

LOGIN

Access your money
when and where you want

The screenshot shows the Jefferson Financial Credit Union online banking interface. At the top left is the logo for Jefferson Financial Credit Union. The main heading is "Log In to Online Banking". Below this, there are two columns. The left column is titled "Enter Your Online Banking ID" and contains a text input field and a green "Log In" button. The right column is titled "Not registered yet?" and contains a paragraph of text: "Manage your Jefferson Financial CU accounts simply and securely. It takes just a few minutes to register." Below this text is a blue "Register" button. On the right side of the screen, there is a "Need help?" section with three links: "Contact Us" (with an envelope icon), "Locations" (with a location pin icon), and "Help" (with a globe icon).

Online banking users will see this screen to login or register.

Getting Started

FIRST-TIME LOGIN

Upon clicking the “Register” button, you will be prompted to accept the online banking disclosure agreement. The next screen will confirm your identity using your Social Security number, email address, birthdate, and account/member number. Follow the prompts to proceeding screens to choose your username, security preferences, and preferred contact information. You can track your registration process in the sidebar on the right side of the screen.

ESTATEMENTS

To enroll in eStatements, go to the “Accounts” widget, click on the account you wish to enroll, then click “Statements” at the top tab. In the next window, click “Statement Settings” at the right. Click “Enroll” in the pop-up.

DEVICE REGISTRATION

Save devices on which you regularly check your account to save time on future logins.

ACCOUNT HISTORY

The system will display up to two years of account transaction history. This feature will allow you to easily search for transactions by filter options such as date, category, amount, type of transaction, or check.

Customizable Features

You are able to fully customize your online banking experience. Settings that can be changed include:

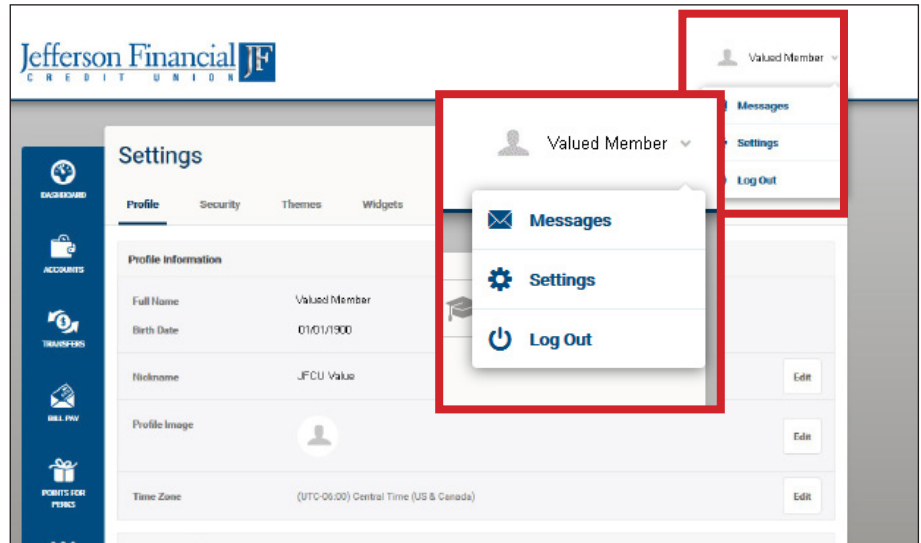
The Theme (background)
Profile and Contact Information

Notifications (email/SMS)
Security Questions

Username and Password

To make these changes, you will need to follow these simple steps:

1. Hover over your name at the top right corner of any screen (as shown on the right).
2. Click on the “**Settings**” option to navigate to the Settings page.
3. Use the sub-menu options across the top of the page to adjust the settings on the various different features

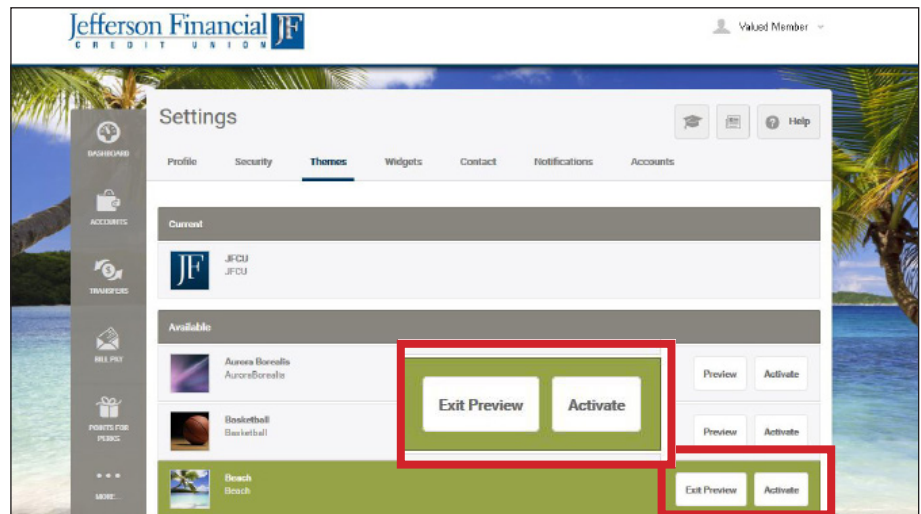


THEMES

You have the option to personalize the look and feel of your online banking experience. The theme can change with the seasons or your mood.

To change the background of your online banking screen:

1. Click “Theme” in the pages menu.
2. Preview a themes by clicking the “**Preview**” button.
3. Click “**Activate**” to select the theme or click “Exit Preview” to view another.

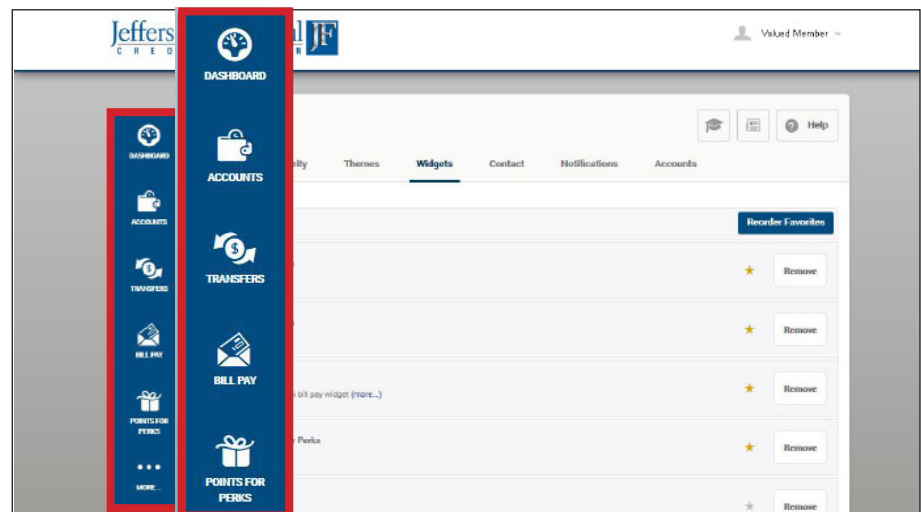


WIDGETS

Widgets are a collection of available functions in online banking. Use the Widgets settings page to adjust what functions you wish to access quickly. You can change the order, remove, or add the widgets that fit your needs.

Favorite Widgets display in the main navigation

- Limit of 5 at a time
- Widgets not available until added to the Active list
- You may only reorder favorite widgets



Transfers

Seamlessly transfer funds to any of your accounts - or even another financial institution. Choose from several transfer options depending on your needs. You can even make member to member transfers.

The screenshot shows the 'Transfers' page with the 'Quick' tab selected. It features a sidebar with navigation options like Dashboard, Accounts, Transfers, Bill Pay, and Points for Pinks. The main content area is divided into four steps: STEP 1 (From Account), STEP 2 (Amount), STEP 3 (To Account), and STEP 4 (Make Transfer). The 'From' account is 9000 PRIMARY SH with a balance of \$249.97. The 'Amount' is \$200. The 'To' account is 9020 CHECKING with a balance of \$1,043.73. The date is set to Today (September 28) and the frequency is Once.

QUICK TRANSFERS

Use Quick Transfers to transfer funds between your shares/accounts using a simple 4 step process:

1. Choose source account.
2. Choose an amount.
(pre-determined amounts)
3. Choose destination account.
4. Click **“Make Transfer.”**

To change the Date (default is set to “Today”) the transfer will take place, the Frequency and the Reason, click on the options across the top of the screen.

CLASSIC TRANSFERS

Use Classic sub-menu option to transfer funds to shares or loans within your account, to other Jefferson Financial members’ accounts, and schedule future or recurring transfers.

1. Choose share/account to transfer funds from.
2. Choose share/account funds will deposit to.
3. Enter the exact amount you would like to transfer.
4. The date is set to the Current Date, but you can schedule a Future Transfer.
5. Choose the Frequency of your transfer. The **default** setting is **“One Time”**.
6. Review the **“Transfer Confirmation”** box
7. Click **“Confirm Transfer”** to process the transfer.

The screenshot shows the 'Transfers' page with the 'Classic' tab selected. It features a sidebar with navigation options like Dashboard, Accounts, Transfers, Bill Pay, and Points for Pinks. The main content area is divided into two sections: 'Transfer Details' and 'Transfer Confirmation'. The 'Transfer Details' section shows the 'From Account' as 9020 CHECKING, 'To Account' as 9000 PRIMARY SH, 'Amount' as 400.00, 'Date' as 09/28/2016, 'Frequency' as One Time, and 'Reason' as Shopping \$free. The 'Transfer Confirmation' section shows the 'From Account' as 9020 CHECKING with a balance of \$1,043.73, 'To Account' as 9000 PRIMARY SH with a balance of \$249.97, 'Amount' as \$400.00, 'Occurs' as One Time, 'On' as Today, and 'Reason' as Shopping \$free. A 'Confirm Transfer' button is visible at the bottom.

Member to Member and External Account Transfers

To transfer to another Jefferson Financial member or to add an External Account that has not been linked to your online banking, you will need to click “Add Account” and select “at Jefferson Financial Credit Union” or “at another bank.”

Note: Member to Member and External Accounts have to be set up on a PC, before you can preform transfers from a mobile device.

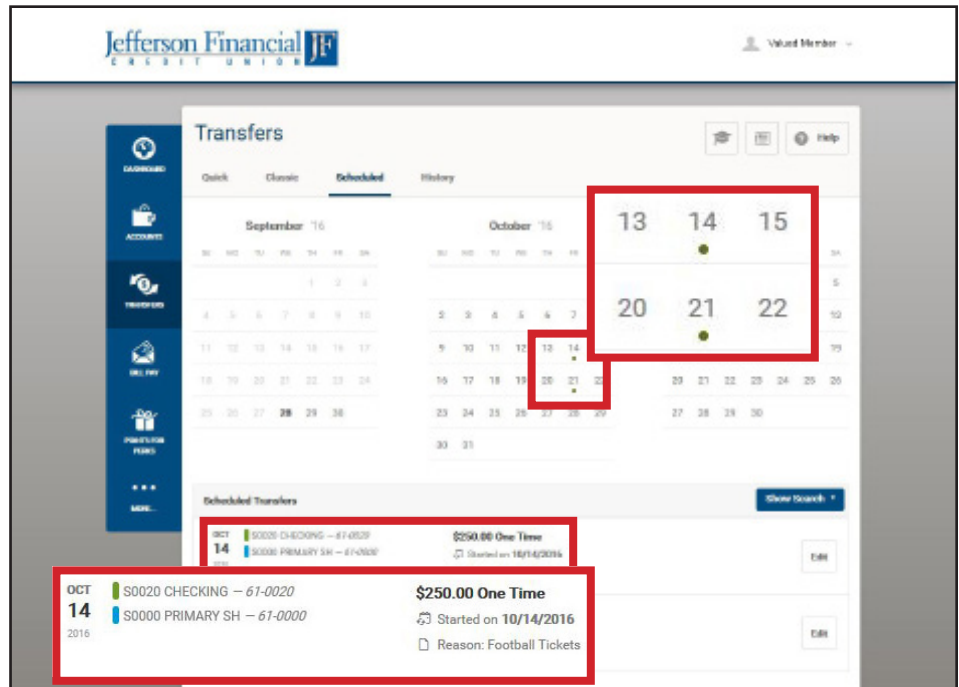
Transfers

SCHEDULED TRANSFERS

Use Scheduled Transfers to view information about transfers that have not yet occurred.

Calendar

The colored dots denote days on which at least one transfer will be executed. Selecting one of the colored dates will automatically highlight the scheduled transfer entries at the bottom of the screen. Conversely, selecting a scheduled transfer entry will highlight the affected dates on the calendars.



Scheduled Transfers List

Below the calendar is a list of scheduled transfers.

Each entry displays:

- Month and date on which the transfer is scheduled to occur.
- Account funds will be taken from.
- Account where funds will be transferred.
- Frequency (e.g. monthly) to the right of the transfer amount.
- Details (starts-on date, number of transfers, ending date, etc.).
- Transfer Reason

Select “**Edit Series**” to change or cancel the schedule for the associated transfer.

Select “**Show Search**” to display search, filter, and sorting options.

TRANSFER HISTORY

To review transfers that have already been executed, visit the Transfers “**History**” tab.

- Displays the date the transfer executed, source of funds, and destination account in first column.
- Displays amount, date transfer was scheduled, and description entered for transfer in second column
- A green check mark indicates the transfer was successful.
- Select “**Show Search**” to display search, filter, and sorting options.

Supported Browsers

Your browser supports the minimum requirements:

- ✓ 128-bit encryption is supported
- ✓ Cookies are supported
- ✓ Javascript is enabled

Desktop Browsers

In order to provide a better and more secure online banking experience to our users, we support the following browsers:

Internet Explorer	Version 11 and above	Download
Edge	2 most recent versions	Download
Mozilla Firefox	2 most recent versions	Download
Google Chrome	2 most recent versions	Download
Safari	2 most recent versions	Download

Mobile Browsers

Online banking is designed to work with touch-based operating systems commonly found on tablet devices. We support the following tablet based operating systems:

Chrome for Android	2 most recent versions
Mobile Safari for iOS devices	2 most recent versions

Browser Features

The following features need to be enabled in your browser:

.Javascript	View instructions for your browser:	
Cookies	View instructions for your browser:	
128-bit encryption		



MOBILE

Access anywhere in the palm of your hand

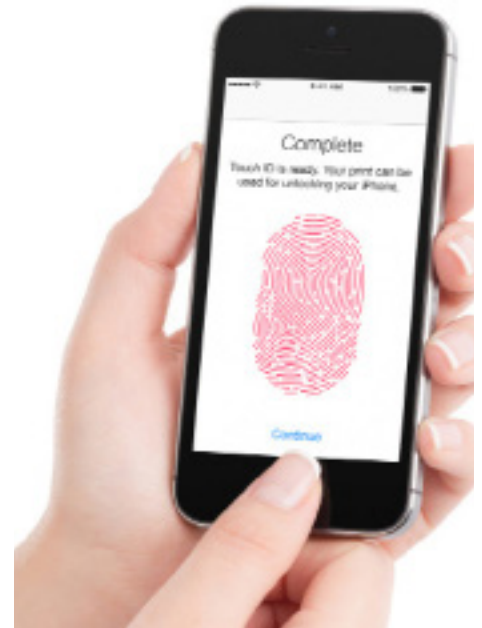
MOBILE APPLICATIONS

Jefferson Financial's free mobile banking application gives you safe and secure mobile access to:

- Manage your accounts
- View your transaction history
- Make transfers
- Pay bills
- Deposit checks
- Find an ATM or branch

TOUCH ID*

Use your fingerprint to login to the Mobile Banking App using Touch ID! Now you have a simple and secure way to access your accounts using biometric fingerprint authentication technology. If your device is not equipped with a fingerprint reader, set up a PIN for easy account access.



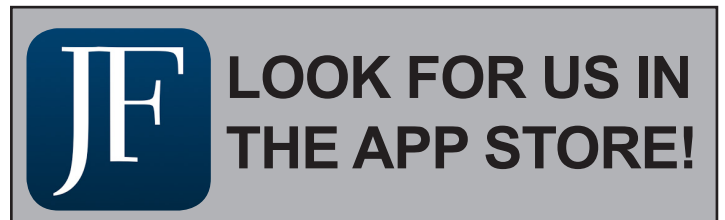
DEVICE SUPPORT SITES

Android: <https://support.google.com/android>

Apple: <https://www.apple.com/support>

IMPORTANT TIPS

Any person who is authorized to access your mobile device using Touch ID will have access to your accounts. Review authorized device users before setting up Touch ID for your Mobile Banking app to ensure each person accessing your device should have access to your accounts.



**Feature available with iPhone 5s or later, iPad Air 2, or iPad mini 3 or later. Enabled for Android devices v.4.1 or greater. Online banking is available for members with a Credit Union account in good standing. To use online banking, you will need to either be connected to the internet or subscribe to a data plan through your wireless provider. Consult your wireless plan or provider for additional fees that may apply. iPhone, iPod touch and iPad are registered trademarks of Apple Inc. Android is a trademark of Google Inc.*