DIGITAL BANKING

QUICK GUIDE

TRUE

TRANSFERS & LOAN PAYMENTS

SETTING ONE-TIME OR RECURRING TRANSFERS OR PAYMENTS ON CONSUMER, CREDIT CARD OR MORTGAGE LOANS

HOW TO MAKE RECURRING TRANSFERS THROUGH ONLINE BANKING

1. Hover over **Transfer & Pay**
2. Select **Transfers**
3. Click the **Create** tab
4. Once on the Make a Transfer screen, set up the following information
   a. From which account the funds are coming
   b. To which account are the funds going
   c. Amount
   d. Start date
   e. Frequency
   f. End date (if applicable)
4. Once complete, click **Submit Transfer**
5. A window will pop up to confirm the information. If the information is correct, click **Confirm Transfer**
6. You will receive a pop up verifying the confirmed transfer details. You will be given the following choices to proceed:
   a. Click **Make Another Transfer** to create more transfers
   b. Click **Go to Transfer Activity** to review all transfers created
   c. Click the **X** at the top right corner to exit

HOW TO MAKE RECURRING TRANSFERS THROUGH THE MOBILE APP

1. Click **Move Money**
2. Select **Transfers**
3. Once on the Make a Transfer screen, set up the following information
   a. From which account the funds are coming
   b. To which account are the funds going
   c. Amount
   d. Start date
   e. Frequency
   f. End date (if applicable)
4. Review your transfer
5. Click **Submit Transfer**
6. Click **Done**

HOW TO MAKE A ONE-TIME CONSUMER LOAN PAYMENT

1. Go to the **Transfer & Pay** tab
2. Select **Transfers**
3. Click the **Create** tab
4. Select the **From** account
5. Select **Consumer Loan** under To Account
6. Select the **Amount Option** that corresponds to what kind of payment needs to be made

   • Regular Payment – minimum monthly payment
   • Amount Due – monthly payment + past due amount (if applicable)
   • Past Due Amount – amount delinquent
   • Pay Off Amount – amount to pay off loan including interest
   • Other

7. **Select the date** that the transaction should post – defaults to today's date
8. Leave the Frequency at **One Time**

   Optional: Add Memo – type note to be associated with that transfer that will show on statements and transaction history

HOW TO MAKE A RECURRING CONSUMER LOAN PAYMENT

1. Go to the **Transfer & Pay** tab
2. Select **Transfers**
3. Click the **Create** tab
4. Select the **From** account
5. Select **Consumer Loan** under To Account
6. Select the **Amount Option** that corresponds to what kind of payment needs to be made

   • Regular Payment – minimum monthly payment
   • Amount Due – monthly payment + past due amount (if applicable)
   • Past Due Amount – amount delinquent
   • Pay Off Amount – amount to pay off loan including interest
   • Other

7. **Select the date** that the transaction should post – defaults to today's date
8. **Select the transfer frequency** from the Frequency drop-down menu

   • Never – the transfers will never end unless manually stopped
   • On __ – transfer will end on a certain date
   • After __ Occurrences – transfer will stop after a certain amount of occurrences

   Optional: Add Memo – type note to be associated with that transfer that will show on statements and transaction history

HOW TO MAKE A ONE-TIME CREDIT CARD PAYMENT

1. Go to the **Transfer & Pay** tab
2. Select **Transfers**
3. Click the **Create** tab
4. Select the **From** account
5. Select the **Visa** under To Account
6. Select the **Amount Option** that corresponds to what kind of payment needs to be made
   - Current Balance
   - Last Statement Balance
   - Minimum Due
   - Past Due Amount (if delinquent)
   - Pay Off
   - Other
7. **Select the date** that the transaction should post – defaults to today's date
8. Leave the Frequency at **One Time**

   Optional: Add Memo – type note to be associated with that transfer that will show on statements and transaction history

HOW TO MAKE A RECURRING CREDIT CARD PAYMENT

1. Go to the **Transfer & Pay** tab
2. Select **Transfers**
3. Click the **Create** tab
4. Select the **From** account
5. Select the **Visa** under To Account
6. Select the **Amount Option** that corresponds to what kind of payment needs to be made
   - Current Balance
   - Last Statement Balance
   - Minimum Due
   - Past Due Amount (if delinquent)
   - Pay Off
   - Other
7. **Select the date** that the transaction should post – defaults to today's date
8. **Select the transfer frequency** from the Frequency drop-down menu
   - Never – the transfers will never end unless manually stopped
   - On __ – transfer will end on a certain date
   - After __ Occurrences – transfer will stop after a certain amount of occurrences

   Optional: Add Memo – type note to be associated with that transfer that will show on statements and transaction history

HOW TO MAKE A ONE-TIME MORTGAGE PAYMENT

1. Go to the **Transfer & Pay** tab
2. Select **Transfers**
3. Click the **Create** tab
4. Select the **From** account
5. Select the **Consumer Loan** under To Account
6. Select the **Amount Option** that corresponds to what kind of payment needs to be made
   - Regular Payment Additional to Principal
   - Escrow Only
   - Principal Only
   - Partial Payment
7. **Select the date** that the transaction should post – defaults to today's date
8. Leave the Frequency at **One Time**

   Optional: Add Memo – type note to be associated with that transfer that will show on statements and transaction history

Some mortgages cannot be paid via Digital Banking. See a credit union team member if you need assistance.

HOW TO MAKE A RECURRING MORTGAGE PAYMENT

1. Go to the **Transfer & Pay** tab
2. Select **Transfers**
3. Click the **Create** tab
4. Select the **From** account
5. Select the **Visa** under To Account
6. Select the **Amount Option** that corresponds to what kind of payment needs to be made
   - Regular Payment Additional to Principal
   - Escrow Only
   - Principal Only
   - Partial Payment
7. **Select the date** that the transaction should post – defaults to today's date
8. **Select the transfer frequency** from the Frequency drop-down menu
   - Never – the transfers will never end unless manually stopped
   - On __ – transfer will end on a certain date
   - After __ Occurrences – transfer will stop after a certain amount of occurrences

   Optional: Add Memo – type note to be associated with that transfer that will show on statements and transaction history

Some mortgages cannot be paid via Digital Banking. See a credit union team member if you need assistance.

HOW TO MAKE A TRANSFER TO ANOTHER MEMBER THROUGH

1. Hover over **Transfer & Pay** and click **Transfers**

2. Click the **Create** tab

3. Click **Add an account** to make a transfer

4. Under Internal Accounts, click **Send money to another TRUE Community Credit Union member**

   - Enter the **Recipient Last Name**

   - Under Verification Method, select **Account**

   - Under Account Type, select **Share Account or Loan Account**

   - Enter the **Account Number**

   - Enter the **Share ID** (the 4-digit share or loan ID, which the member can find in their Digital Banking)

   - If you would like to save the account for future transfers:

     - Make sure the box is checked to Save Account For Future Use

     - Type a Nickname to save the account for future use

   - Click **Save**

5. **Select the account to transfer from**

6. Enter the **Amount**

7. Select the **Date**

8. Select the **Frequency**

9. Optional: Add a memo

10. **Submit Transfer**

11. **Confirm** Transfer

HOW TO MAKE A TRANSFER TO ANOTHER MEMBER THROUGH

1. Click **Transfers**

2. Select **Add Account**

3. Select **Send money to another TRUE Community Credit Union member**

   • Enter the **Recipient Last Name**

   • Under Verification Method, select **Account**

   • Under Account Type, select **Share Account or Loan Account**

   • Enter the **Account Number**

   • Enter the **Share ID** (the 4-digit share or loan ID, which the member can find in their Online Banking)

   • If you would like to save the account for future transfers:

     – Make sure the box is checked to Save Account For Future Use

     – Type a Nickname to save the account for future use

   • Click **Save**

6. **Select the account to transfer from**

7. Enter the **Amount**

8. Select the **Date**

9. Select the **Frequency**

10. Optional: Add a memo

11. **Submit Transfer**

12. **Confirm Transfer**