



# Internet Banking FAQ

**Q I updated my Internet Banking password, will that also change my Mobile Banking password?**

A No, your Mobile Banking password will not be affected by your Internet Banking password.

**Q Where do I enter my password, it only asks for username?**

A You enter your username in first, then click login, and the next screen will ask for your password. This helps increase account security.

**Q Will I always need to use a security code to log in, and if so, will it be the same one every time?**

A For the first time you login, you will need the security code. It will not be the same code each time; the security code is only good for 30 minutes. However, after you complete the process and then login from a different computer, you will need to repeat this step. This is known as Multi-Factor Authentication, and it keeps track of the IP address and/or Internet Provider you have logged into to further increases the level of security on your account.

**Q Will the new internet banking affect my bill pay account?**

A No, your bill pay will stay the same.

**Q What are some Internet Banking features?**

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- Additional Security - secure access logon and security setting options
  - Multiple accounts can be viewable with one login and password (contact us for details)
  - Each account owner can have their own login (contact us for details)
  - Link YOUR external accounts (transfer to and from another Financial Institution)
  - Member to Member transfers
  - Stop pay automation
  - Expanded recurring payment options
  - Additional export options
  - Personal financial management through MyFinance360
  - Expanded services for business members: ACH and Wire Transfers (contact us for details)

**Q What is myfinance360?**

A This allows you to link all your accounts that you have with CMCU and with other financial institutions or credit card companies. You can see a complete snapshot of your income and expenses.

myFinance360 allows you to:

- Create a Budget
- Track your spending
- View your Net worth

**Q How do I search for a check image?**

- A
1. Mouse over the Quick Action icon  on your checking account.
  2. Select View History.
  3. Click on Search {located right below your account number}.
  4. Click on Single Check.
  5. Enter the check number you are searching for in the Check Number box.
  6. Click the Submit button.
  7. If the check has been posted the check information will display.

**Q How do I transfer money?**

1. From the online banking menu, choose Transactions > Funds Transfer. The Transfer Funds page appears.
2. Choose the From Account from which the funds will be withdrawn.
3. Choose the To Account to which the funds will be deposit.
4. Choose the Transfer Date you want the transfer to be made. If you choose a date in the future, the transaction will be stored for processing on the later date.
5. Choose an amount to be transferred.
6. Enter an optional Description or memo to help you in identifying this transaction later.
7. Click Submit. A confirmation window opens.
8. Click OK. You are directed to the Submit Transaction page.
9. Review your transaction and click Approve. A confirmation window appears.
10. Click OK. You are directed to the Online Activity page. The funds transfer appears in an Authorized status.

**Q My account only shows account numbers when I'm trying to transfer money?**

You can change the account display names in internet banking so they display a brief description. These account display names will NOT show up in the branch locations. Steps Changing Display Name:

1. Click on Account under the Preferences section
2. Enter the display order for each account.
3. Enter a display name (nickname) for each account. \*\*\*Including the last four digits of the account number in the nickname may be helpful for future reference
4. Enter the number (#) of history items or days to display.
5. From the Type drop-down list, choose Items or Days.
6. Click Submit. A confirmation window opens.
7. Click OK. A success message appears in green at the top of the Account Overview page. Your account nicknames will now appear in internet banking.

**Q Where can I set up Recurring Transactions?**

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1. Select the Recurring button.
  2. Select the recurring frequency.
  3. Select the Start Date – This date will generally be set to the first occurrence of the payment or transfer, but is not required to be. For example, if you establish a monthly payment on the 1st and 15th of every month, and set the start date of the 10th of the month, the first payment would be processed on the 15th, as scheduled.
  4. Select the End Date – You can choose 1) No end date, 2) to end after a specified number of occurrences or, 3) to end on a specific date.
  5. Click Submit. A confirmation dialog appears.
  6. Click OK. You will be directed to the Submit Transaction page and given the opportunity to review your recurring transaction. From the Submit Transaction page, you can Draft (save for later), or Approve the transaction. You can also send a Mobile Authorization request for approval.
  7. Review your recurring transaction and click Approve. A confirmation dialog appears.
  8. Click OK. You are directed to the Manage Recurring Transactions page. The recurring transaction displays in an Authorized status.

**Q How do I edit a Recurring Online Transfer?**

A Recurring Online Transfer may only be created or canceled. You may cancel individual occurrences of the transfer under Accounts, Online Activity.