



# ONLINE BANKING GUIDE

Your Guide to Online Banking

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



## **ONLINE BANKING**

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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

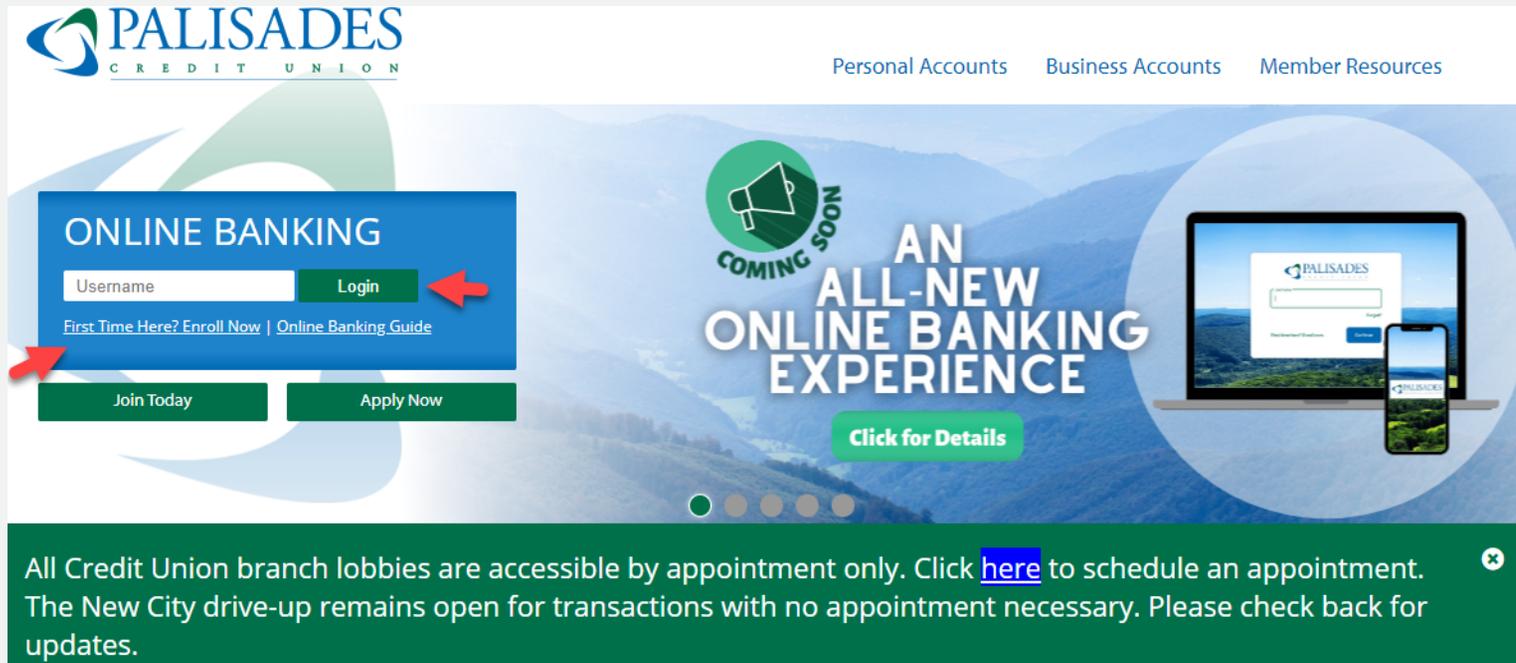
Direct deposit

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.

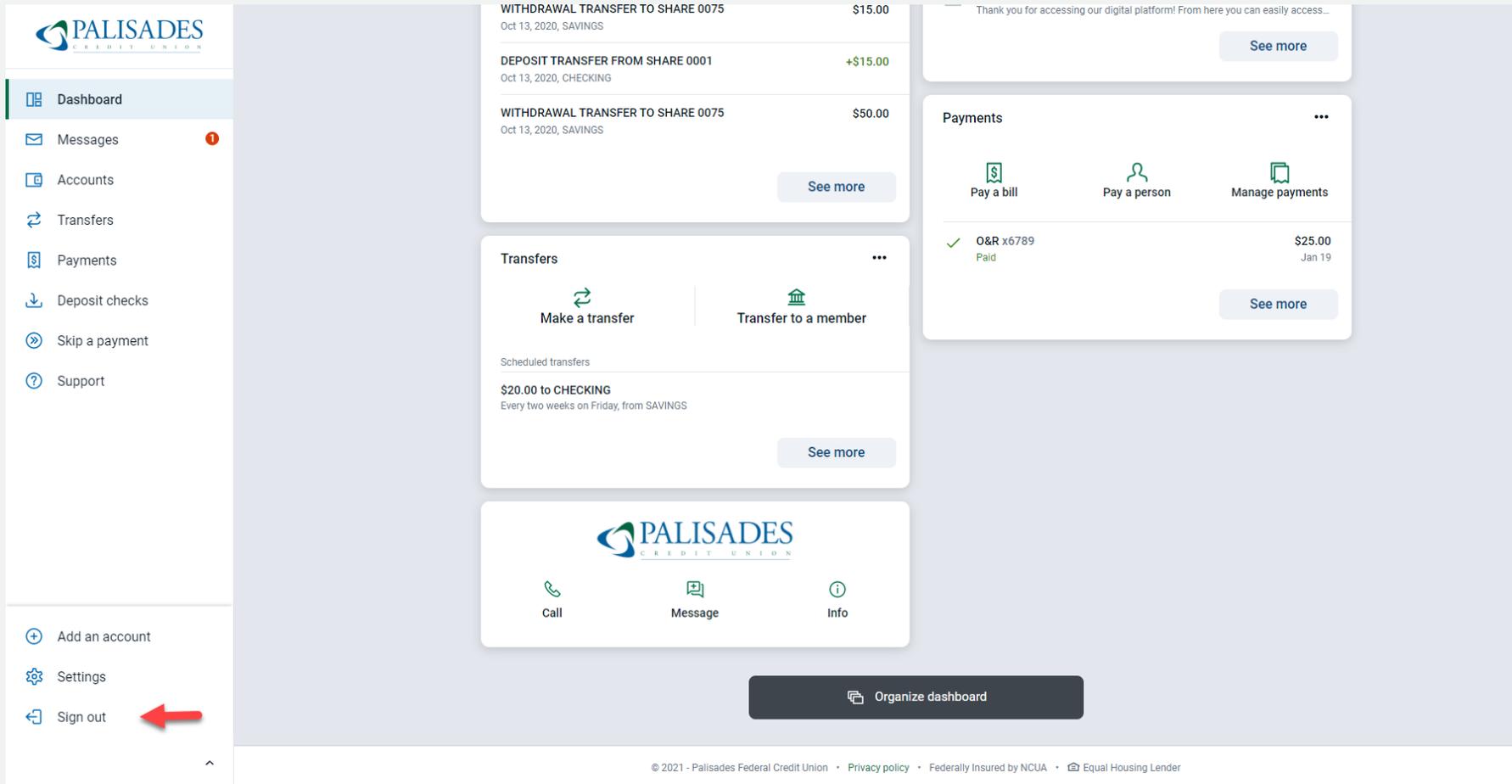
## ENROLLING AND LOGGING IN

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.

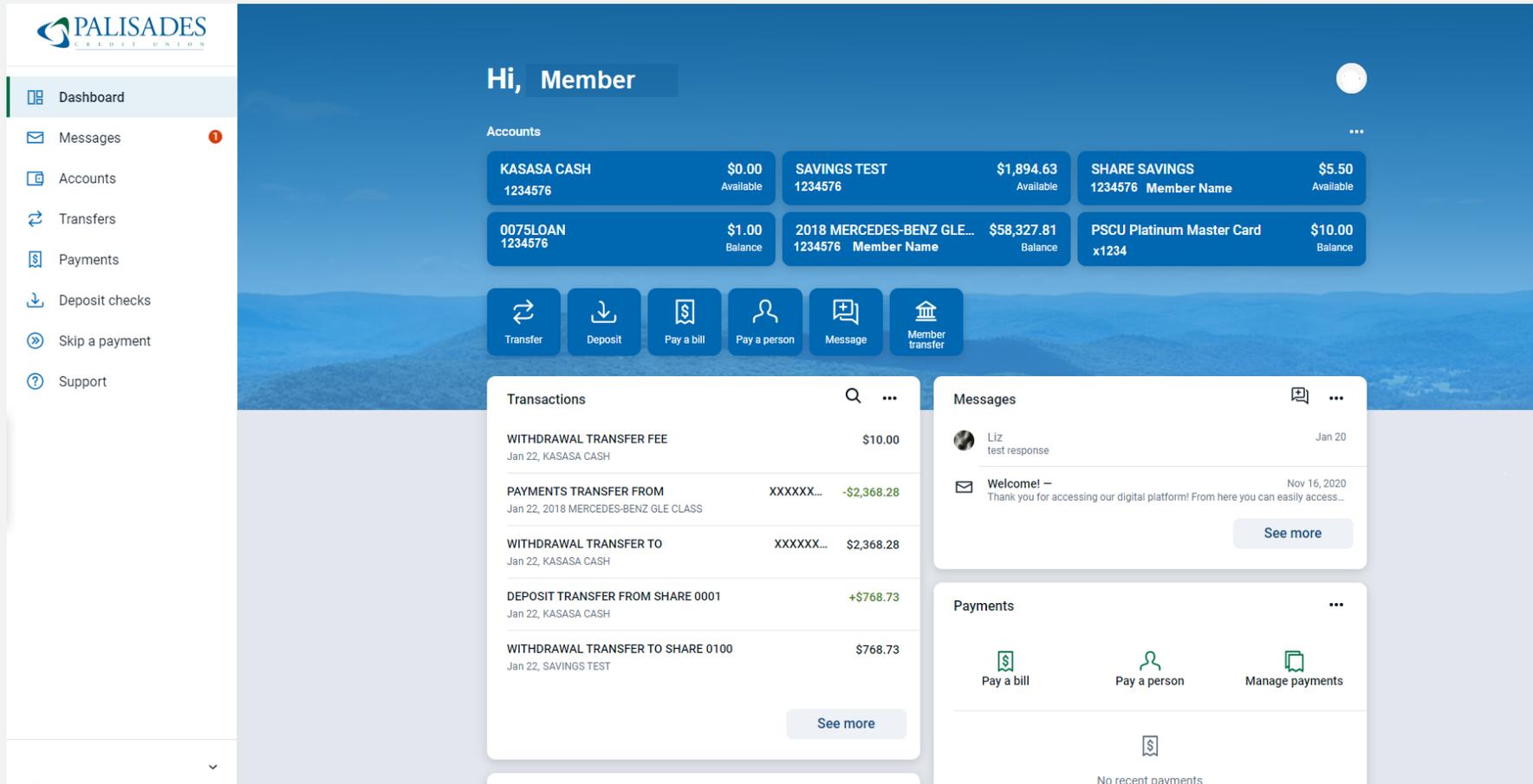
## LOGGING OFF

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".

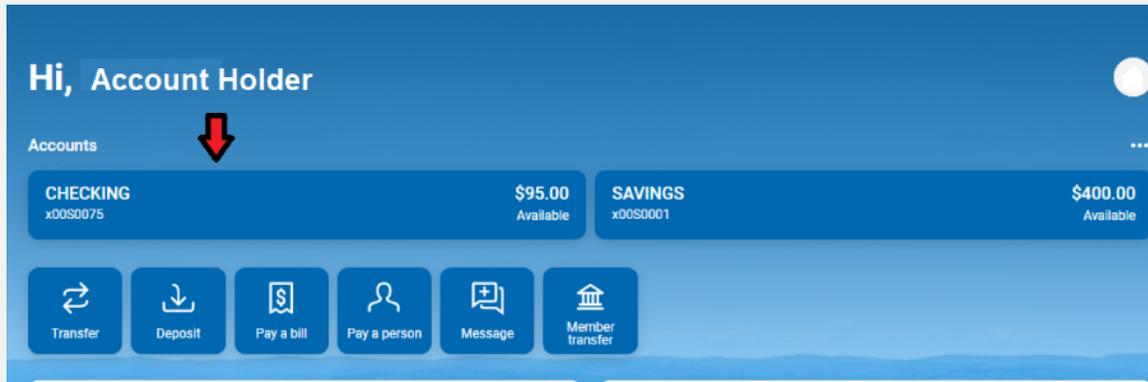
## NAVIGATING THE HOMEPAGE

- 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

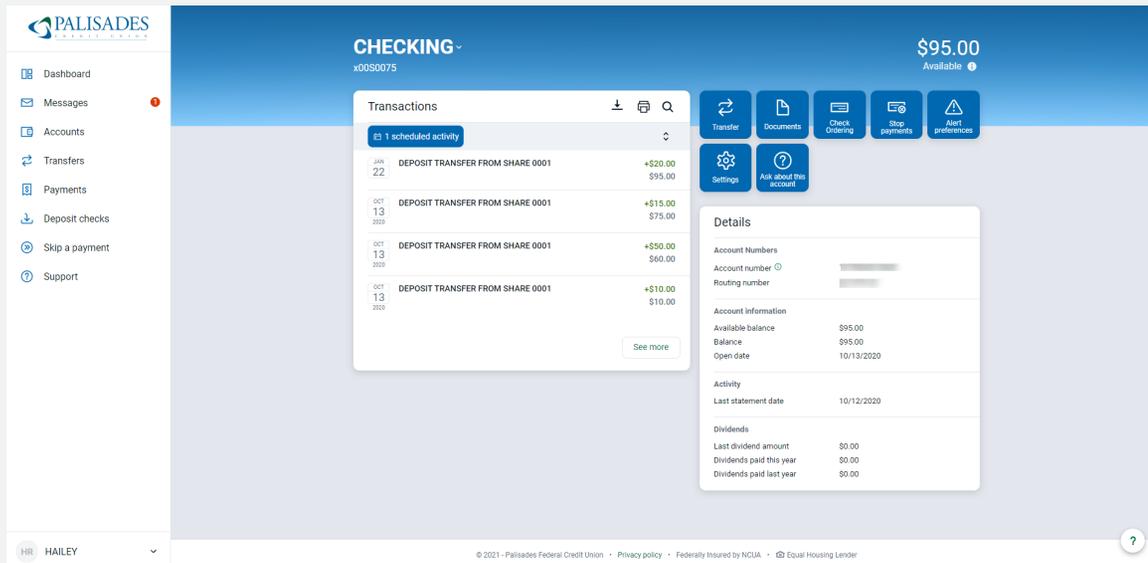
## ACCOUNT VIEW

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



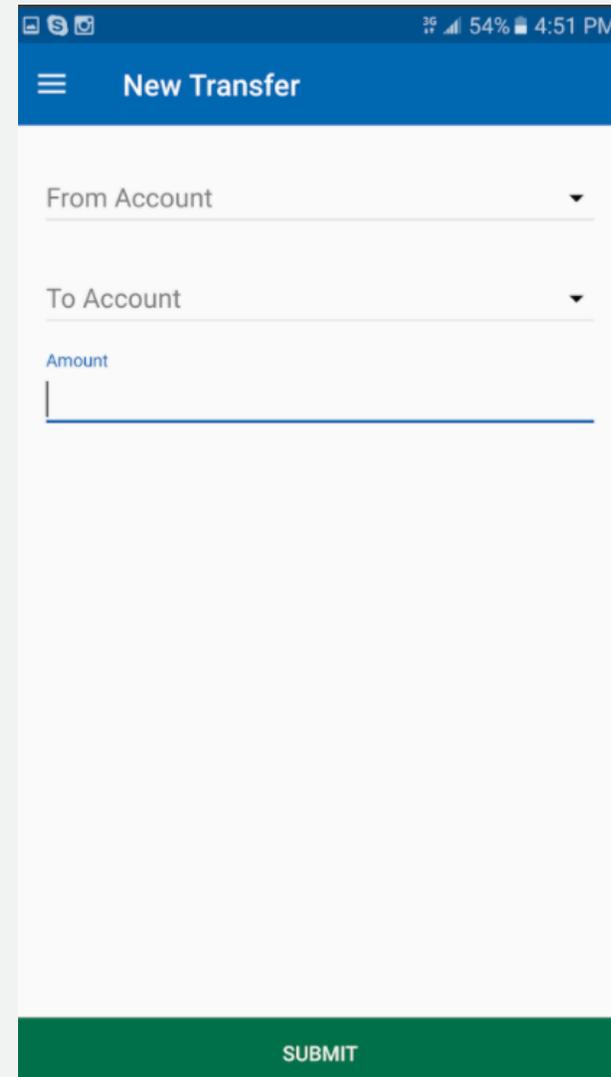
Account widgets let you perform actions specific to this account, such as;

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



## TRANSFER MONEY

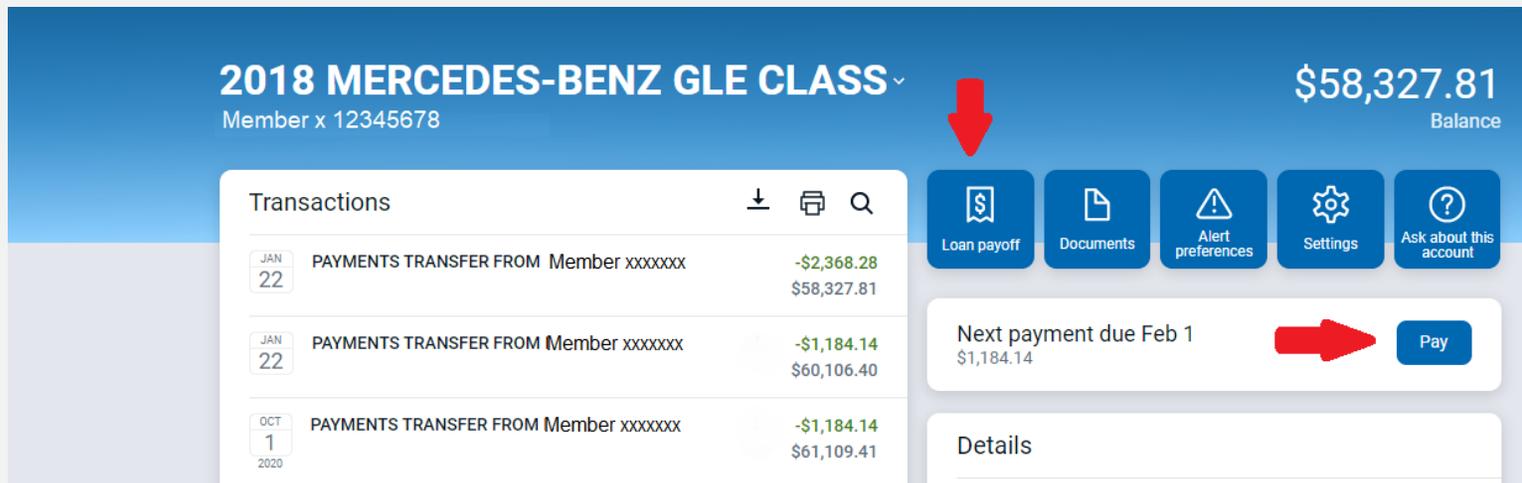
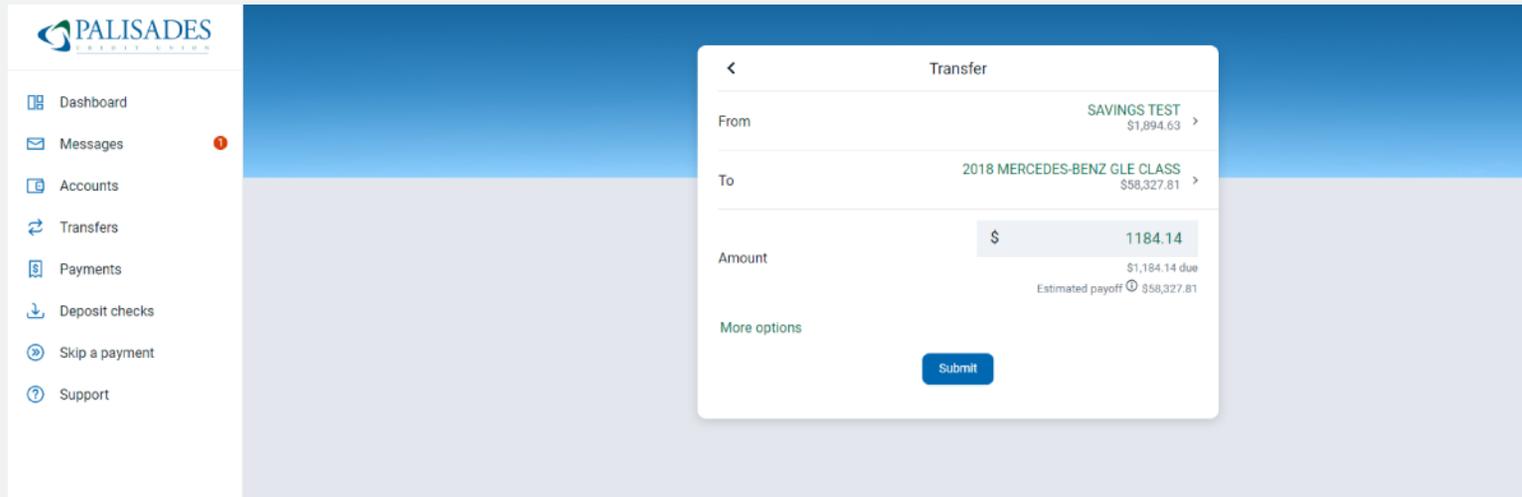
1. You can transfer money between accounts by selecting “Transfers” on the left navigation bar or by clicking the “Transfer” widget on the main dashboard in an individual account view.
2. Select the account from which you would like the money to go and the account too which you would like to transfer 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 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.

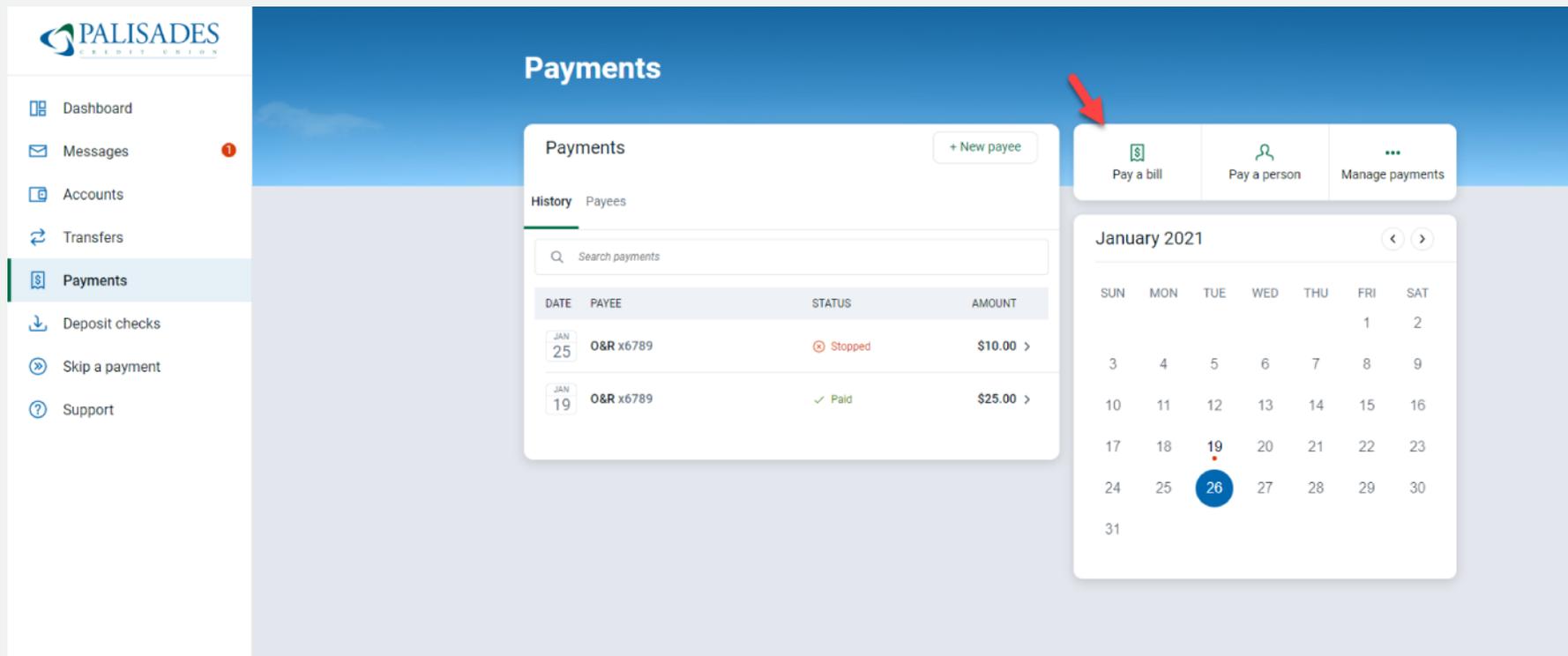


## MAKE A PCU MASTERCARD PAYMENT

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 online banking interface for Palisades Credit Union. On the left is a sidebar with navigation options: Dashboard, Messages (with a notification badge), Accounts, Transfers, Payments (highlighted), Deposit checks, Skip a payment, and Support. The main content area is titled "Payments" and includes a "+ New payee" button. Below this is a "History" section with a search bar and a table of payment records:

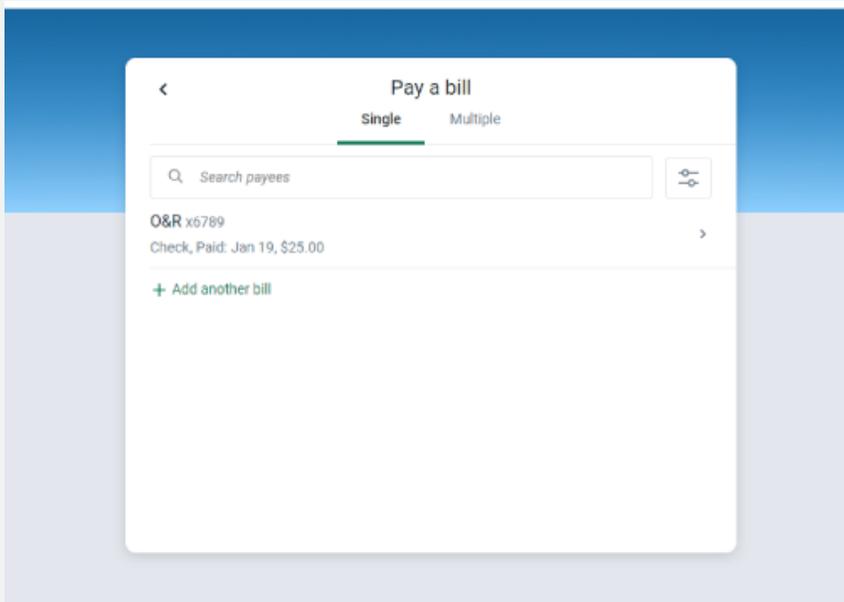
DATE	PAYEE	STATUS	AMOUNT
JAN 25	O&R x6789	Stopped	\$10.00 >
JAN 19	O&R x6789	Paid	\$25.00 >

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, showing the date 26 as the current date.

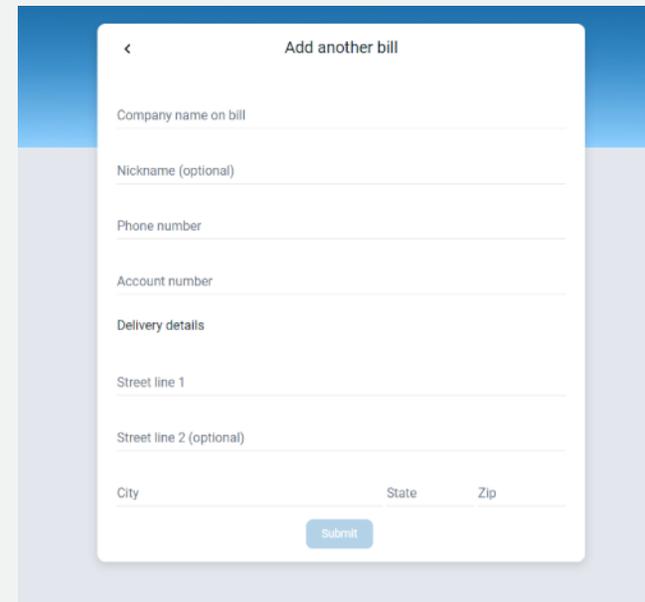
## PAY A BILL

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' screen in a mobile app. At the top, there's a back arrow and the title 'Pay a bill'. Below the title are two tabs: 'Single' (which is selected) and 'Multiple'. A search bar with a magnifying glass icon and the text 'Search payees' is present. Below the search bar, there's a list of payees. The first payee is 'O&R x6789' with a check icon and the text 'Check, Paid: Jan 19, \$25.00'. At the bottom of the list, there's a '+ Add another bill' button.



The screenshot shows the 'Add another bill' screen in a mobile app. At the top, there's a back arrow and the title 'Add another bill'. Below the title, there's a form with several input fields: 'Company name on bill', 'Nickname (optional)', 'Phone number', 'Account number', 'Delivery details', 'Street line 1', 'Street line 2 (optional)', 'City', 'State', and 'Zip'. At the bottom of the form, there's a blue 'Submit' button.

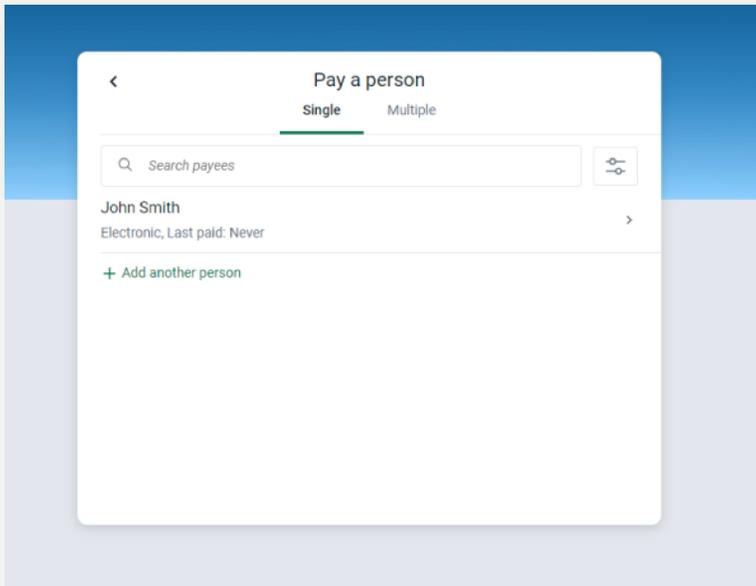
If this is a new bill, and not an existing payee, select “Add another bill”.

Enter the billing details and click “Submit”.

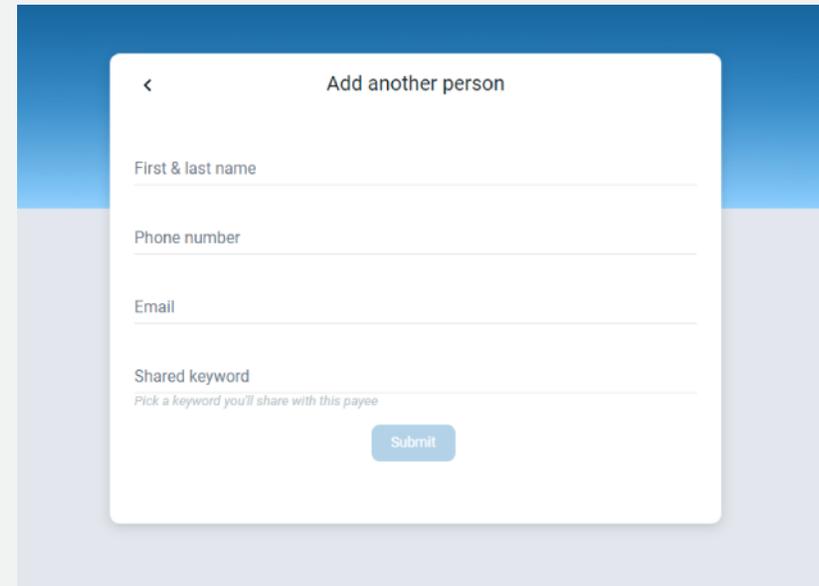
## PAY A PERSON

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).



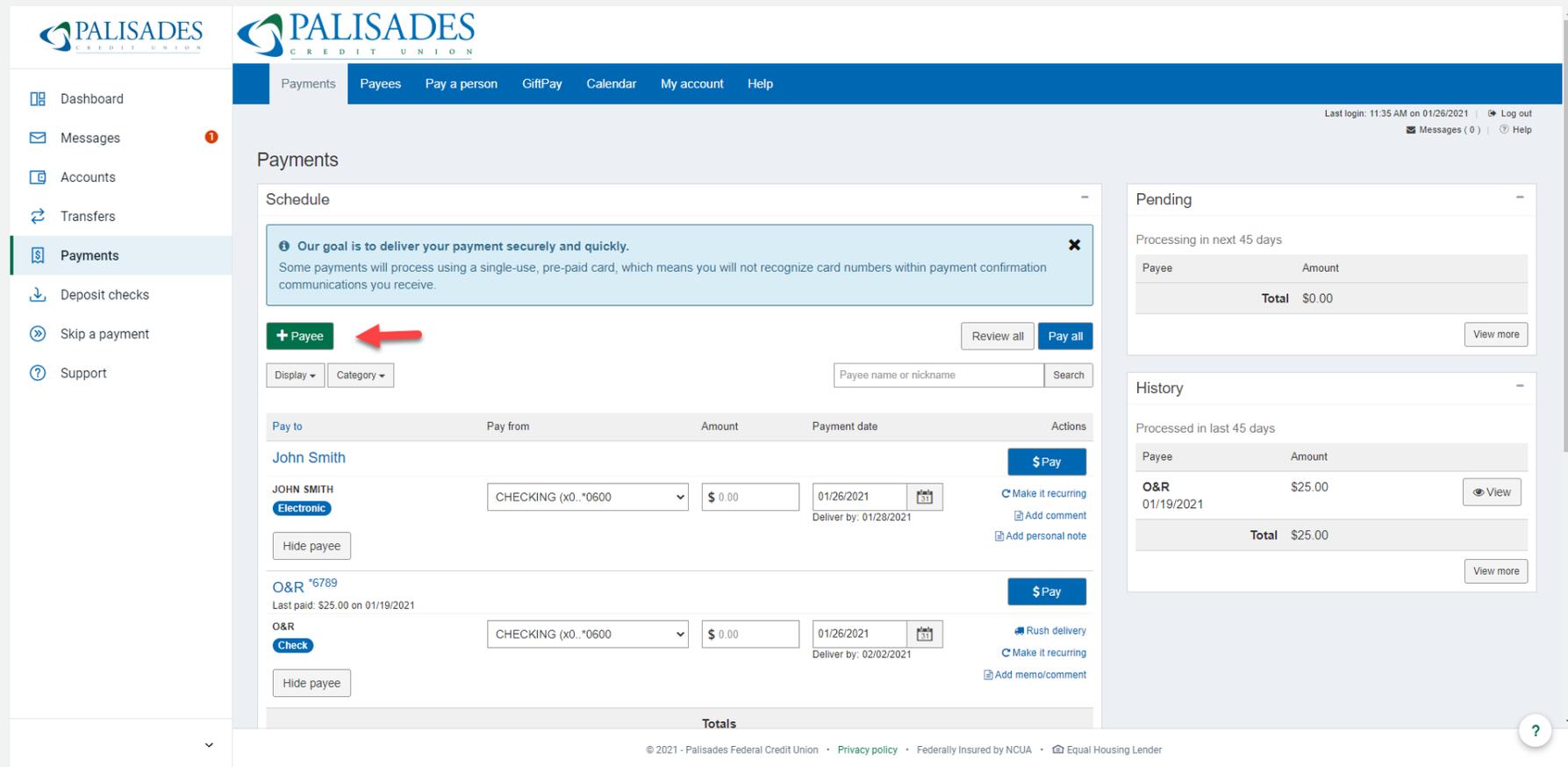
The screenshot shows the 'Pay a person' screen in a mobile app. At the top, there is a back arrow and the title 'Pay a person'. Below the title are two tabs: 'Single' (which is selected) and 'Multiple'. A search bar with the placeholder text 'Search payees' and a magnifying glass icon is present. Below 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 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
<b>John Smith</b>				<b>\$ Pay</b>
JOHN SMITH <b>Electronic</b>	CHECKING (x0..*0600)	\$ 0.00	01/26/2021 Deliver by: 01/28/2021	<a href="#">Make it recurring</a> <a href="#">Add comment</a> <a href="#">Add personal note</a>
<a href="#">Hide payee</a>				
<b>O&amp;R *6789</b> Last paid: \$25.00 on 01/19/2021				<b>\$ Pay</b>
O&R <b>Check</b>	CHECKING (x0..*0600)	\$ 0.00	01/26/2021 Deliver by: 02/02/2021	<a href="#">Rush delivery</a> <a href="#">Make it recurring</a> <a href="#">Add memo/comment</a>
<a href="#">Hide payee</a>				
<b>Totals</b>				

**Pending**

Processing in next 45 days

Payee	Amount
<b>Total \$0.00</b>	

[View more](#)

**History**

Processed in last 45 days

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

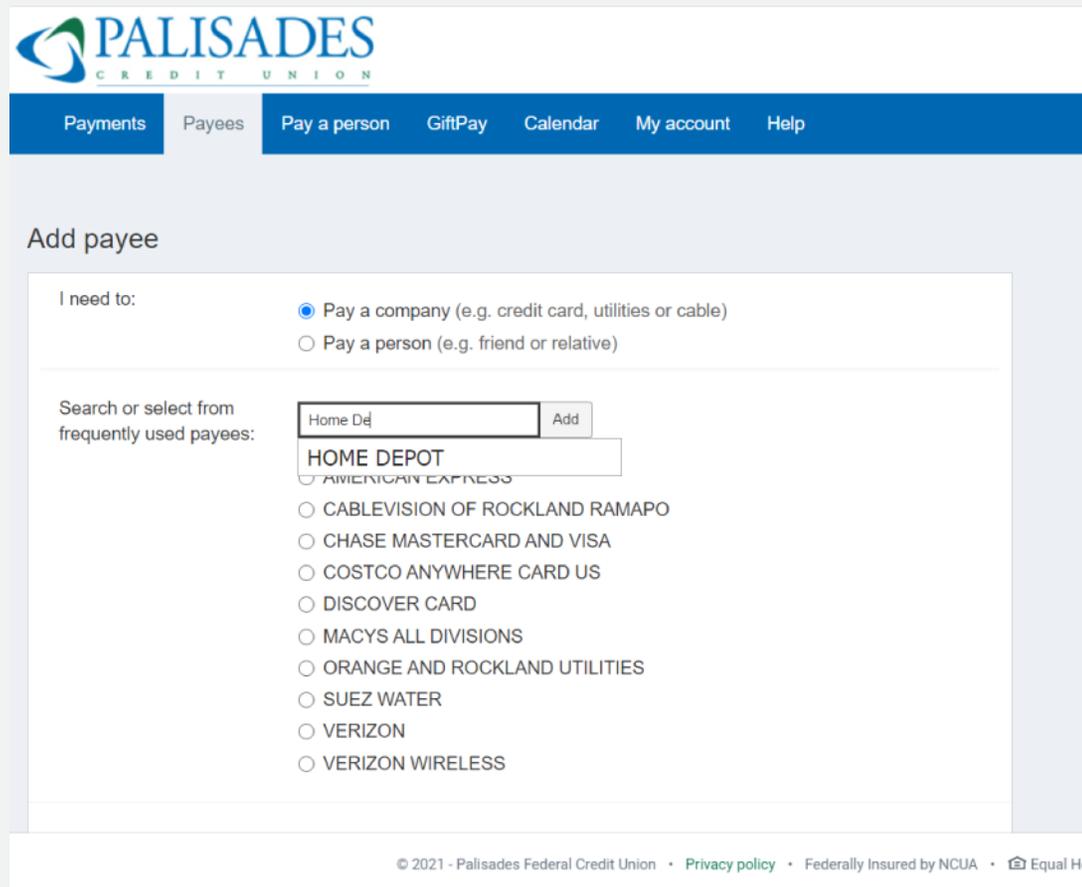
[View more](#)

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)

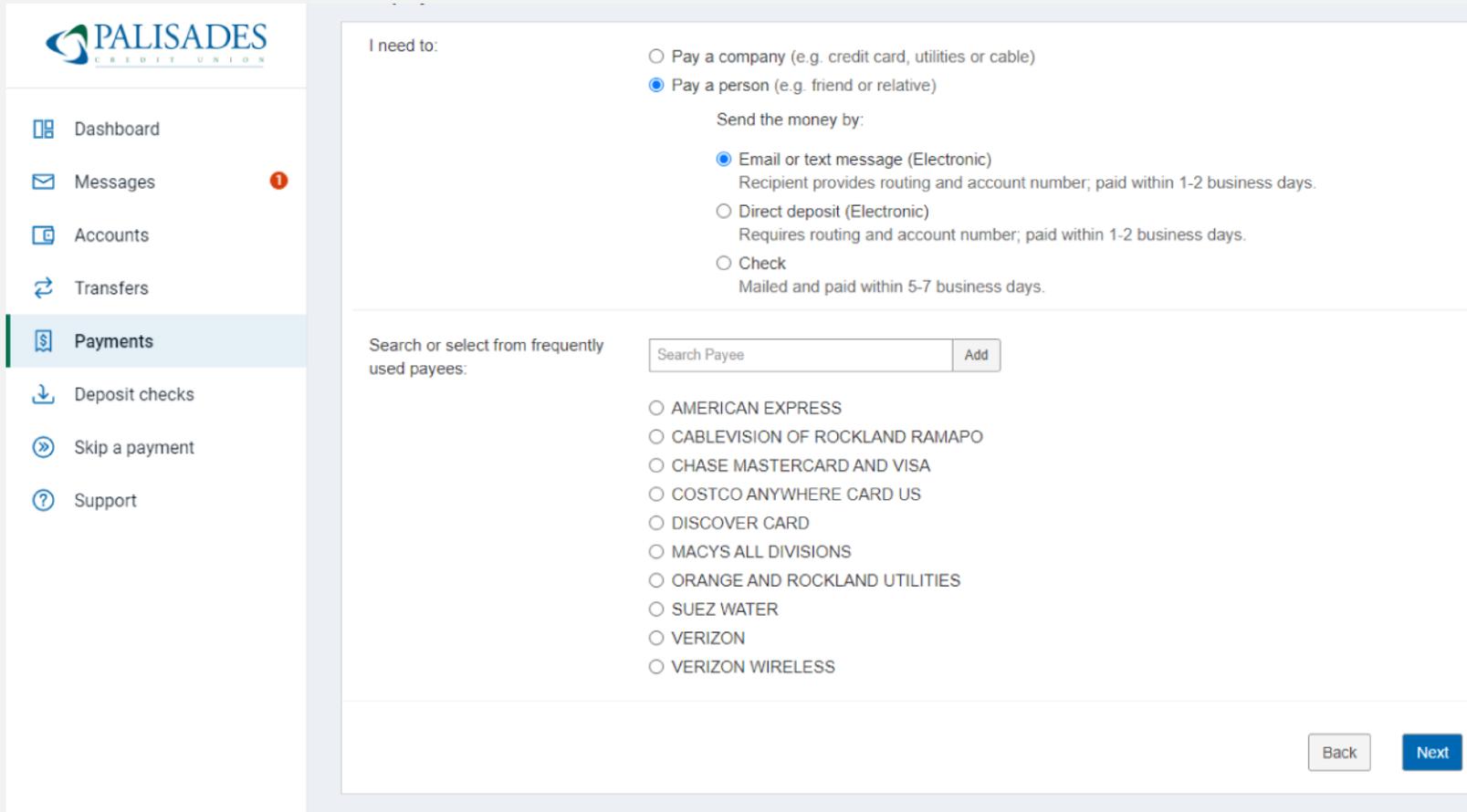
Search or select from frequently used payees:

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".**



The screenshot shows the Palisades Credit Union online banking interface. On the left is a navigation menu with the following items: Dashboard, Messages (with a red notification icon), Accounts, Transfers, Payments (highlighted with a blue bar), Deposit checks, Skip a payment, and Support. The main content area is titled "I need to:" and contains the following options:

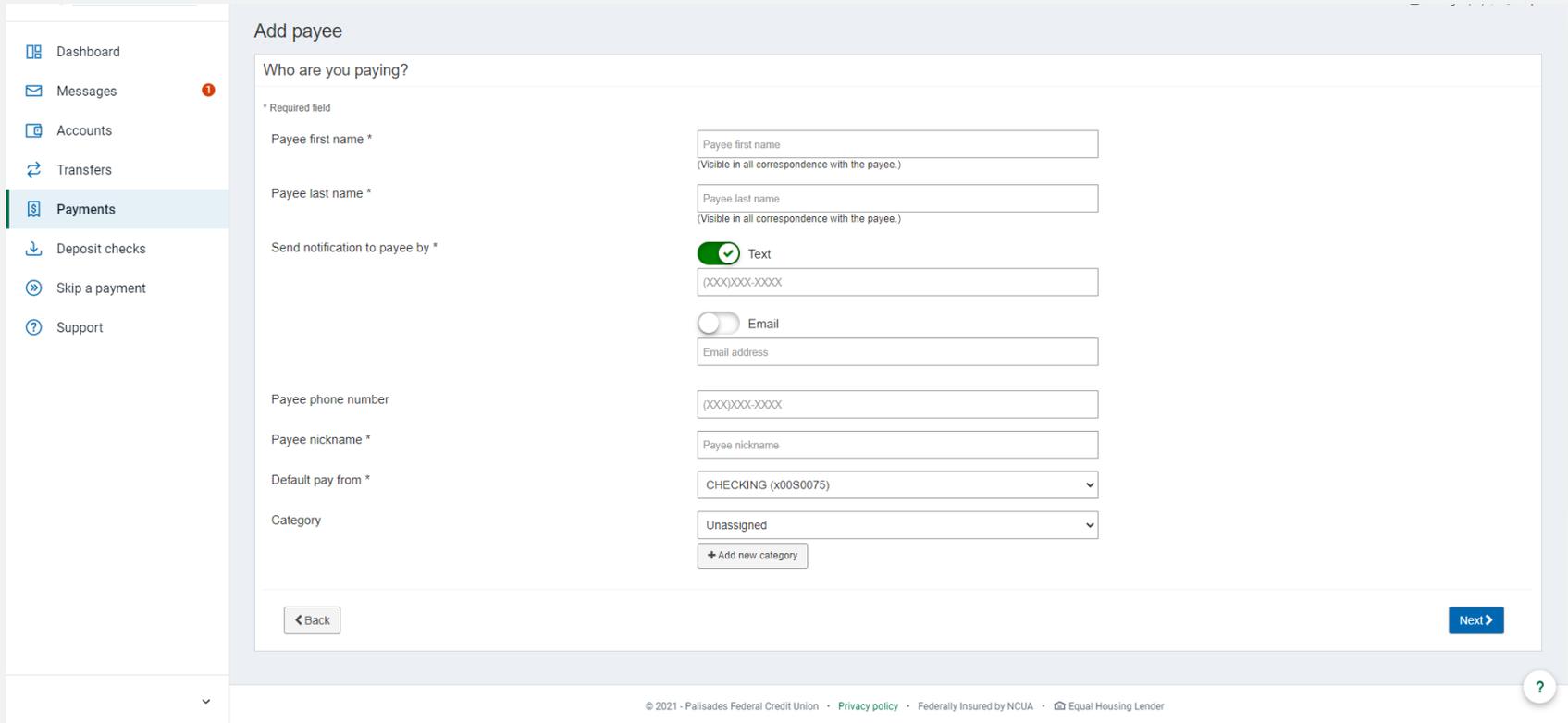
- Pay a company (e.g. credit card, utilities or cable)
- Pay a person (e.g. friend or relative)
  - Send the money by:
    - Email or text message (Electronic)  
Recipient provides routing and account number; paid within 1-2 business days.
    - Direct deposit (Electronic)  
Requires routing and account number; paid within 1-2 business days.
    - Check  
Mailed and paid within 5-7 business days.

Below these options is a section titled "Search or select from frequently used payees:" which includes a search box labeled "Search Payee" and an "Add" button. Below the search box is a list of frequently used payees, each with an unselected 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
- VERIZON WIRELESS

At the bottom right of the main content area are two buttons: "Back" and "Next".

## EMAIL OR TEXT MESSAGE



The screenshot shows the 'Add payee' form in the online banking interface. The form is titled 'Add payee' and is located in the 'Payments' section of the navigation menu. The form is titled 'Who are you paying?' and contains the following fields and options:

- Who are you paying?**
  - Payee first name \*** (Required field): Text input field with placeholder 'Payee first name' and a note '(Visible in all correspondence with the payee.)'
  - Payee last name \*** (Required field): Text input field with placeholder 'Payee last name' and a note '(Visible in all correspondence with the payee.)'
- Send notification to payee by \***
  - Text**: Radio button selected, with a text input field below it containing the placeholder '(xxx)xxx-xxxx'.
  - Email**: Radio button unselected, with an email address input field below it.
- Payee phone number**: Text input field with placeholder '(xxx)xxx-xxxx'.
- Payee nickname \***: Text input field with placeholder 'Payee nickname'.
- Default pay from \***: Dropdown menu with 'CHECKING (x00S0075)' selected.
- Category**: Dropdown menu with 'Unassigned' selected, and a '+ Add new category' button below it.

At the bottom of the form, there are two buttons: a grey 'Back' button on the left and a blue 'Next' button on the right. The footer of the page contains the copyright information: '© 2021 - Palisades Federal Credit Union · Privacy policy · Federally Insured by NCUA · Equal Housing Lender' and a help icon (question mark in a circle).

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 \*

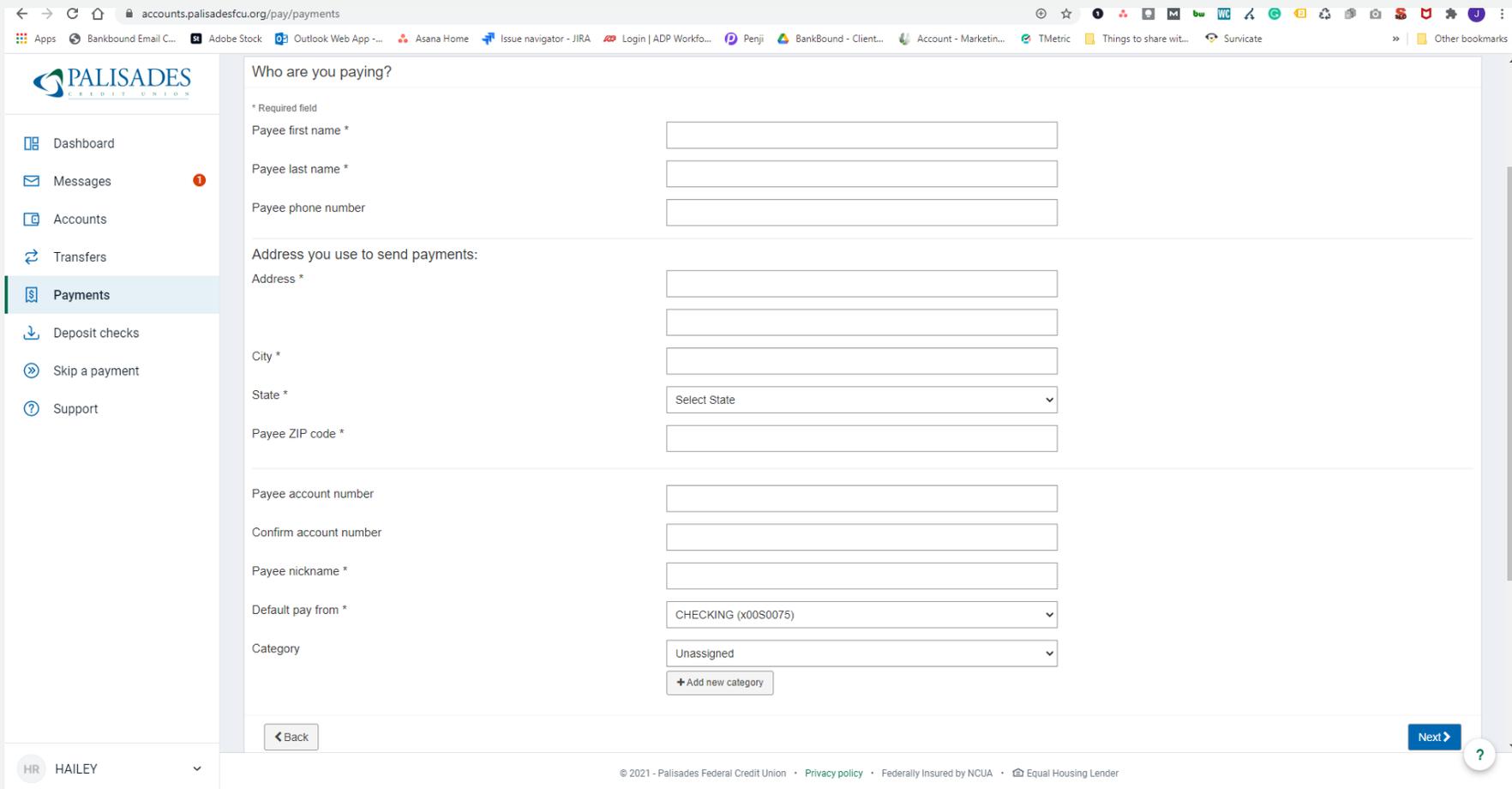
Category

?

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

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

At the bottom of the form, there are two buttons: "< Back" on the left and "Next >" on the right. The footer of the page includes the user's name "HR HAILEY" on the left, the copyright notice "© 2021 - Palisades Federal Credit Union" and other legal disclaimers in the center, and a help icon on the right.

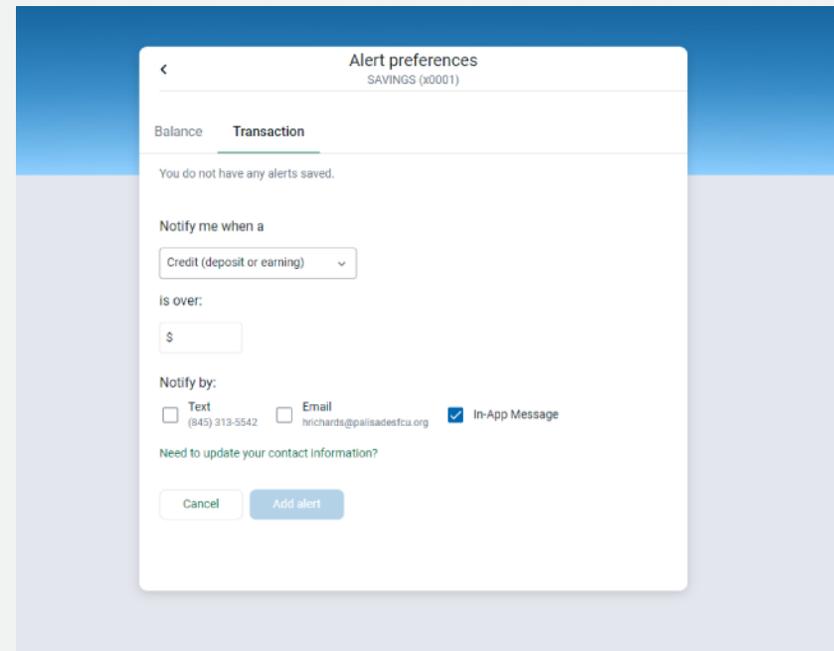
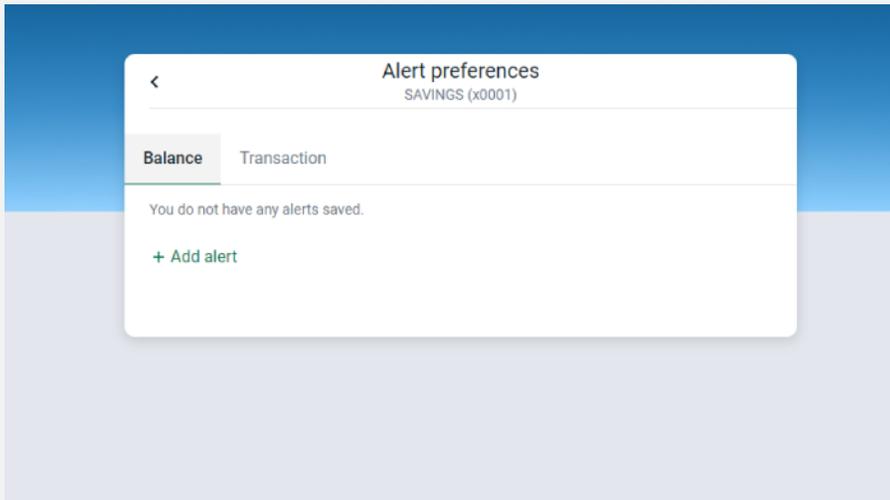
## ALERTS

### 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

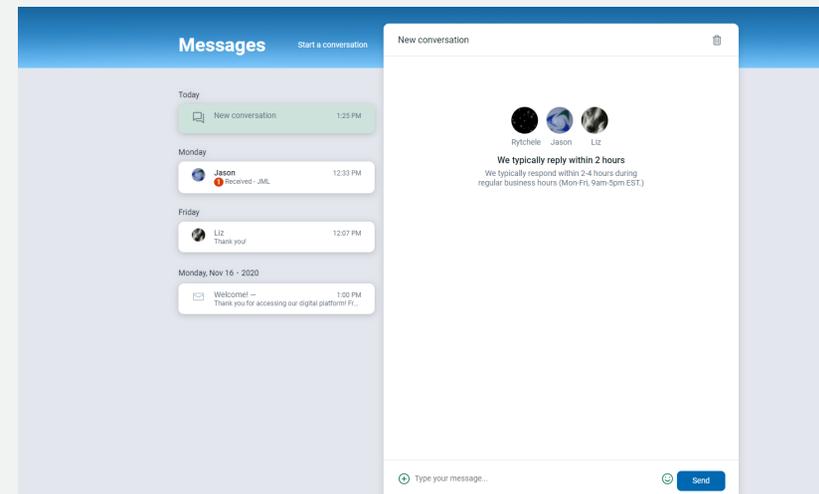
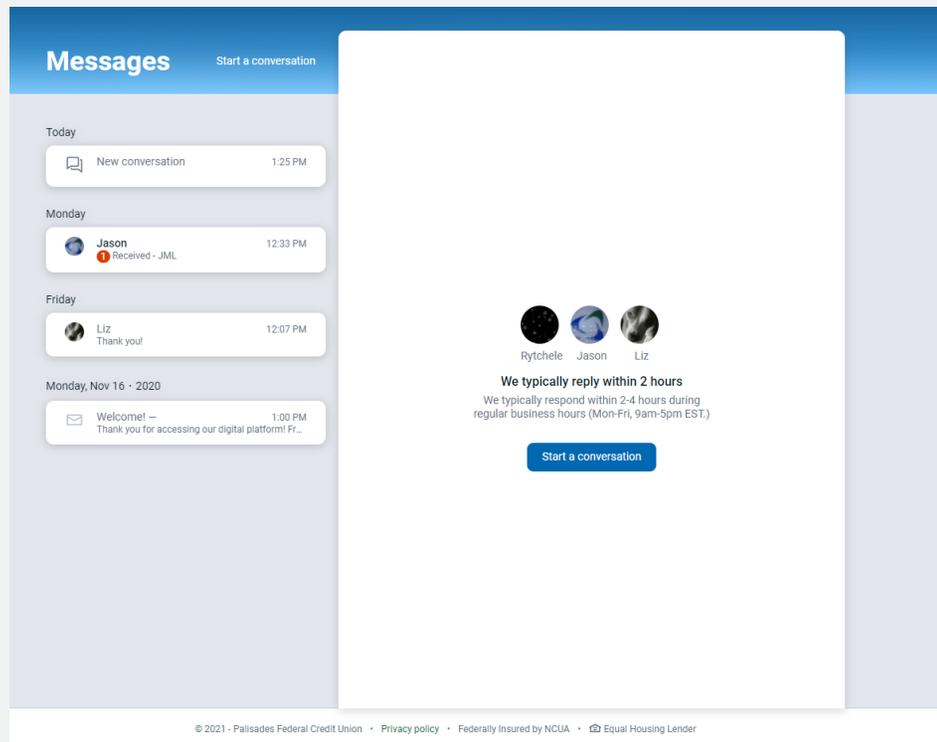
1. Select "Transaction" to set up a transaction alert.
2. Choose when you would like to get notified: Deposit or withdraw.
3. Set the amount.
4. Choose your notification method.
5. Click "Add Alert".



## SEND A SECURE MESSAGE

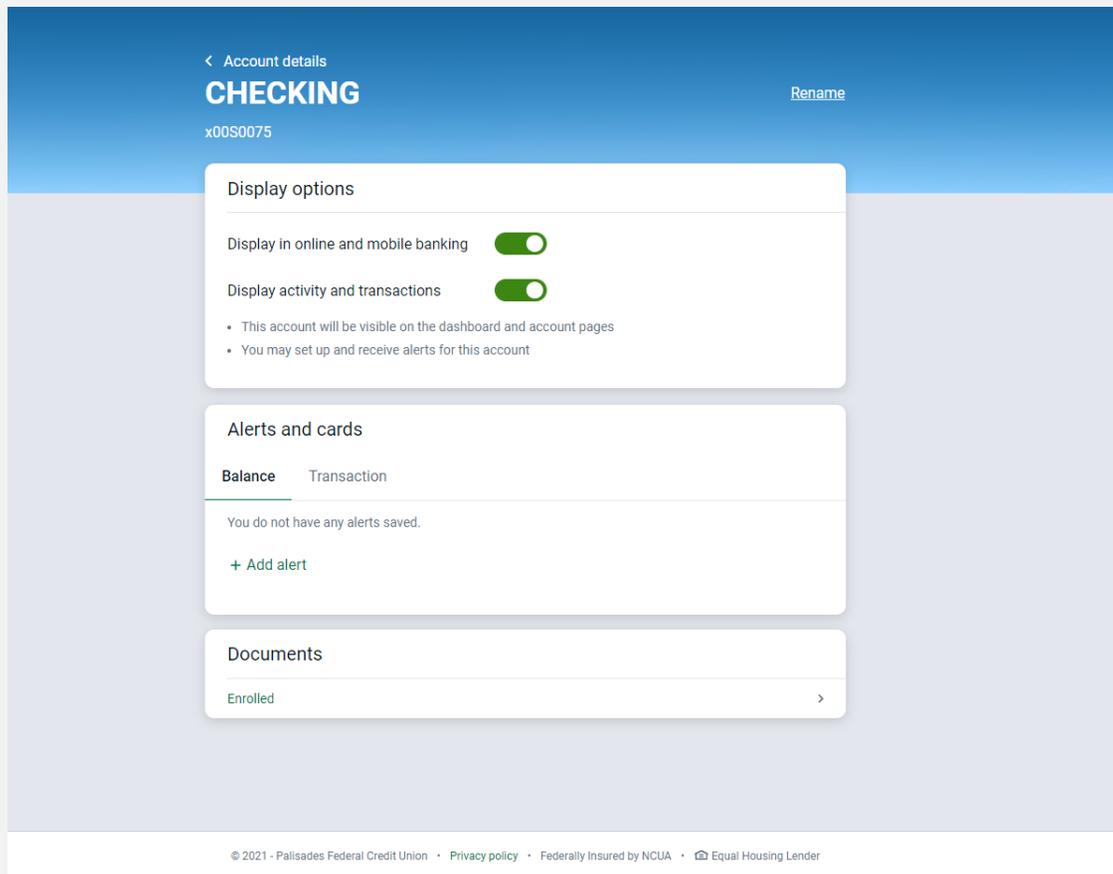
Have questions regarding one of your accounts? Send a secure message to a PCU representative.

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

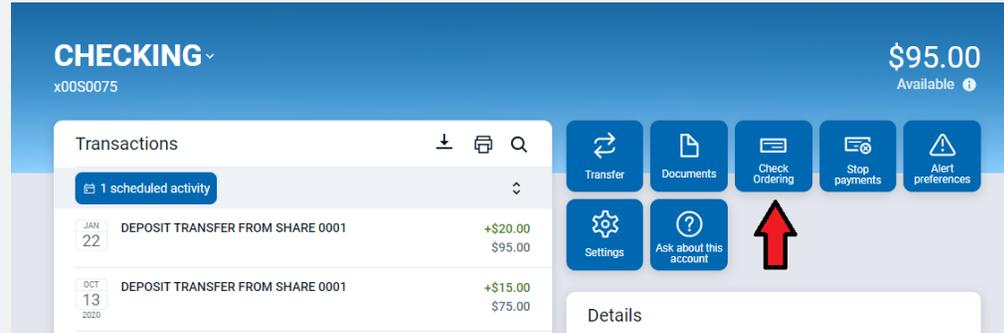
**Documents**

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.



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

Complete the transaction through the Harland Clarke website.

