

Your Guide To Better Online Banking



Netbr@nch Online Banking

Home banking has been made easy with our service, Netbr@nch. With Netbr@nch, your personal computer or mobile device, and the Internet you have access to a 24-hour virtual branch. Just imagine, getting account information and performing transactions whenever you like - no lines to wait in, no leaving your home or office, just convenient access when you need it.

Here are some of the best parts of your online banking account:

- Check your accounts on your phone with mobile banking—use our new mobile web browsing or the more user-friendly apps if you have an iPhone or Android device.
- Customize your homepage! Set up your home page exactly how you want it.
- Review your entire account history—with a single click! Pulling up your account history will now be simple and quick.
- Sign-up for Email and text alerts! You establish the type of alerts you want to receive in real time.
- Pay bills through Online Bill Payment easily and securely! A convenient way to pay your bills or make person-to-person payments without ever writing a check.
- Keep your budget on track with Personal Financial Management tools! Track all your expenses to see where you're spending and saving. *Coming Soon!!*

In this guide you can find information regarding:

- **Setting Up A New Account**
- **Viewing Transactions**
- **Transferring Funds**
- **Viewing eStatements**
- **Stop Payments**
- **Transaction Downloads**
- **Settings And eAlerts**
- **Customizing Your Homepage**
- **Security**
- **Frequently Asked Questions**

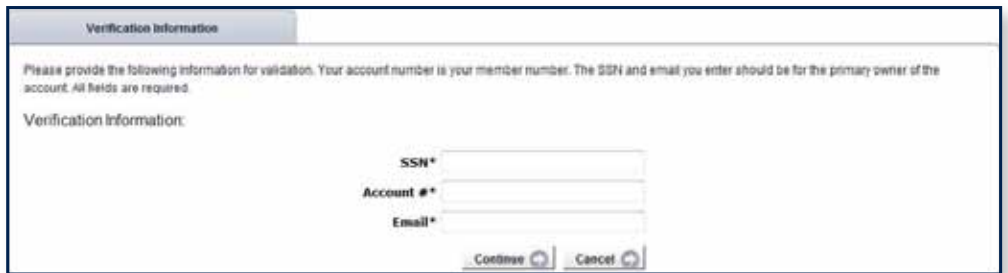
For more assistance, call (636) 916-8300 to speak with a Member Service Representative.





Account Access

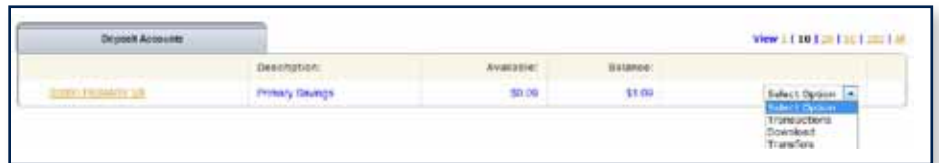
To enroll in Netbr@nch online banking, simply begin by clicking the Sign Up button below the Netbr@nch login form. From there you will be promoted to agree to the Netbr@nch terms and conditions.



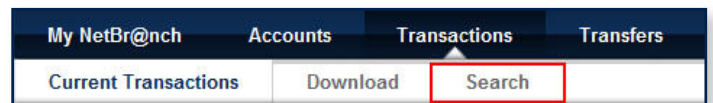
You will be asked to provide some verifying information such as your social security number, account number and the email address that is on file in your 1st Financial account. If you don't have the information needed, please call our contact center at (636) 916-8300 to enroll with a Member Service Representative.

Viewing Transactions

The transaction feature shows detailed activity on your account. Transactions are listed in descending order. You can change the period of time by selecting the appropriate range next to View Range. You may also switch accounts by using the drop down box next to View Transactions For.

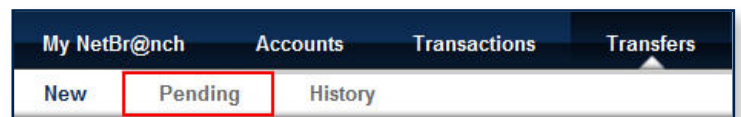


To view transactions between a specific date range, click on Search located next to the Current Transactions and Download features.



Transferring Funds

The Transfers option allows you to transfer funds between accounts. From the drop down menu to the right of the account, choose Transfers. Then, select the accounts to transfer From and To. Enter the transfer amount, frequency and date of the transfer. Click Submit.



Pending and Completed Transfers

Select Pending to view, edit, or delete a scheduled transfer. History lists all completed transfers.



Viewing eStatements

Enrolling for eStatements is a safe, convenient and free option that allows you to view, download and print your account statement from our secure Online Banking. To view your eStatement, simply click on the eStatement tab. If you are not currently enrolled in eStatement, you may register under the services tab by clicking on eStatements.



Stop Payments

The Stop Payments tab allows you to stop payment on a check you have written. You can view stop payments previously entered and submit new stop payment requests. Select Stop Payments from the drop-down menu, then fill in the required fields and click Submit.

Account (Click for Transaction Details)	Balance:	Status:	
Checking	\$71.66		Select Options
Savings	\$506.00		Select Options
IRA	\$2,000.00		Select Options
CD	\$1,500.00		Select Options

Removing or Editing A Stop Payment

You must contact the Credit Union to edit or remove a Stop Payment.

Stop Payment fees will be automatically deducted in accordance with the terms of your account.

Transaction Download

Easily download your account transactions to specific budget and accounting software. Choose Download from the menu to the right of the accounts on the main page. Select an account from the top drop down box, a range from the Download Range box, and the file format you wish to use. After you click Submit, instructions will appear that will be based on your PC type and the type of Internet browser you are using.

Description:	Available:	Balance:	
Primary Savings	\$0.00	\$1.00	Select Option

Download Transactions for Account: S0000 PRIMARY SA
Select Download Range: Select option...
Select Download Format: Select option...
Download



Settings

Choosing Your Options

Customize your Online Banking experience.

Personal Options

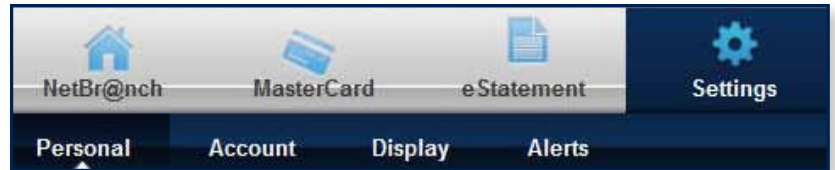
Personal settings allow you to change your password and create an easy to remember alias for your Online Banking ID. You also have the ability to update your personal email address in the event that your contact information changes.

Account Options

Create easy to identify nicknames and descriptions for your accounts (e.g. Birthday Savings Fund).

Display Options

Other Display options let you control how many accounts you view on a page, the amount of history you view and more.



eAlerts Options

Receive email, text, and/or login alerts for account balances, loan payment due date reminders, or when your paycheck is deposited, and much more. You can choose from the following alerts:

EVENT ALERTS

- Certificate Maturing
- Mailing Address Change
- Expired Transfer
- Insufficient Funds
- Loan Payment Due

SECURITY ALERTS

- Invalid Login
- Online Banking ID Change
- Successful Login
- Password Change

ITEM ALERTS

- Triggered by Check Clearings

TRANSACTION ALERTS

- Debits Posted

BALANCE ALERTS

- Balance Above Amount
- Balance Below Amount

PERSONAL ALERTS

- Triggered by Calendar Date

Mobile Banking



You can download the FREE 1st Financial Federal Credit Union online banking app by visiting your iPhone or Android app store.

Mobile Sign-Up and Settings

If you do not have an iPhone or Android smartphone, you may also set up your account for access from your mobile phone via text or the Web. Simply input your mobile smartphone number into the spaces provided, including area code. Select your wireless provider from the drop-down menu.

Next, select the accounts you wish to access from your mobile device. Click Submit and you will receive a confirmation text when activation is complete.



Customizable Homepage

Customizing the My Online Banking Page

You can customize the My Online Banking page by adding, removing, and sorting widgets. Multiple widgets display on this page to allow you to establish a dashboard-style view of Online Banking.

At the top of the page, simply click on the Configure This Page link. Drag and drop or use the (+) to add widgets to your view or (-) to remove them. Also, drag and drop the order in which they will appear.

Using Widgets

To modify a widget's settings, click the gear icon. To remove a widget, click the red X. To go to a widget's full details, click the green arrow.



Security

When you first log in to Online Banking, we'll ask you to choose and answer three Personal Verification Questions. During future online sessions, for added security, we may ask you some of these questions.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Frequently Asked Questions

Q. Is there a monthly fee for using Online Banking?

A. No. 1st Financial Federal Credit Union offers Online Banking to its members at no charge. However, your Internet provider may charge a fee for your Internet access.

Q. How secure is my personal information?

A. The Online Banking site uses 128-bit encryption. This ensures unauthorized individuals cannot view your personal information. Access is also protected by ensuring only you know your Online Banking ID and password.

Q. How do I enroll in mobile banking?

A. You can visit your iPhone or Android app store and download the **free** 1st Financial Federal Credit Union app. If you do not have an iPhone or Android smartphone or device, another way is to go to www.1stfinancialfcu.org from your mobile phone and enter your Netbr@nch username and password. The third way is to log into Netbr@nch on your computer. Once you are logged in, click on Settings and then Mobile. Fill in the appropriate settings and click confirm. A text message will be sent to your mobile phone with the link to the mobile site.

For more assistance, call (636) 916-8300 to speak with a Member Service Representative.