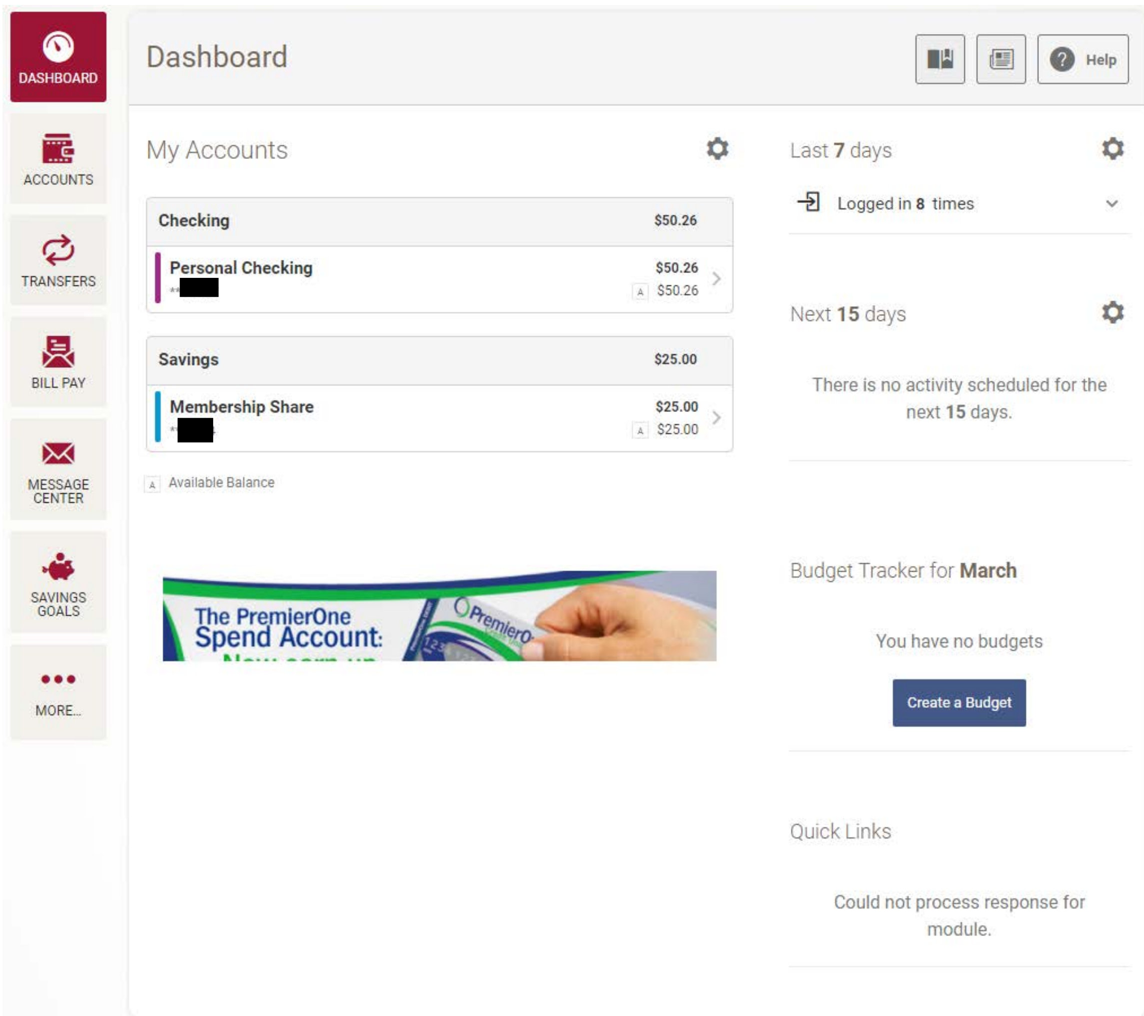
RBCU's New Online Banking

Dashboard

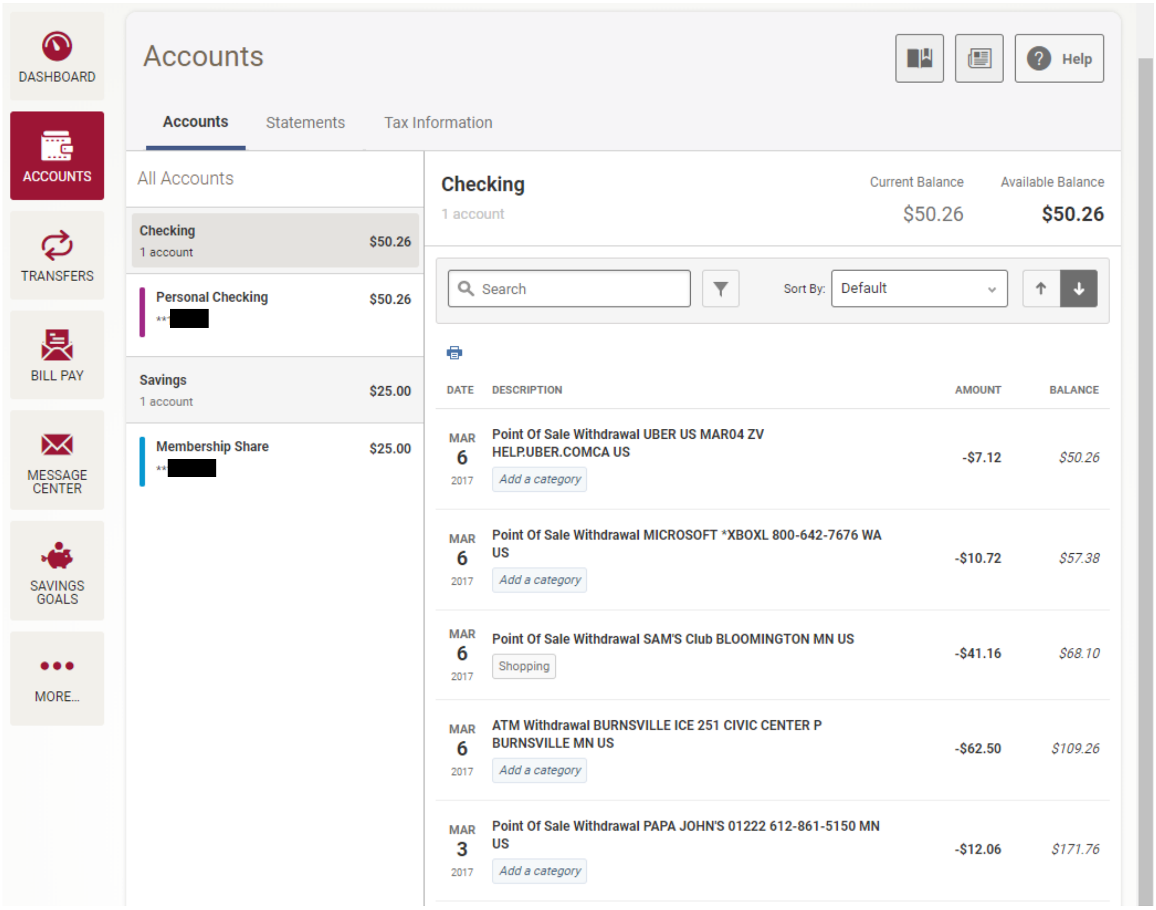


- Gives a quick view of your accounts, balances, and available balances
- You can hide any accounts they do not want to see in their dashboard
- You can adjust what recent activity is shown, and how many days it goes back
- You can adjust what upcoming activity is shown, and how many days it looks forward
- An overview of any Budgets you have set up will also show here
- You can view pending transactions under the "Next 15 days" area

If there is a gear next to an area, you can customize how you view that area.

Accounts

Accounts



- You can click on each account, and it will bring up the recent transactions for that account.
- Search for transactions
- Change the Sort By field
- Change whether the transactions are oldest/newest or newest/oldest
- Add a budget category to transactions
- If there are pending transactions, they are shown above all other transactions

Tax Information

- Lists the Year-to-Date Totals
- Dividends Earned for all deposit accounts
- Interest Paid for all loan accounts

Transfers

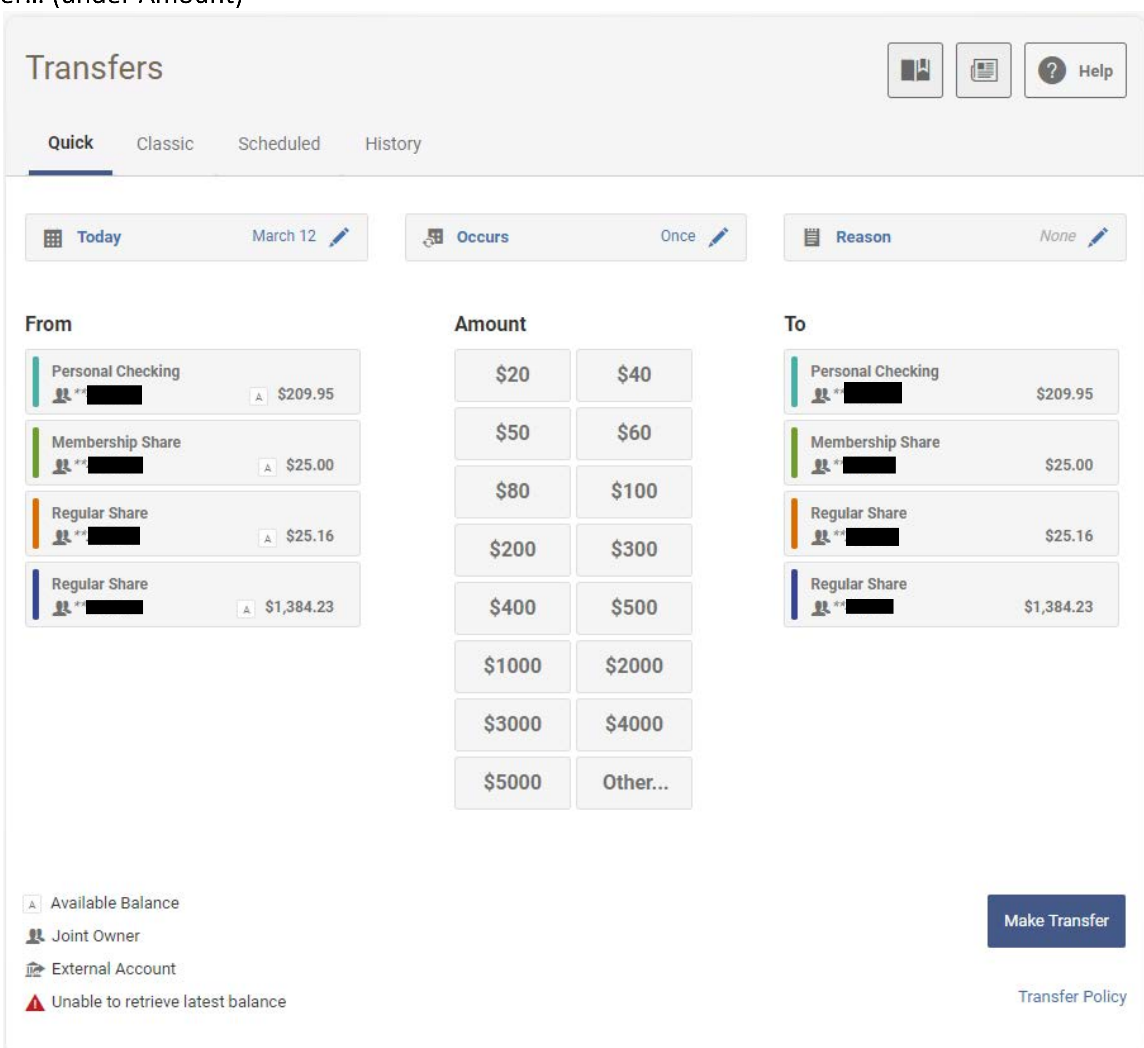
Quick

In this tab you can quickly make a transfer.

1. Choose a From account
2. Choose a pre-determined amount
3. Choose a To account
4. Click Make Transfer

If the following fields are edited, you will be directed to the Classic Transfer tab.

- Today
- Occurs
- Reason
- Other… (under Amount)



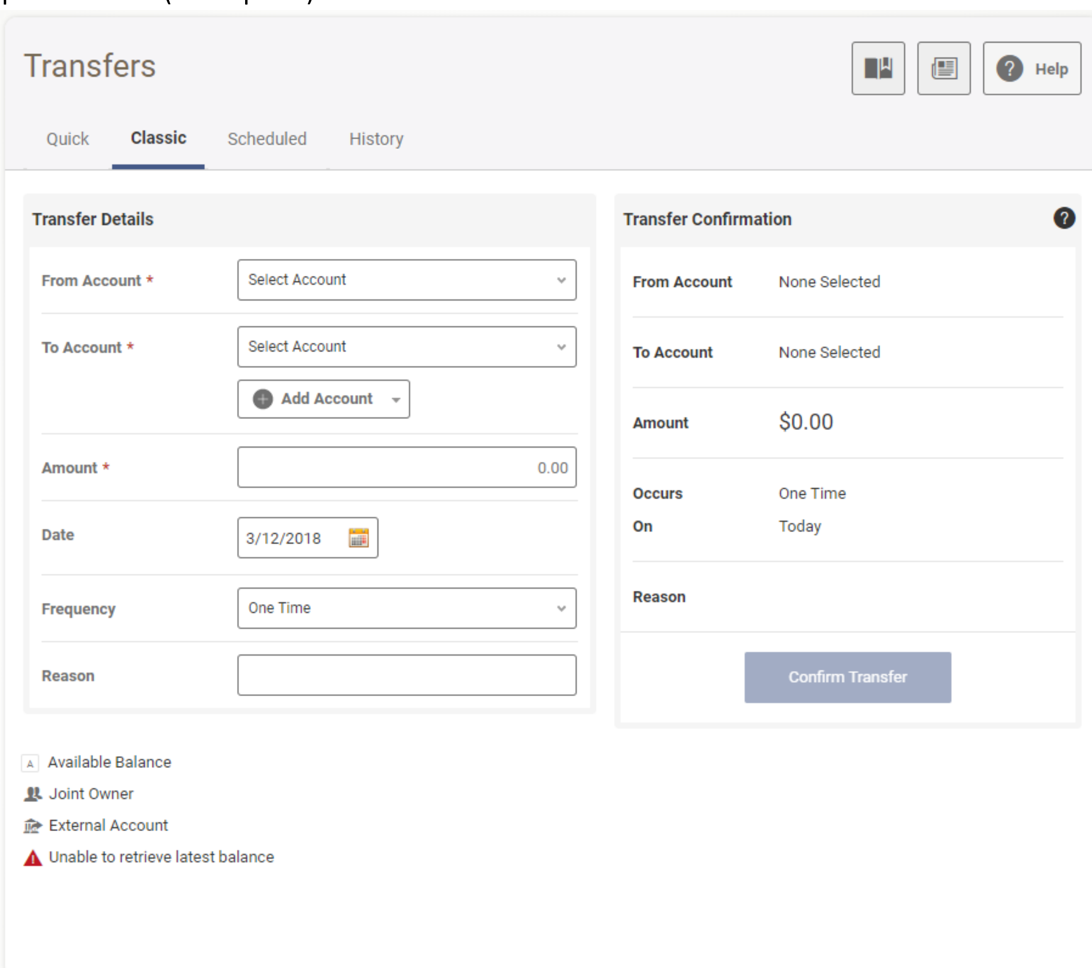
Classic

You would use this tab to make more in-depth transfers.

- You can add External Accounts from other Financial Institutions AND RBCU accounts that you are not on.

	Required Information
at another bank	Account Type (Checking/Savings), Routing Number, Account Number, Nickname
at RBCU	Last Name/Business Name AND Account Number -OR- Phone Number -OR- Email Address

- You can set up recurring & future transfers.
- You can input a Reason (description) on the transfer.



Scheduled

This shows you a calendar of scheduled future transfers.

History

This shows you your history of transfers. If a transfer failed, it will appear in red with a reason why it failed.

Settings

Profile

This tab allows you to change your nickname, add a profile image and change your time zone*.

Also listed is your login activity, including when & where you have logged in recently.

*Multiple time zone options are available; however, it is advised that you utilize the following time zones only:

- Pacific (US & Canada)
- Mountain (US & Canada)
- Central (US & Canada)
- Eastern (US & Canada)

Security

Make changes to the following:

- Username
- Password

Set up & edit your two-factor authentication preferences. Choose from:

- Email code
- SMS (text) code
- Security questions

Themes

Changes the look of your online banking.

Widgets**

Customize your top 5 widgets and change the order in which they appear.

Add / remove widgets based on what you think you will / won't use. If a widget is removed, it will not show in More either.

**Can also be accessed using Widget Options widget.

Contact

Update, add and change your contact information with RBCU.

Notifications

Create notifications for different types of transactions on your accounts. Notifications can be sent to you via email, text or push notifications if you have the mobile app.

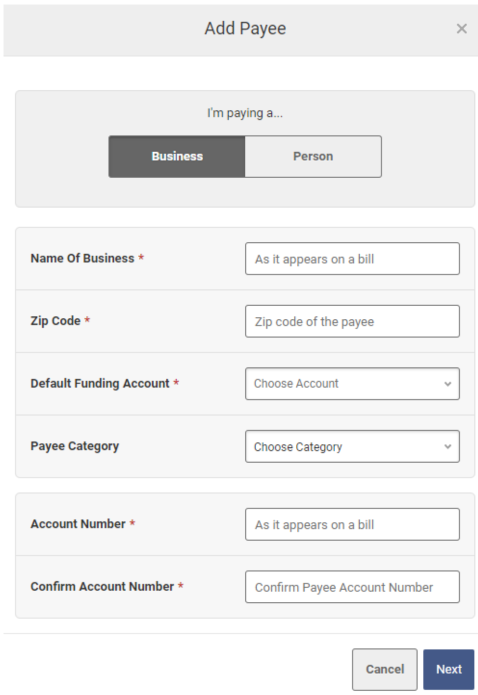
Accounts

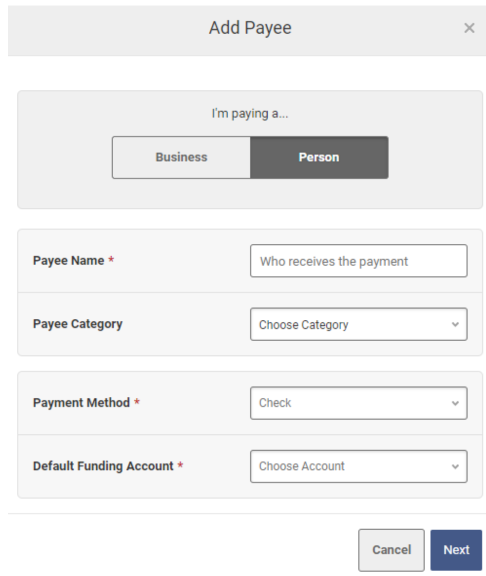
In this menu you can make changes to the following:

- Account Nicknames
- Account Colors
- Reorder Accounts
- Hide Accounts
- Link an External Account (non-RBCU)

Bill Pay

Before you can utilize Bill Pay, you will need to add payees. To do this click Add a Payee. Payees can be a business or an individual person.





Quick

Send individual bills quickly using payees that have already been set up.

Multi

Send bills to multiple payees

Classic

Uses dropdowns to set up individual payments.

Scheduled

Shows a calendar of scheduled payments.

History

Shows you a history of all the payments you have sent.

Payees

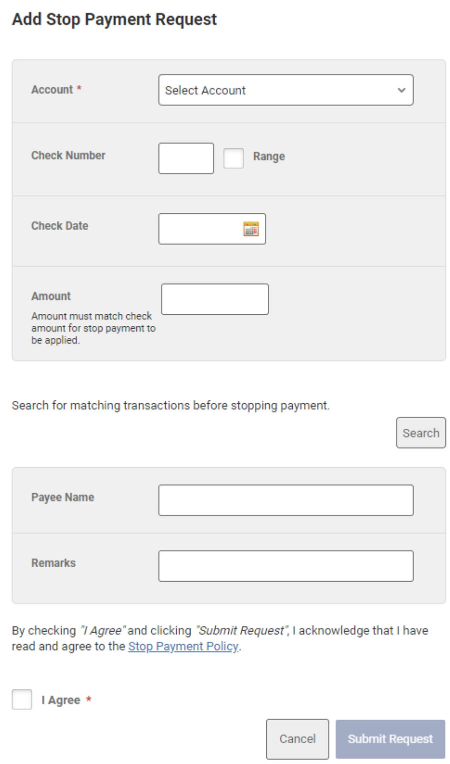
Shows you a list of all the payees you have added to Bill Pay.

Check Services

Stop Payment

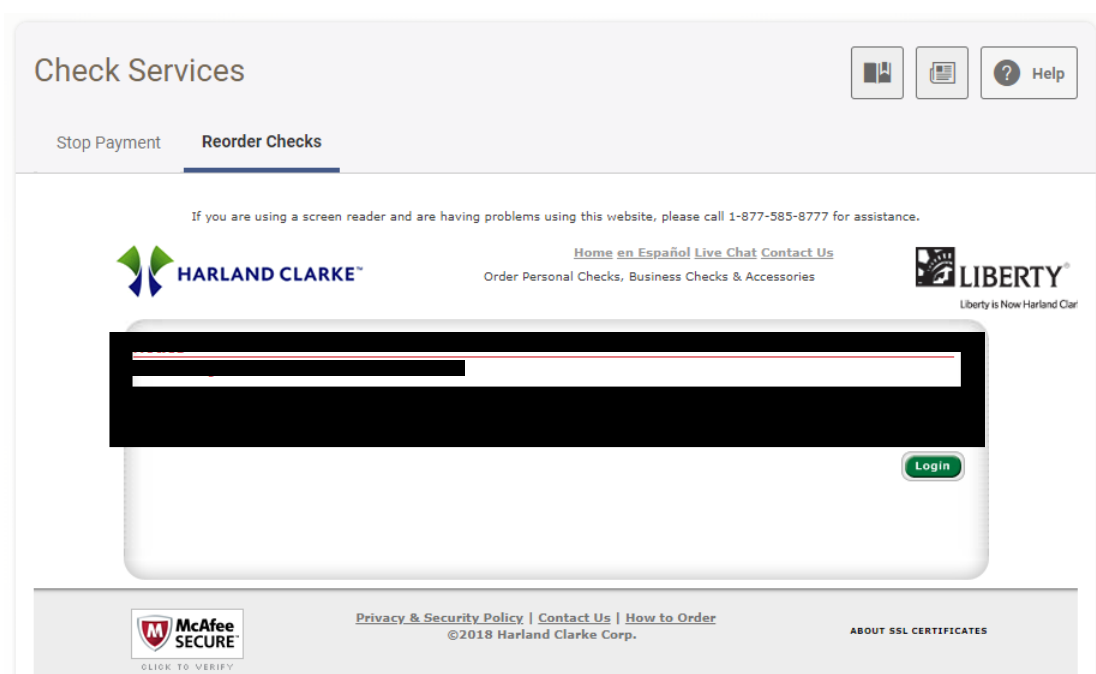
You can request a stop pay on a check you have written.

1. Select Account
2. Enter check number *(optional)*
3. Enter check date *(optional)*
4. Enter check amount *(optional)*
5. Search for matching transactions to see if the check has already cleared
6. Enter in the Payee Name *(optional)*
7. Enter in any additional Remarks
8. Agree to the Stop Payment Policy & Fee
9. Submit request



Reorder Checks

There will be a link here directing you to Harland Clarke’s website to place a check reorder.



Message Center

Inbox

You will find any messages sent to you by RBCU here.

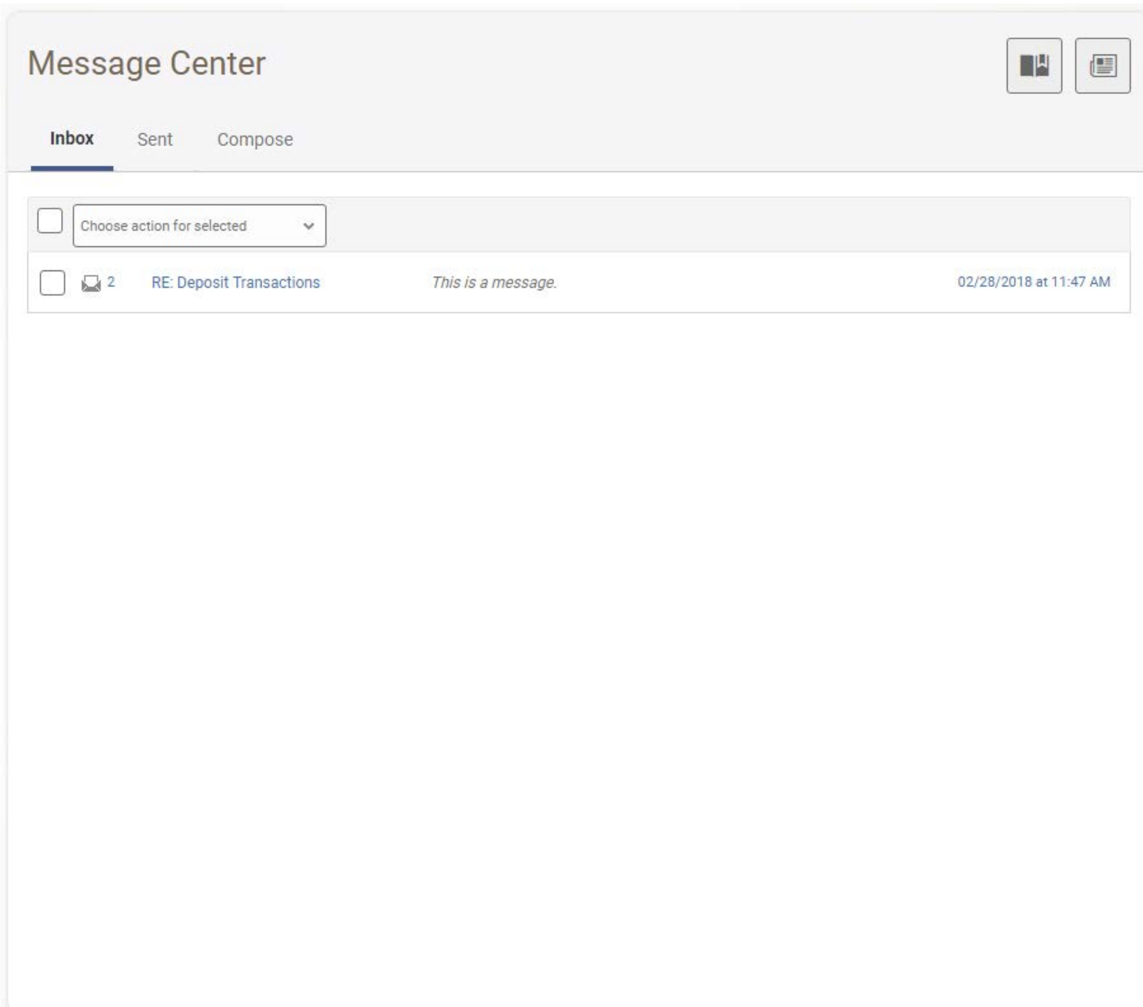
Sent

You will find a list of messages you have sent to RBCU here

Compose

This is where you will go to send a message to RBCU.

Selecting a Subject and an Account will help the Representative assisting you narrow down your request. Some subjects will have prefilled messages requesting information necessary to assist you with that subject.



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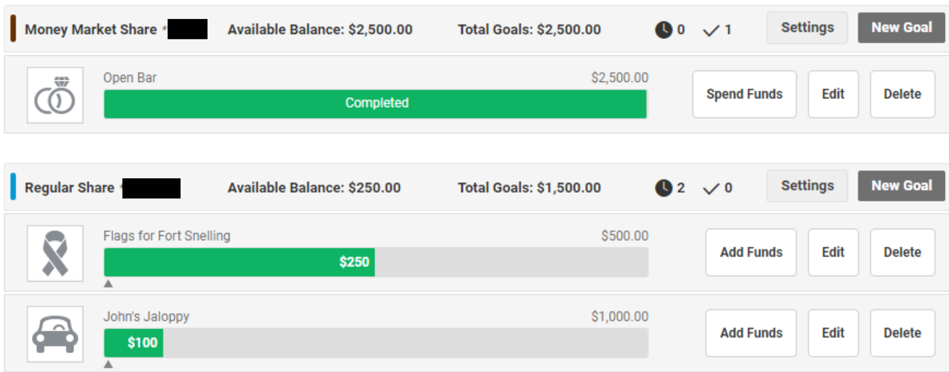
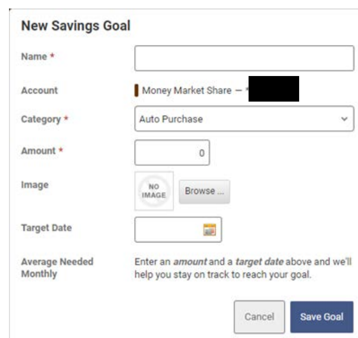
Savings Goals

This feature allows you to create savings goals for your savings accounts.



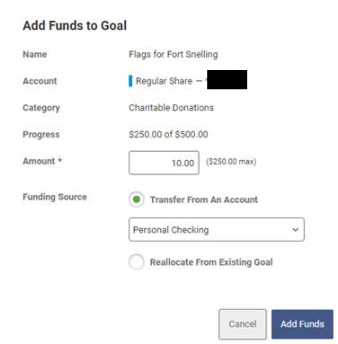
Create a new goal

1. Click New Goal next to the savings account you want to hold the funds in
2. Name your Savings Goal
3. Select a Category that it falls under
4. Enter your goal amount.
5. Upload an image *(optional)*
6. Choose a Target Date *(optional)*
   - If you chose a Target Date, it will tell you what you need to save monthly to reach your goal by that date.



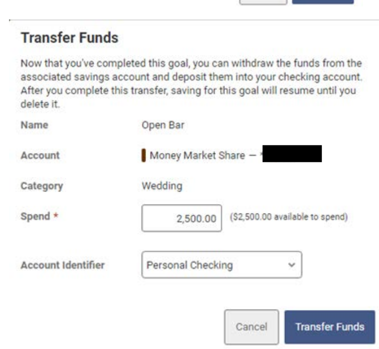
Add funds to your goals

1. Click Add Funds next to the goal you want to add to
2. A box will pop up to have you transfer from one of your accounts into your goal



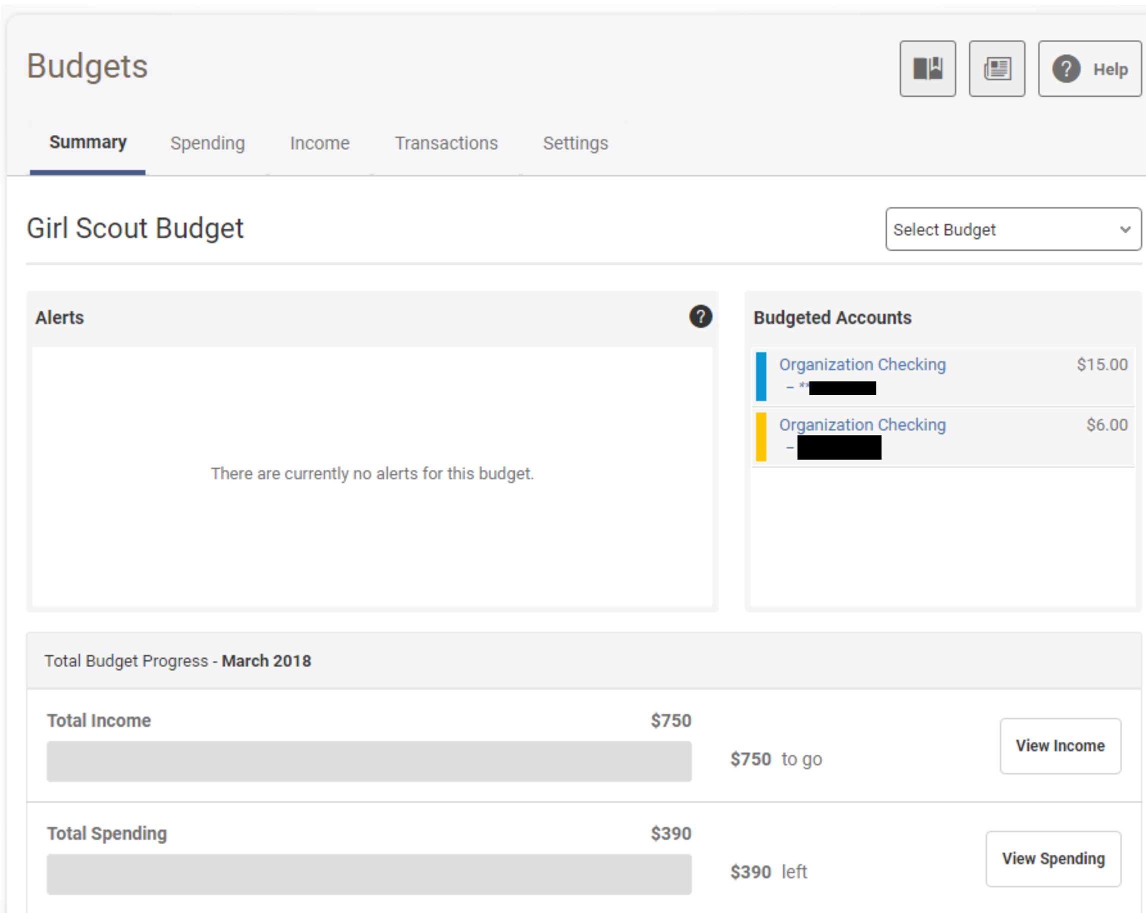
You met your goal!

1. Click Spend Funds next to your completed goal
2. Enter in the dollar amount you want to use
3. Choose a deposit account
4. Transfer funds



Budget

Create a budget to help you manage your monthly finances. Choose from predetermined spending categories or create ones unique to you. Label your transactions to these categories as they post.



Summary

Gives an overall summary of your budget. If you have more than one budget, use the Select Budget drop down to toggle between them.

Spending

Offers a view of only the spending categories of your budget by month or up to a 12-month span.

Income

Offers a view of only the income categories of your budget by month or up to a 12-month span.

Transactions

Allows you to select multiple transactions and edit their labels.

Settings

Edit your current budgets, or create a new one.

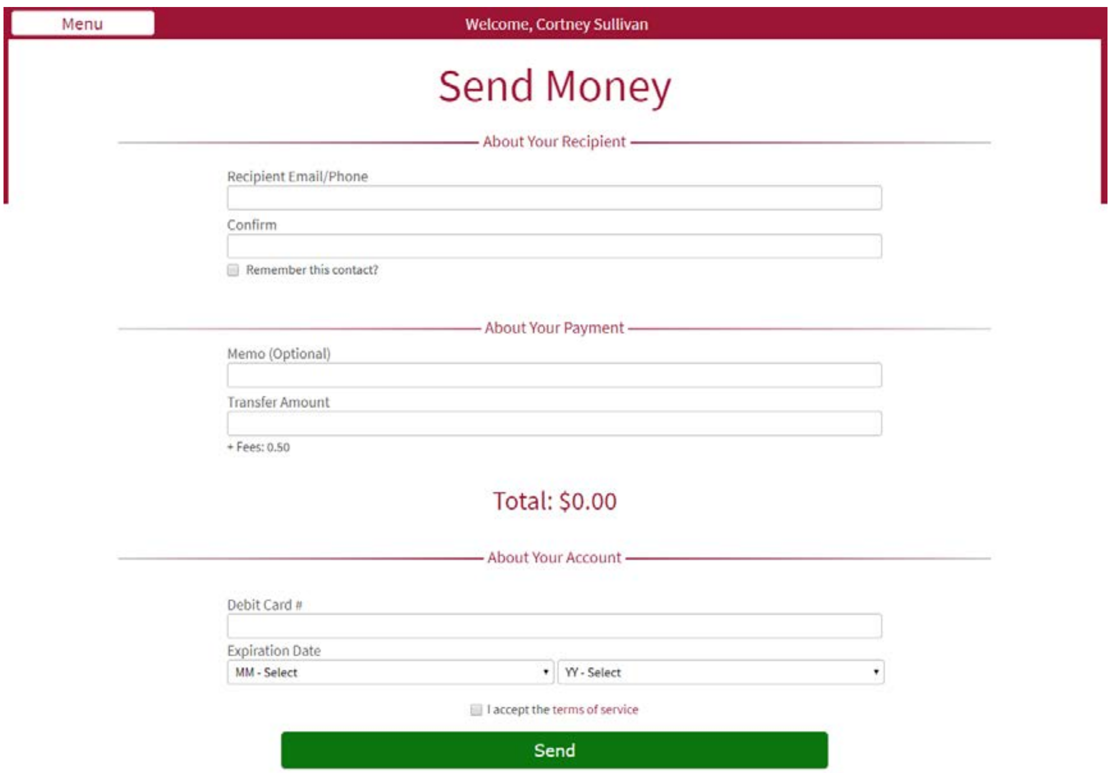
PayUp!

When you click this, it will open a new tab/window for you.

Send Money

Use this to send money, using your debit card, to any individual by only knowing their email address or phone number. Click the Menu button for more options.

The Recipient can choose to receive the funds to their debit card (immediate) or enter in their routing & account number (2-5 business days).



Transaction History

Shows you a history of money you have sent.

Account Settings

Allows you to add / remove payment accounts.

Manage Contacts

Allows you to add / remove contacts.