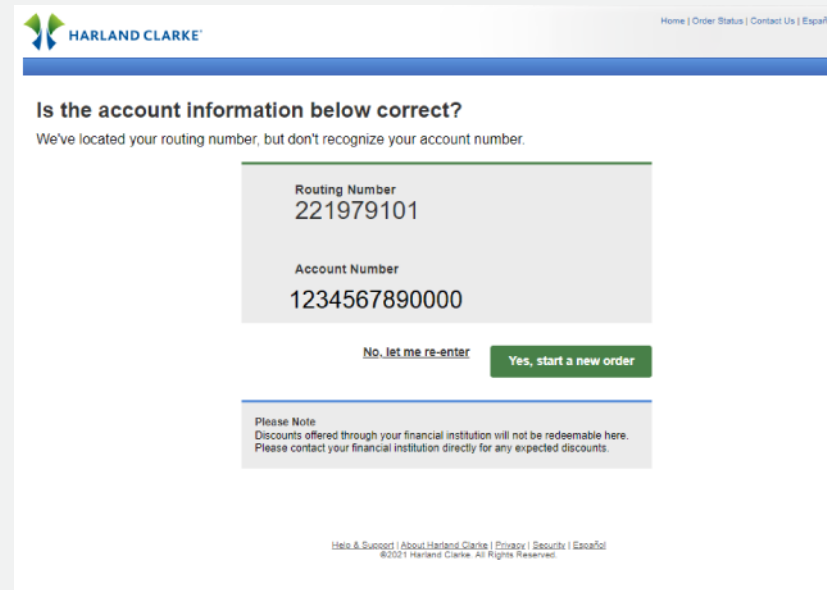
ORDER CHECKS

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



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

Complete the transaction through the Harland Clarke website.



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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