Welcome

Welcome to Online Banking. Please take a moment to acquaint yourself with this online help system. General topics are presented below as jump links to specific sections that will hopefully answer your questions regarding the use of Online Banking. Scroll through the topics or use the links below to get to the information you need most.

Online Banking Overview

Online Banking is safe, secure, confidential, and provides you more convenient access to your accounts anytime, anywhere. Check your account and loan balances, review recent account activity, make transfers between accounts, pay bills (write fewer checks!) and more!
Getting around Online Banking has been simplified with the most common tasks grouped together under tab menus located near the top of the page. Selecting a tab either launches an application or opens a menu with options that can be selected. Take a moment to familiarize yourself with where the options you use most are now located.

Access Online Banking
Online Banking is easy to access. Visit the Online Banking login page. Enter your user name or account number and password into the fields provided, then click login. First-time users will

need to use the last 4 digits of their social security number or Telephone banking/DIAL PIN as their password. If help is needed logging on, please call Member Services and a representative will assist you.

Mobile Banking

View your account information, transfer funds and make payments from existing payees from the convenience of your mobile phone anytime, anywhere. Visit the Credit Union website from your mobile device, then login to Online Banking to access your account. Or download the app from your phones App Store.

You may be charged access rates depending on your carrier. Web access is needed to use Mobile Banking. Check with your service provider for details on specific fees and charges.

Online Banking Features

Dashboard

Dashboard gives a snapshot of all accounts associated with your login. Get up-to-the-minute account balances, loan balances and account histories on the Dashboard page. View Visa® Credit card account information and account transaction history. Plus, also view current balance, available credit, history, payment due, year-to-date interest and current month charges (from the last posting date).

Pending Transactions

View pending account transactions. A pending transaction is a type of "hold" on an account affecting the available balance. An account balance can often differ from an available balance due to a pending transaction or "hold" on the account. For example, gas stations often "hold" from $1 to $151 on each fill up, even though the final transaction amount may only be $30. That gas station transaction will eventually clear the account for $30. Funds are held up to 10 minutes. Other debit card charges will be held for 72 hours or until the transaction clears, whichever is shorter. Pending ACH (electronic) transactions do not affect the available balance. Regularly viewing the pending transactions may help avoid unexpected overdraft fees.

View Check Images

Click the account name link to open the Account History page for that account. The check will display as a link, typically with the check number. Simply click the link to view images of the front and back of the check. Click the Close button at the bottom of the window when you are finished. A check cannot be viewed if the check number is not highlighted and underlined.

Account Export

Online Banking offers the ability to download your account information. Easily export account information directly into a personal financial management software or export to a Comma Separated Value (CSV) file.

Bill Pay

Online Bill Pay

Tired of the hassle of writing checks to pay for recurring monthly bills? Looking for an easier

and more secure way to make payments? Then use Bill Pay, a convenient way to pay your bills through Online Banking. With Bill Pay, almost anyone can be paid using a computer. Schedule single payments, as well as weekly, bi-weekly or monthly payments from a list of established vendors, or add new ones. Send a check to an individual; and, it's as easy as ever to pay bills while out of town or on vacation. Internet access is all that is needed to login to Online Banking and Bill Pay. So, set up bills to be paid online today. The convenience and security will be appreciated knowing payments are made on time and without the hassle of checks, stamps or mailboxes. Best of all it is FREE!
** Fees apply to expedited payments.

Transfers

Account Transfer
It's easy to transfer money between credit union accounts (savings, checking or loans). All online transactions are secure and a transfer confirmation number is provided for each transaction.

Statements

E-Statements
Monthly account statements can be viewed online! At the touch of a fingertip and in a secure environment, access to monthly account statements is available. Plus, both time and money are saved by receiving statements electronically instead of by mail. To sign-up for e-statements, simply login to Online Banking, and click on "Additional Services," then "E-Statements." Members will be asked to read the disclosure and consent to accept statements electronically instead of by US mail. Members will also be asked to verify current email address.

E-Notices
Receive electronic notifications regarding important account details needing immediate attention. To retrieve eNotice; login to the account and click on the "e-statements" tab, then click unviewed documents to view more details.

Online Services

Account Services
Through Online Banking members can view e-statements, change address, change password, request a copy of a paid check, request a check withdrawal, reorder checks, request statement copies, request a stop payment, apply for a loan and more. (Transaction fees may apply for some of these services).

Online Settings
Online Banking can be customized to fit members' needs. Create personalized account nicknames and set account history date range. Decide how long – up to 10 minutes – the system stays connected before logging you out.

Alerts
Sign-up for important alerts delivered directly to a mobile phone or e-mail. This free service sets personalized alerts customized to members' preference. Read more about account alerts.

Contact Us
The Member Service Center is open Monday through Friday, 7:00 a.m. - 7:00 p.m. and Saturday 8:30 a.m. – 1:00 p.m. and can assist with Online Banking or Credit Union account questions. E-mails at onlinebanking@tvacreditunion.com sent to the Credit Union during closed hours will be answered on the next business day.

System Requirements

Minimum Browser Requirements for Online Banking
Online Banking is designed for certain browsers. Using other browsers may cause the web pages to appear misaligned and prevent access to Online Banking. To view current browser information, please visit tvacreditunion.com/onlinebanking

Additional Requirements:
Please ensure browser:

- is cookie-enabled
- is JavaScript-enabled
- supports secured sites
- has Privacy settings at Medium or less
- has at least a 128-bit encryption

Determining Browser Version

On the toolbar at the top of the browser window, click "Help." Then, click on one of the following:

- "About Internet Explorer"
- "About Mozilla Firefox"
- "About Safari"
- "About Google Chrome"

A screen will appear telling what browser and version member is using.

About Security

Is it safe to give out account information within Online Banking?

All appropriate measures have been taken to ensure the website and Online Banking is secure, and members' account information remains private. Members also play a role in protecting information. The Online User ID and Password should be provided only when the browser shows a Secure Socket Layer (SSL) session is taking place. Secure Socket Layer (SSL) technology encrypts account information between computers, so it is virtually impossible to be read by others. Using the most current version of browser software should help to reap the benefits from the most up-to-date internet security available. When finishing any website session that included viewing or sending private information close the browser window.

Confidential information: Regular email is not recommended to send confidential information including account numbers and social security number. Please use the email provided in the "Contact Us" section within tvacreditunion.com.

Security Tips

- Never reveal PIN or password. This includes Telephone Banking/DIAL PIN or the password selected when signing up for Online Banking.
- Use the Logout icon to end an online session. This will expire all cookies.
- The amount of inactive time remaining before being automatically logged out of Online Banking can be set under "User Options" up to 10 minutes. For security reasons, keep this time setting as short as possible.
- Balance accounts at least once a month so any discrepancies can be reported in a timely manner.

Accepting Cookies

To disable the "Accept Cookies" warning in Firefox 2.0 and up:
1   From the Tools menu, select Options.
1   Click on the "CONTENT" tab.
2   To enable Java, verify the "Enable JavaScript" box is selected.
3   Click on the "PRIVACY" tab.
4   Verify "Accept cookies from sites" is selected.

To disable the "Accept Cookies" warning in Microsoft® Internet Explorer 5.0:
1   From the Tools menu, click on Internet Options.
1   Click on the "ADVANCED" tab.

2   To enable Java, verify the Enable Java and Enable JavaScript boxes are selected.

3   Click on the tab marked "SECURITY".

4   Click on the button marked "CUSTOM LEVEL".

5   Under Java make sure the radio button is set to Medium Safety.

6   Under Scripting of Java applets make sure the radio button is set to Enable.

7   Under Cookies: Allow per-session cookies (not stored), make sure the radio button is set to Enable.

8   Under Cookies: Allow cookies stored on computer, make sure the radio button is set to Enable.

9   Click on OK until completely exited from options.

Unable to Login to Online Banking

Accessing the Login Page
If you can view other areas of the Credit Union website, but are unable to access Online Banking, it may indicate a problem accessing all secured websites. If you are using one of the recommended browsers and are still experiencing a problem, the problem may lie with your Internet Service Provider. This is particularly common with employer-based access to the internet. Your employer may have firewalls, proxy servers or other equipment that may prevent access to secured sites. Contact your company regarding the problem or try to access Online Banking from another location.

IMPORTANT:
When reporting problems to the Credit Union, please have as much information ready as possible (e.g. when the problem occurred, browser version, etc.).

Forgot User ID and/or Password

I've forgotten my User ID, how can I access Online Banking?
Use your account number as User ID. Personalize your User ID within Online Access by clicking on the 'User Options" tab and then "Change user ID."

I've forgotten my password, how can I access Online Banking?
Use the password reset tool, or contact the Credit Union for assistance.

IMPORTANT:

The Credit Union does not have access to passwords. In the case of a forgotten password, please use the password reset tool or contact us to reset password.

Common Error Messages

The following errors may occur when accessing Online Banking.:

- **Account verification error.** Password is incorrect. Verify the password and re-enter**.** Check to make sure the Caps Lock is not on. Passwords are case-sensitive; the Caps Lock may alter the way password is being entered.
- **The account has been locked.** Too many invalid login attempts. As a security measure, Online Banking will allow three invalid password attempts and will lock out the account on the fourth try. To reset password, please use the password reset tool or contact Credit Union for assistance.
- **We're sorry; we are unable to process your request at this time.** Online Banking is temporarily down for system maintenance. Try again later. If the message is displayed repeatedly, please check the Credit Union's website at tvacreditunion.com for maintenance message.

Troubleshooting

Error Messages
When experiencing an error message, try the following steps before contacting the Credit Union.
1   Clear the cache, reload, or refresh.
1   Close the browser.
2   Retry.

To show the exact error message being received, display the error message on the screen then press Print Screen on computer's keyboard, this will transfer the image to clipboard which can then be pasted into a Word document or other application.
<u>**IMPORTANT:**</u>
When reporting problems to the Credit Union, please have as much information ready as possible (e.g. when the problem occurred, browser version, etc.). Also, a copy of the error message is always helpful.

Unsuccessful Transfer(s)
If a transfer is unsuccessful, you will be given a reference number. Email the Credit Union at tvacreditunion.com or through the Contact Us tab and a Member Service Representative will assist in finding out why the transfer was not successful.

I've opened Quicken and tried to connect to download my files; it does not work. How can I do this?

To export transactions, click on the Online Services tab, and then click on Export "Account Information."

1   Choose the account and the dates desired to export history.

2   Select Quicken as Export format, and click the Download Data button. Do this for each account you wish to export.

3   Open Quicken. The exported history items will be automatically uploaded.

Online Help: Transfers

Summary

The Transfers tab will show a general overview of accounts. At the top of the page the member number and the address currently on file is displayed. While under the Transfers tab and sub-tabs, click the Printer Friendly button in the upper right-hand corner. This creates a page formatted specifically for printing. This page can also be set as your default homepage.

Loan Summary

The Loan Summary section displays a general overview of your loans, including the loan title, type, balance, available balance, rate, payment and the due date. To view the details click on the loan title. Current transaction activity will then be displayed. Account history may be viewed by going to the "Next History Date Range," selecting dates using the fields provided and clicking "More History."

Transfer Funds

This option allows transfer of funds between accounts. The completion of a transfer is subject to the availability of sufficient funds in the account being transferred from. If there are insufficient funds, the transaction will not be completed. If there is a cross-account transfer set up, funds may be transferred to another member number.

To transfer funds:

1   Click on Transfer tab.

1   Click on the Transfer Funds sub-tab.

2   Enter the amount to be transferred in the field provided. Do not include dollar signs or commas.

3   Select the account to transfer from (only eligible accounts will appear).

4   Select the account to transfer to (only eligible accounts will appear). If you are transferring funds to a different member number, their eligible accounts will be displayed next to their member number.

5   Click on Transfer Funds.

Export

The Export option allows downloading financial history to your computer for use with personal financial management software such as Quicken and Microsoft Money. If you would like to download your account history but do not use financial management software, a CSV (Comma Seperated Values) format of your history is also available.

To export transaction history:

1   Click on the Transfer tab.
1   Click on the Export sub-tab.
2   Select the account to export history for.
3   Select the date range.
4   Select an export format.
5   Click on Download Data.

Online Help: Online Services

E-Statements

E-Statements are provided as a free service allowing access to monthly account statements instantly online instead of by mail. With e-statements, access to current and past statements is available, as well as viewing previous year-end statements. An e-mail notification each month indicates when new statement is ready to view.

To sign up for E-Statements:

1   Click on the Transfer or Online Services tab.
2   Click on Account Statements.
1   Click Sign Up for E-Statements.
2   Enter current e-mail address in the field provided.
3   Click I Consent.

View E-Statements

If you have already signed up for e-statements, electronic statements may be viewed here.

1   Click on the Transfer or Online Services tab.
1   Click on e-statements.
2   Click the e-statement date to be viewed, and the electronic statement will open in a new window.

Check Withdrawal

This form sends a check request addressed to the primary owner of the account to the address on file. The maximum request amount to have withdrawn is $25,000.00 per day.

To request a check withdrawal:

1   Click on the Online Services tab.
1   Click on Check Withdrawal.

2   Select the account to have the check withdrawn from in the drop-down menu. Only eligible accounts will be displayed.
3   Enter the amount you wish to withdraw.
4   Click on Submit to request the check. An acknowledgement of the request will be received in two business days.

Check Reorder

An order for a new check supply may be placed online so long as there are no changes to the address or check style previously ordered through the Credit Union. If the address has changed since last order of checks, visit a branch or mail the order form in with any corrections. If checks are ordered through this service, the checks will be printed with the same address as last order. If any other personal information has changed, please contact the Credit Union directly.

To order a new check supply:
1   Click on the Online Services tab.
2   Click on Check Reorder and follow the onscreen instructions.

Stop Payment

A stop payment may be placed on personal checks or transactions online. If a stop payment on an electronic check is required, please visit the nearest branch location or contact the Credit Union. The current stop payment fee, according to the Credit Union's fee schedule, will be deducted from your account. The request will be valid for six months after the date of the request. Please note: Stop payments on checks are not guaranteed until 48 hours after the date of request.

To request a stop payment on a single check:
1   Click on the Online Services tab.
1   Click on Stop Payment on a Check.
2   Select "Place stop payment on the following account."
3   Select the account to stop a payment on.
4   Select the account the stop payment fee is to be taken from. Click Continue
5   Click Stop payment on a single check.
6   Enter the number of the check.
7   Select a reason for the stop payment request from the drop-down menu.
8   Click Continue and a confirmation will be received that the stop payment has been placed.

To request a stop payment on range of checks:
1   Click on the Online Services tab.
1   Click on Stop Payment on a Check.
2   Select "Place stop payment on the following account."
3   Select the account to stop a payment on.
4   Select the account the stop fee payment is to be taken from. Click Continue
5   Choose: Stop payment on a range of checks.

6   Enter the beginning and ending check number for the checks to be stopped.

7   Select a reason for the stop payment request from the drop-down menu.

8   Click Continue and a confirmation will be received that stop payment has been placed.

If you would like to view existing stop payment requests:

1   Click on the Online Services tab.

1   Click on Stop Payment on a Check.

2   Select "Review existing stop payments from the following account."

3   Click Continue.

4   A table listing all stop payments will be displayed.

Lost or Stolen Credit Card

To report a lost or stolen ATM or VISA Check Card please call 800-467-5427 or 865-544-5400.
To report a lost or stolen Credit Card please call 800-554-8969 or 865-544-5400.

Wire Transfer

A wire transfer may be set up to send money to another account or location. If the recipient at another financial institution is not the owner of the account with the credit union, print a form and fax it along with your driver's license to the Credit Union.
To request a wire transfer:

1   Click on the Online Services tab.

1   Click on Wire Transfer and follow the onscreen instructions.

User Options

Address/Phone Number

This online form allows update of address and phone number(s) on file. If there are multiple accounts, update your contact information with each account separately. Please note: Foreign addresses and phone numbers cannot be updated online, please mail request to change address to: Knoxville TVA Employees Credit Union, P. O. Box 15994, Knoxville, TN 37902.

To update address and/or phone number:

1   Click on the User Options link.

1   Click on the Change Address tab.

2   Enter updated address and phone number(s) in the appropriate fields provided. Please do not use any symbols or special characters.

3   Click Submit and you will receive a confirmation that your information has been updated.

Change Password

This form allows changing of Online Banking password. Passwords must be 8-25 characters in length and use a combination of numbers and letters. Passwords must not include any symbols except for the underscore, must not contain social security number, account number or be one of your three previous passwords.

Remember, passwords are case-sensitive!

To change password:

1   Click on the User Options link.

1   Click on Password.

2   Enter current password in the "Old Password" field.

3   Enter a new password in the "New Password" field.

4   Re-enter the new password in the "Re-enter password" field.

5   Click Submit and you will receive a confirmation that your password has been updated.

Online Banking passwords may be changed at any time. For security purposes, it is recommended changing passwords every six months. If password is forgotten, use Password Help on the login page to reset or contact the Credit Union for further assistance.

Change E-mail Address

This online form allows viewing/updating of e-mail address. E-mail addresses are used for E-Statement notifications and to provide you information that may be a potential benefit. Please refer to Privacy Policy for more information.

To change e-mail address:

1   Click on the User Options link.

1   Click on E-mail Address.

2   Enter updated e-mail address in the field provided.

3   Click Submit and you will receive a confirmation that your e-mail address has been updated.

Change History Date Range

The Change History Date Range allows selecting of what account history dates to have displayed. By default, only the current month's history is displayed.

To change history date range:

1   Click on the User Options link.

1   Click on History Date Range.

2   Select a date range by selecting one of the date range descriptions.

3   Click on Change Date Range to save changes.

Change Your Timeout

The Change Your Timeout feature allows the number of minutes of inactivity to be set in any Online Banking session before the system automatically logs you out. Maximum timeout is 10 minutes.

To change timeout:

1   Click on the User Options link.

1   Click on Timeout.
2   Select the number of minutes, up to 10 minutes from the drop-down menu.
3   Click on Change Timeout to save changes.

Create Account Nickname

Personalize the account names displayed in online banking for easier recognition.

To create or update an account nickname:

1   Click on the User Options link.
1   Click on Account Nicknames.
2   Modify account nickname in the field provided to the right of the account name.
3   Click on Submit to save changes.
4   To restore the system default name, delete the nickname from the provided field and click on Submit to save changes.

Change User Security Key

Choose a word that displays on login for your user security key. This will help validate the website.

To create or update a security key:

1   Click on User Options link.
1   Click on Change User Security Key
2   Modify your key
3   Click on Submit to save changes

Scheduled Transfers

Schedule a transfer to occur at a certain date and time in the future. The transfer can happen once or on a reoccurring basis.

To view the scheduled transfers for the current month:

1   Click on the Transfer tab.
2   Click on Scheduled Transfers.
3   Click on View Current Schedule
4   To view the next or previous month's transfers, click the "Prev Month" or "Next Month" links.
5   To edit the transfer, click the transfer to be modified

To view a list of all scheduled transfers ordered by the next transfer date:

1   Click on View by Next Transfer Date.
1   To edit the transfer, click the transfer to be modified.
2   Click Edit or Delete Scheduled Transfer.

To add a new scheduled transfer:

1	Click on the Transfer Tab
2	Click on Scheduled Transfers.
	Click the Add New Scheduled Transfer.

Or

1	Click on the Transfer Tab and select Transfer.
2	Complete Form.
	Click Schedule This Transfer.

Contact Us

View Messages
View any messages sent through the secure message system or any responses to the messages sent.

Send a New Message
Send a message through the secure system to contact the Credit Union with your specific questions.

Find an ATM
Find a Credit Union ATM to access accounts 24-hours a day at many locations around the world.

Find a Branch
Find the branches near you.

MoneyDesktop

MoneyDesktop allows viewing and analyzing all accounts from one convenient location. View account balance information from credit unions and banks. Keep an eye on bills and utilities, assess net worth, review budget and see how your money is spent and determine the best way to pay down loans and credit cards.

Mobile Check Deposit

Simply use scanner or camera-equipped mobile phone to transmit check images for deposit. No need to mail or visit a branch. The image of check will be deposited into your account at set times during the day.