



P1FCU

A Quick and Easy Guide to
Online Banking & Bill Pay



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Getting Started

Welcome to Online Banking with P1FCU! Whether at home or at the office, from a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by selecting a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us at 1-800-843-7128.



Table of Contents

Getting Started

New User Enrollment	8
Logging In.....	9
Logging Off	9
Resetting A Forgotten Password.....	10

Home Page

Home Page Overview	12
Account Summary Overview	14
Account Details Overview	15
Quick Transfer.....	17
Account Nickname.....	18
Account Grouping.....	19
Editing a Group Name.....	20
Deleting a Group.....	20

Security

Protecting Your Information.....	21
General Guidelines	21
Login ID and Password.....	21
Fraud Prevention	21
Security Preferences.....	22
Change Password	22
Change Login ID.....	23
Secure Delivery	24
Mobile Security Preferences.....	25
Enabling Touch ID or Fingerprint Login	25
Enabling Passcode Authentication	27
Disabling Passcode Authentication, Touch ID or Fingerprint Login	28
Enabling Face ID/Face Recognition.....	29
Alerts Overview	30
Online Transaction Alerts	31
Reminder	32
Security Alerts Overview	33
Edit Delivery Preferences.....	33
Enabling and Disabling Push Notifications.....	34
Secure Message Overview	35
Sending a Secure Message	36

Transaction Types

Moving Money Overview	37
-----------------------------	----

Transactions

Funds Transfer/Loan Payment.....	39
Mortgage Payments	41
Regular Loan Payment	41
Principal Only Payment.....	43
M2M Transfer	45
Linking Someone's P1FCU Account	45
Rename M2M display name	46
Single Transfers Between P1FCU Accounts.....	47
Send a Check	48
Activity Center Overview	49
Using Filters	50
Creating or Deleting Custom Views Using Favorites	50
Editing Transactions	51
Canceling Transactions	52
Canceling Recurring Transactions	53

Bill Payment

Payments Overview	54
Creating a Payee	56
Editing a Payee	58
Deactivating or Deleting a Payee	60
Scheduling a Payment.....	61
Setting Up Autopay.....	62
Editing a Payment.....	64
Deleting a Payment	65
Setting Up E-Bills	66
Cancelling E-Bills	67
Setting Up Reminders	68
Editing a Reminder	69
Alerts	70
Creating a Report.....	71
Searching Records	73
Editing a Report.....	74
Deleting a Report	75
Changing or Deleting a Funding Account	76
Editing a Funding Account	77
Creating a Category	78

Changing a Category Name.....	79
Editing a Category.....	80
Deleting a Category	81
Contacting Client Services.....	82

Personal Financial Management

Initial Setup.....	83
Linking an Account.....	83
Categorizing Transactions	84
Splitting a Transaction.....	85
Online Banking Home Page.....	86
Spending Overview.....	87
Spending: Recategorizing a Transaction.....	88
Budgets Overview.....	90
Auto-generated Budgets.....	91
Budgets From Scratch	91
Editing or Deleting a Budget.....	92
Managing Budgets.....	93
Trends Overview	94
Net Worth Overview.....	95
Debts Overview.....	96

Services

Stop Payment Request.....	97
Single Check	97
Multiple Checks	98
Reordering Checks.....	99
Mobile Deposit Enrollment.....	100
Mobile Deposits	101
Account Preferences	102
Updating Your Contact Info	103
Text Enrollment.....	104
Statements/Alerts	106
Statement/Alerts Setup.....	106
Statement/Alerts Overview.....	107
Alerts	107
Alert Settings	108
eStatements	109
eStatement Settings	110
Notices	111
Alert Settings	112
eStatements	113

Add a New Recipient.....	114
Cancel Notifications.....	115
Skip A Payment	116
Accessibility.....	118

Locations

Branches and ATMs.....	119
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Getting Started

New User Enrollment

If you're new to Online Banking with P1FCU, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type www.p1fcu.org into your browser, hover over "Online Banking Login", select enroll.
2. Fill out the Online Enrollment Form with the required information and select the **Continue** button.



Note: The details that you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 1-800-843-7128 to update your profile.

3. Choose the contact method that allows P1FCU to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and if it expires, you need to request a new one. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.
4. Enter the SAC and select the **Submit** button.
5. Create a strong password.
6. Review the Online Banking Services Agreement on the Disclaimers page and select the **I Accept** button to agree to the terms and conditions.
7. Choose whether to register your device for future logins. If you select the **Register Device** button, you will never need to request SACs from that device.



Note: For additional security, we strongly suggest that you do not register public devices.

8. Congratulations! You have successfully logged in to Online Banking! If you have any questions or concerns, call us at 1-800-843-7128.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).

The image shows a screenshot of the P1FCU website's login interface. Step 1 points to the 'Online Banking Login' dropdown menu. Step 2 points to the 'Login ID' input field. Step 3 points to the 'Login' button. Step 4 points to the 'Password' input field. Step 5 points to the 'Submit' button. Below the main screenshot is a zoomed-in view of the password field and the 'Submit' button, with step 4 pointing to the password input and step 5 pointing to the 'Submit' button.

1. Select the **Online Banking Login** drop down.
2. Enter your login ID.
3. Select the **Login** button.
4. Enter your password.
5. Select the **Submit** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 1-800-843-7128 for assistance.

Logging Off

For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.

1. Select the **Log Off** tab in the navigation menu.
2. Close your internet browser.

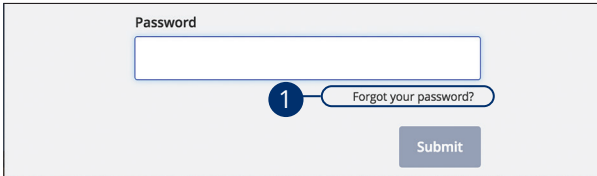


Log Off

Getting Started

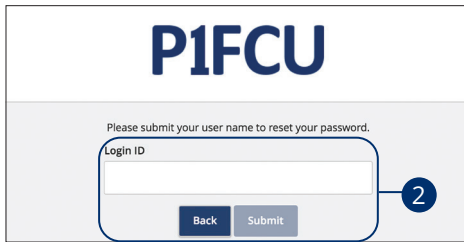
Resetting A Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the P1FCU Home page.



Password

1 Forgot your password?



P1FCU

Please submit your user name to reset your password.

Login ID

2

P1FCU

Please select a target:

I have a Secure Access Code

E-mail : XXica@XXXXpany.com

E-mail : XXren@XXXXpany.com

3

1. Select the “Forgot your password?” link.
2. Enter your login ID and select the **Submit** button.
3. Choose the contact method that allows P1FCU to reach you immediately with a 6-digit Secure Access Code (SAC).



Note: You may not be able to change your password if your account is locked.

P1FCU

Enter your Secure Access Code

Secure Access Code

Back Submit

P1FCU

Please set your new password:

Password Requirements:

- Must be between 10 and 32 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 10 passwords.
- May not be the same as current password

New Password

Confirm New Password

Back Submit

4. Enter the SAC and select the **Submit** button.
5. Create a new password based on our password requirements and select the **Submit** button when you are finished.

Home Page

Home Page Overview




After logging in, you will be taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and P1FCU accounts, see your account summaries and more!

The screenshot shows the P1FCU Home Page interface. The page is divided into several sections:

- Navigation Menu (A):** A vertical sidebar on the left containing links for Home, Messages, Transactions, Open New Account/Loan, Branches, Services, Help, Chat Now, Settings, and Log Off.
- Header (G):** The top right corner displays the user's name, "Welcome G P1FCU Member", and the last login time, "Last login: 7/23/20 at 2:14 PM".
- Home Section:** The main heading "Home" is followed by a "Link Account" button (D).
- FINANCIAL TOOLS:** A section with tabs for Spending, Budget, Trends, Cash Flow, View Activity, and Debts. A "Link Account" button is also present here.
- ACCOUNTS:** A section with a "Nickname Account" button (E). It lists several accounts:
 - S31 PREFERRED CHECKING 950040 (C):** Available Balance \$50.66, Current Balance \$50.66.
 - Bill Checking 350041 (B):** Available Balance \$90.81, Current Balance \$90.81.
 - Holiday Savings 350003:** Available Balance \$3,303.05, Current Balance \$3,308.05.
 - SPECIAL SAVINGS 350005:** Available Balance \$5,457.87, Current Balance \$5,462.87.
- LOANS:** A section with a "New Auto 3L0011" button (F). It lists:
 - HOME EQUITY LINE OF CR... 3L0220 (E):** Current Balance \$45,279.28, Next Payment Date Jun 28, 2020.
 - New Auto 3L0011:** Current Balance \$18,365.65, Next Payment Date Jul 1, 2020.
- Link Account:** A section with a "Get Started" button, encouraging users to view balances and history from other banks and credit unions.
- ACCOUNT SUMMARY:** A section with a donut chart showing "Assets" (37%) and "Debts" (61%). The total assets are \$8,902. A table for "SPECIAL SAVINGS XXXXXX5253-S0005" shows a 61.31% allocation, with available and current balances of \$5,457.87 and \$5,462.87 respectively. Navigation buttons for "Previous" and "Next" are at the bottom.
- Right Sidebar:** Contains links for "Holiday Skip", "Enroll in Bill Pay", and "Statements/Alerts". Below these are social media links for Facebook and a "Our Facebook Wall" section with several posts.

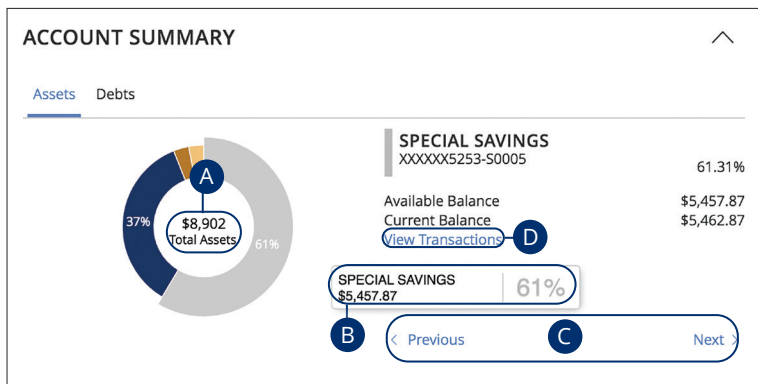


Note: The letters correspond to several available features on the Home page.

- A.** The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.
- B.** Your P1FCU accounts and linked external accounts are displayed in an account card with its balance.
- C.** If you click an account name, you are taken to the Account Details page. You can also click the  icon on the right side of an account card and select View Activity for more details.
- D.** The  icon allows you to print a summary of current available funds in your accounts.
- E.** You can expand or collapse account details by clicking the  icon.
- F.** If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.
- G.** The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Account Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to the Account Summary graphic on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.



- A. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.
- B. Each colored piece represents one of your P1FCU or linked accounts and displays its percentage of total funds as well as the balance.
- C. Selecting "Next" or "Previous" lets you view different accounts and details.
- D. You can select the "View Transactions" link for more information.

Home Page

Account Details Overview

Selecting a P1FCU account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.

A	REGULAR SAVINGS XXXX	:	SAVINGS XXXX	:		
	Current Balance		\$43,270.48		Current Balance	\$118,547.75
	Available Balance		\$43,270.48		Available Balance	\$18,547.75

[Back to Home](#)

S31 PREFERRED CHECKING XXXXXX7689S0040

Last Updated: August 19, 2020 10:38 AM

Transactions Details

B **\$34.69** Current Balance **\$34.69** Available Balance

C D E F G

Q Search transactions

Date	Description	Amount
AUG 9 2020	Ida Vend Fast Food	-\$1.50 \$34.69

H **I** **J**

Details

Category: Fast Food

Online Description: Ida Vend

Statement Description: Withdrawal Debit Card/USA*IDA VEND LEWISTON ID Date 08/08/20 0 0221031340 0 5814

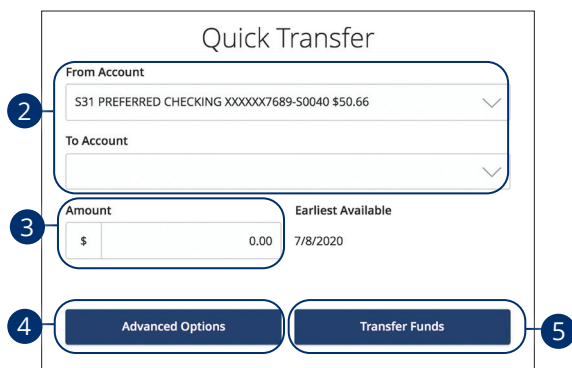
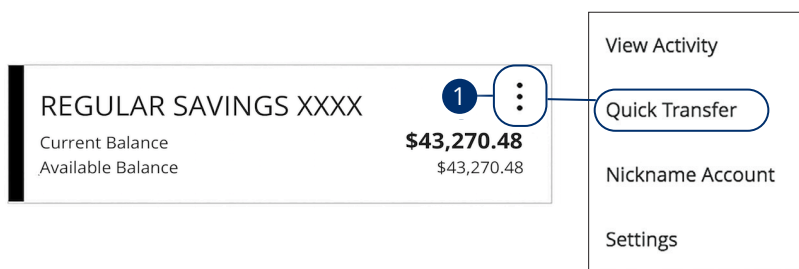
Date: 8/9/2020


- A.** On the Home page, you can click on an account name to view the Account Details screen.
- B.** The current and available balances of that account displayed in the top right corner.
- C.** The 🔍 icon opens the search bar to find transactions with that account.
- D.** Transactions can be sorted by time, type, amount or check number. Click the ⌵ icon for more options.
- E.** Make a quick transfer by clicking the 💸 icon. See page 17 for additional details.
- F.** Export your transactions into a different format by clicking the ⬇️ icon.
- G.** The ⋮ icon lets you send a secure message about that account or print a list of transactions.
- H.** The ▼ icon indicates how the Date, Description and Amount columns are sorted.
- I.** You can view more details about a transaction by clicking on it.
- J.** The ⋮ icon lets you send a secure message about that transaction or you can print details about it.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another! If you're ever in a rush, the Quick Transfer option provides you with a simple way to do those transactions.

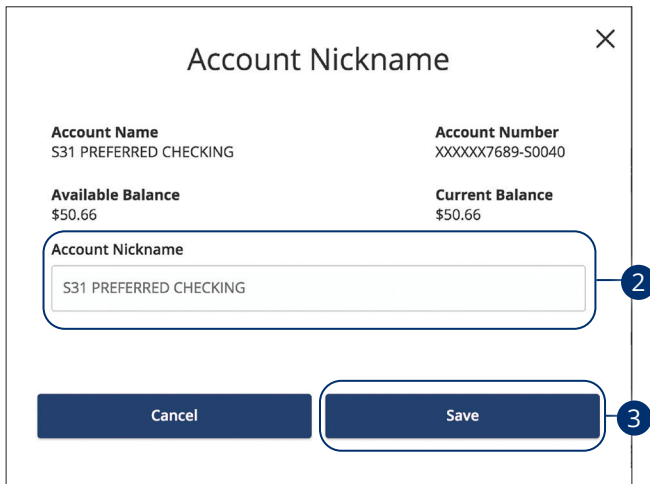
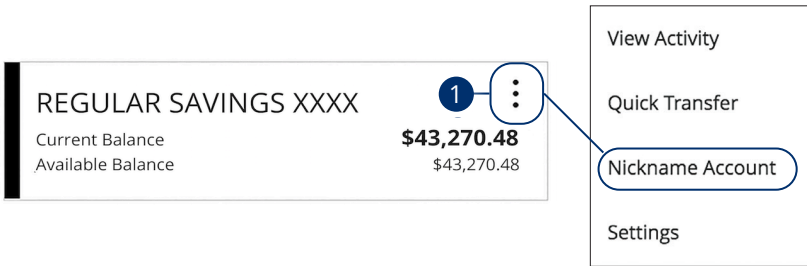



1. Click the  icon right side of an account card and select Quick Transfer.
2. Use the "From" and "To" drop-downs to choose an account to send and receive the funds.
3. Enter an amount to transfer.
4. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
5. Click the **Transfer Funds** button when you are finished.

Home Page

Account Nickname

Change an account's nickname directly from the home page.



1. Click the  icon right side of an account card and select Nickname Account.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

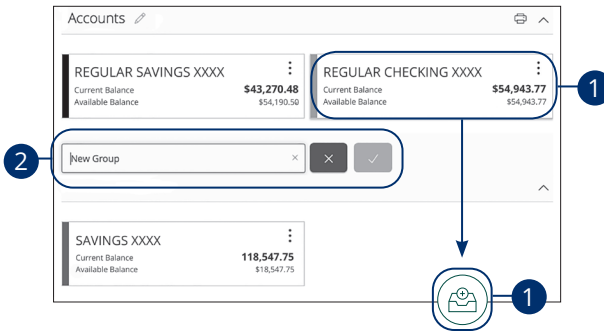



Note: The new nickname will be for your view purposes in online banking only. This will not update the name of the account on record at P1FCU.

Home Page

Account Grouping

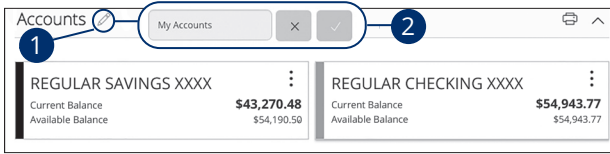
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.




1. Create a new group by clicking and holding an account tile, then dragging and dropping it to the  pop-up icon.
2. Create a group nickname and click the check mark when you are finished.

Editing a Group Name

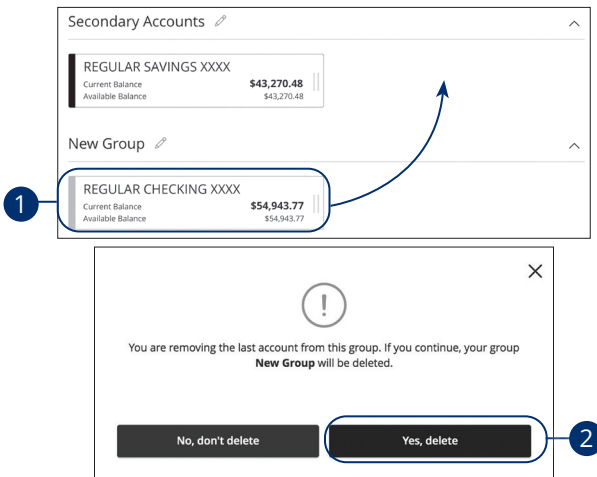
The names of existing groups can be edited in just two easy steps.



1. Click the  icon to edit your group nickname.
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at P1FCU, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

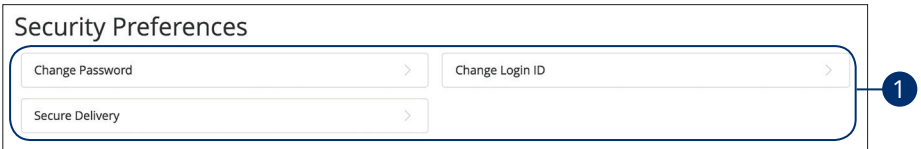
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 1-800-843-7128.

Security

Security Preferences

We take security very seriously at P1FCU. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.



Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

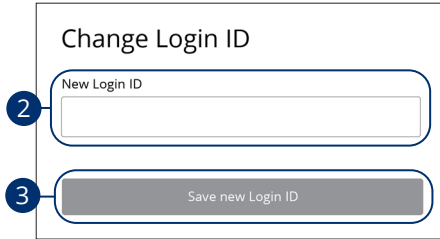
 A diagram of the "Change Password" form. The form is titled "Change Password" and contains four input fields and one button. The fields are labeled "Current Password", "New Password", and "Confirm New Password". The button is labeled "Change Password". Numbered callouts (2, 3, 4, 5) are placed to the left of the form, with lines pointing to the respective fields and button.

In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your old password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Login ID

You can also change your login ID at any time. To ensure that you create an effective login ID, create an ID that you will remember and that follows our required guidelines.



The image shows a screenshot of a web form titled "Change Login ID". The form contains a text input field labeled "New Login ID" and a button labeled "Save new Login ID". A blue circle with the number "2" is positioned to the left of the input field, and a blue circle with the number "3" is positioned to the left of the button.

In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Save new Login ID** button when you are finished making changes.

Secure Delivery

P1FCU verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.

Secure Delivery Contact Information

Enter your preferred email and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

Email Address ✎ 🗑️

johndoe@email.com

New Text Number

New Voice Number

New Email Address

Email Address

johndoe@email.com
✕
✓

In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the ✎ icon to make changes or the 🗑️ icon to delete a secure delivery method.
3. Enter your new contact information and click the ✓ icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Email Address**, **New Voice Number** or **New Text Number** button at the bottom of the page.

Security

Mobile Security Preferences

Within P1FCU's Online Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Online Banking quick and easy, but also adds an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login are features that have fingerprint recognition technology that allows you to unlock your iOS or Android device to make payments or authenticate transactions using just your fingerprint. With this feature enabled, you can now easily and securely sign in to your Online Banking using Touch ID or Fingerprint Login on our mobile app!

ios

Menu Security Preferen...

Change Password >

Change Login ID >

Secure Delivery >

Passcode Off

Touch ID On **1**

Android

Fingerprint Login Off

What Is This Feature?

This feature lets you validate your Mobile Banking session using your fingerprint instead of a login ID and password.

With this feature enabled, you will be prompted to place your registered fingerprint on the fingerprint scanner to login.

Feature Enablement

Fingerprint authentication is only available for users with a fingerprint scanner enabled device.

In the event that you choose to disable the feature on your mobile device, your account will revert back to requiring a login ID and password.

Continue **2**

Login ID

Password

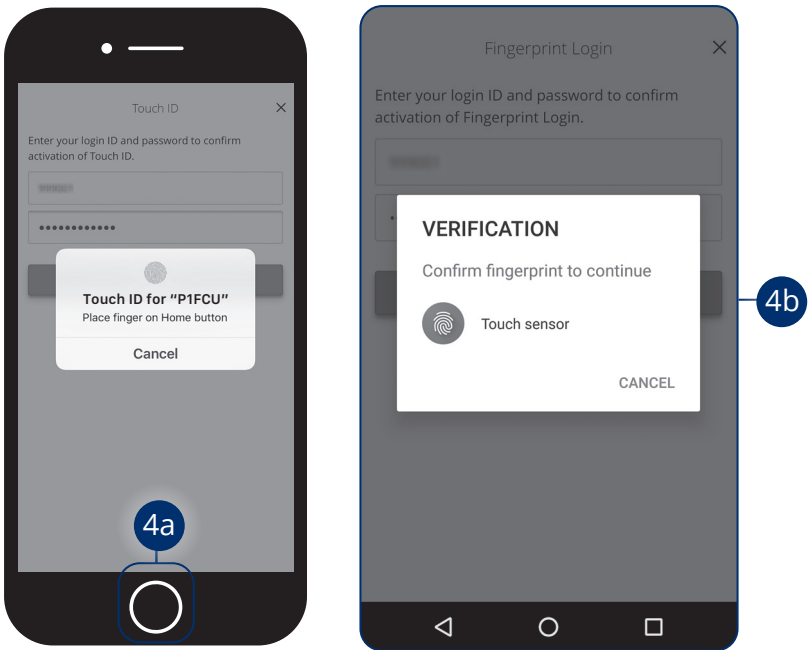
Authorize **3**

Sign in to P1FCU's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password and tap the **Authorize** button.



Note: You must have Touch ID or Fingerprint enabled on your mobile device before enabling it through our Online Banking app.

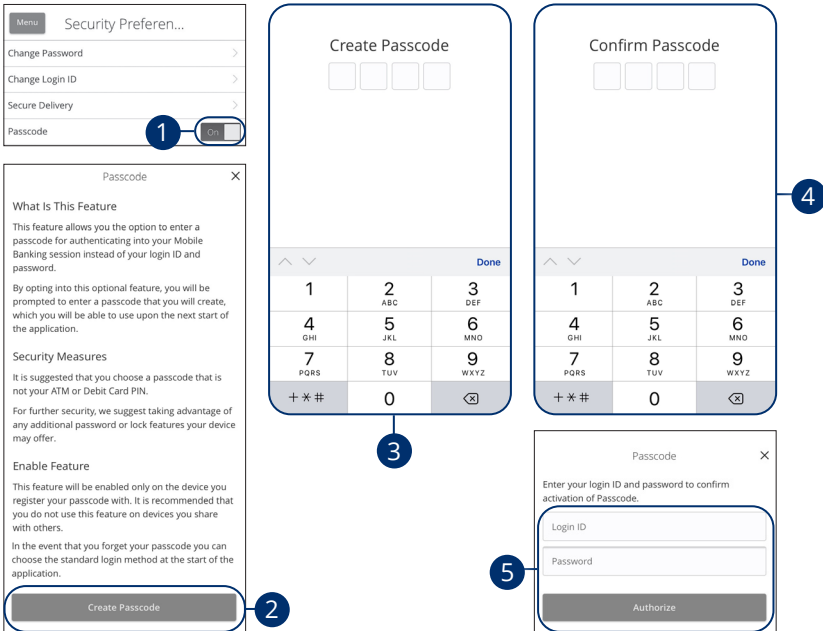


4. Scan your fingerprint.

- a. iOS Device:** Place your finger on the Home button to enable Touch ID.
- b. Android Device:** Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passcode within our Online Banking app to quickly and easily sign in to your Online Banking on the go!

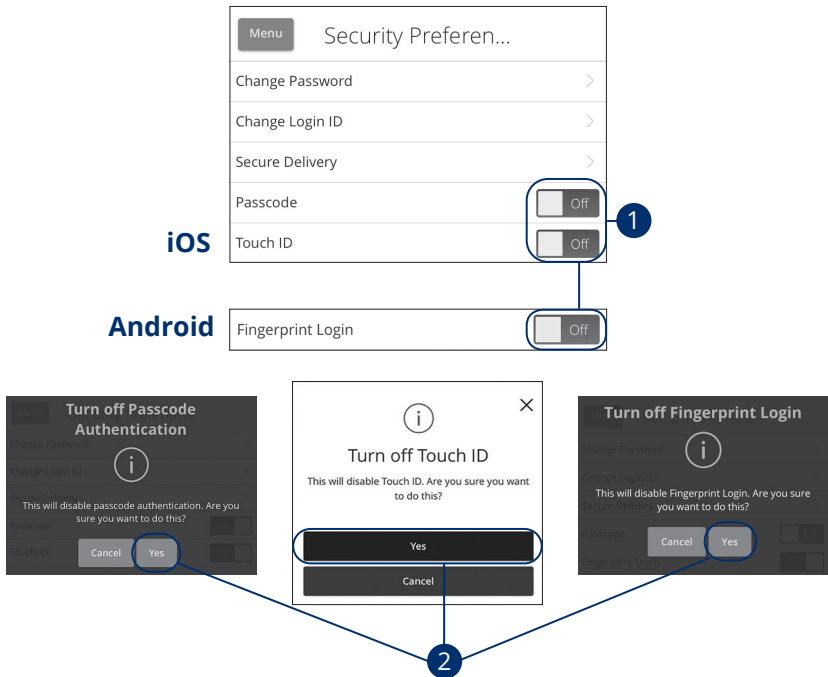


Sign in to P1FCU's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your 4-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password and tap the **Authorize** button.

Disabling Passcode Authentication, Touch ID or Fingerprint Login

You can disable Passcode Authentication, Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your login ID and password.

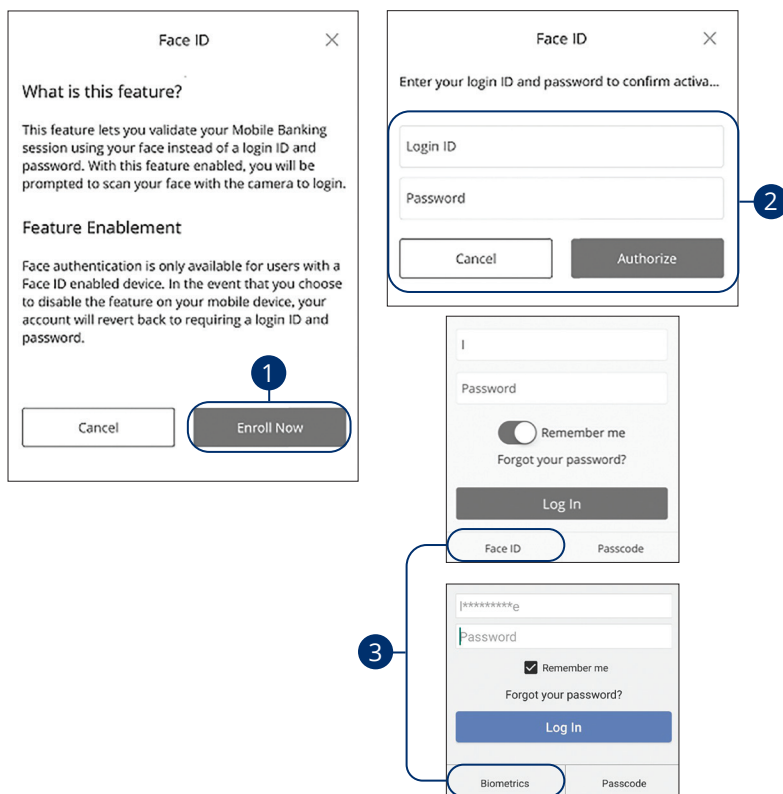


Sign in to P1FCU's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

Enabling Face ID/Face Recognition

Face ID/Face Recognition is a feature which utilizes facial recognition technology allowing you to unlock your iOS or Android device using your face instead of a login ID and password.



Open P1FCU's Mobile app and tap the **Face ID** (iOS) or **Biometrics** (Android) button.

1. Review the information about using Face ID/Face Recognition and tap the **Enroll Now** button.
2. Enter your login ID and password and tap the **Authorize** button.
3. Face ID/Face Recognition is now set up. During your next login, tap the **Face ID** (iOS) or **Biometrics** (Android) button to log in using Face ID.

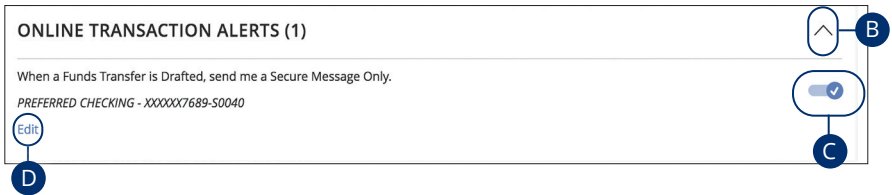
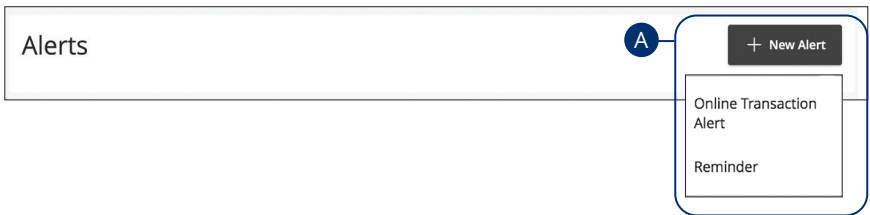


Note: You must have Face ID enabled on your mobile device before enabling it through our Online Banking Mobile app.

Security

Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.



In the **Settings** tab, click **Security Alerts**.

- A.** The "New Alert" drop-down lets you create an account, history or transaction or reminder alert.
- B.** The ^ icon allows you to collapse or expand alert details for each category.
- C.** Toggling the switch turns an alert on or off without deleting it.
- D.** The "Edit" link lets you make changes to existing alerts.



Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone or text message.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

The image shows a 'New Online Transaction Alert' form with six numbered callouts. Callout 1 points to a box labeled 'Online Transaction Alert Reminder'. Callout 2 points to the 'Transaction' dropdown menu, which is currently set to 'Change of Address'. Callout 3 points to the 'Account' dropdown menu. Callout 4 points to the 'Status' dropdown menu. Callout 5 points to the 'Alert Delivery Method' dropdown menu, which is set to 'Email', and the 'Email Address' text input field below it. Callout 6 points to the 'Create Alert' button at the bottom right of the form.

In the **Settings** tab, click **Security Alerts**.

1. Click the "New Alert" drop-down and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Use the drop-down to select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

Reminder

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. That way, you never forget a birthday or anniversary again!

The image shows a 'New Reminder' form with seven numbered callouts. Callout 1 points to a box containing 'Online Transaction Alert' and 'Reminder'. Callout 2 points to the 'Event' dropdown menu. Callout 3 points to the 'Select a date' field with a calendar icon. Callout 4 points to the 'Recurs Every Year' checkbox. Callout 5 points to the 'Message' text input field. Callout 6 points to the 'Alert Delivery Method' dropdown menu, which is currently set to 'Email', and the 'Email Address' input field below it. Callout 7 points to the 'Create Alert' button. A 'Go back' button is also visible at the bottom left of the form.

In the **Settings** tab, click **Security Alerts**.

1. Use the "New Alert" drop-down and select "Reminder."
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to "Recurs Every Year" to have your alert repeat annually.
5. (Optional) Enter a message.
6. Use the drop-down to select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Security

Security Alerts Overview

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

1 Edit Delivery Preferences

Alert me when an address is changed. **A**

Alert me when an outgoing ACH transaction is created.

2 Delivery Preferences

EMAIL ADDRESS

Email Address

PHONE NUMBER

Country

United States

Area Code Phone Number

SMS TEXT NUMBER

Message and data rates may apply. Expect 1 message/transaction.

Country

United States

Area Code Phone Number

Agree To Terms
Terms and Conditions

3 Cancel Save

In the **Settings** tab, click **Security Alerts**, then **Security Alerts**.

A. Toggling the switch turns an alert on or off without deleting it.

Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the **Settings** tab, click **Security Alerts**, then **Security Alerts**.

1. Click the "Edit Delivery Preferences" link at the top. These changes will apply to all Security Alerts.
2. Enter the information for your preferred delivery method.
3. Click the **Save** button when you are finished making changes.

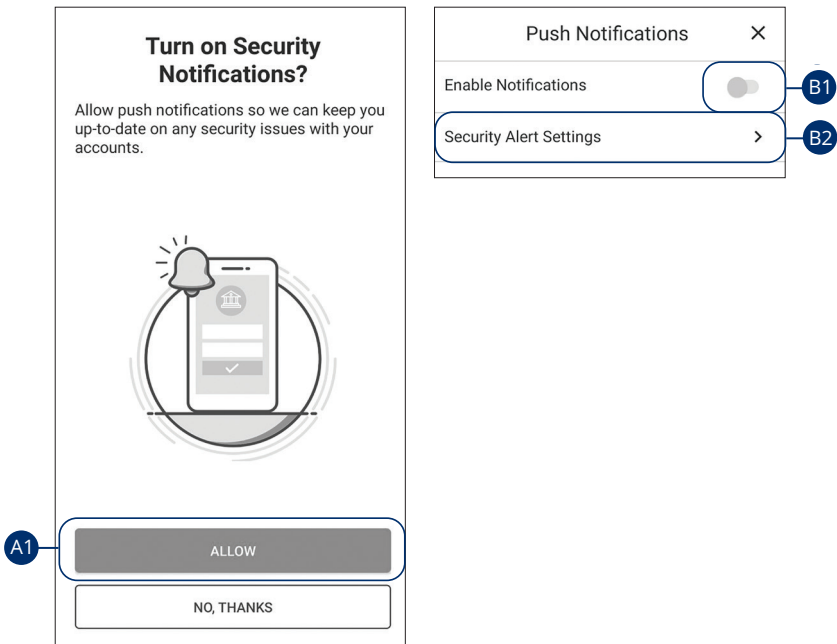
Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”



Note: Push Notifications are available for security, reminder, account and transaction alerts.

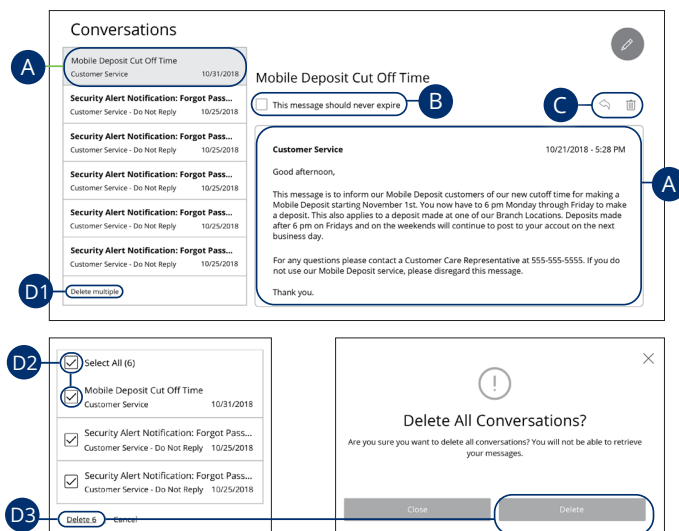


- A.** When you first sign into P1FCU's online banking app you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B.** To enable or disable push notifications at a later time, in the **Settings** tab, tap **Push Notifications**.
 - 1.** Use the **Enable Notifications** switch to enable or disable push notifications.
 - 2.** Tap the respective **Security Alert Settings** tab to edit alerts and their delivery preferences. See Alerts Overview section starting on page 30 for more information.



Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at P1FCU, Secure Messages allow you to communicate directly with a P1FCU member service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the **Messages** tab.

- A.** Click on a message to open it. Messages are displayed on the left side of the screen.
- B.** Messages automatically delete after a certain time. Check the box next to "This message should never expire" to prevent that message from being erased.
- C.** Delete an opened message by clicking the  icon or reply by clicking the  icon.
- D.** Deleting messages
 1. Click the "Delete Multiple" link.
 2. Check the box next to the corresponding delete messages or check the box next to "Select All."
 3. Click the "Delete" link and then the **Delete** button to permanently delete the selected messages.

Security


Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.

The first screenshot shows the 'Conversations' list on the left and a selected message titled 'Mobile Deposit Cut Off Time' on the right. A red circle with the number '1' highlights the pencil icon in the top right corner of the message view.

The second screenshot shows the 'New Conversation' form. Red circles with numbers 1 through 5 highlight the following elements: 1. The pencil icon in the top right corner of the form; 2. The 'Message recipient' dropdown menu; 3. The 'Message subject' text input field; 4. The 'Message' text area; 5. The 'Send Message' button.

Click the **Messages** tab.

1. Create a new message by clicking the  icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

Transaction Types

Moving Money Overview

The heart of Online Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to another P1FCU member, there are various features that help you transfer funds in different ways.

- **Funds Transfer/Loan Payment:**

Move money between your personal P1FCU accounts.

Funds Transfer

From Account

▼

- **Mortgage Payment:**

Move money to a loan at P1FCU.

Loan Payments

Use this form to submit loan payments

From *

▼

To *

- **M2M Transfer:**

Move money to another P1FCU member.

MEMBER TO MEMBER TRANSFER

You can choose to make a single transfer to another member or link another member's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other member, or if you need to create a recurring or future-dated transfer, linking the account is required. When you select the option to link the other member's account to your login, it will place that account number in the drop-down menu in the funds transfer option.

Single Transfer

Link Account

- **Send a Check**

Mail a generated paper check to yourself.

Send a Check

From

▼

- **Bill Pay:**

Pay bills online.

Transactions

Funds Transfer/Loan Payment

When you need to make a one-time or recurring transfer between your personal P1FCU accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.

Funds Transfer

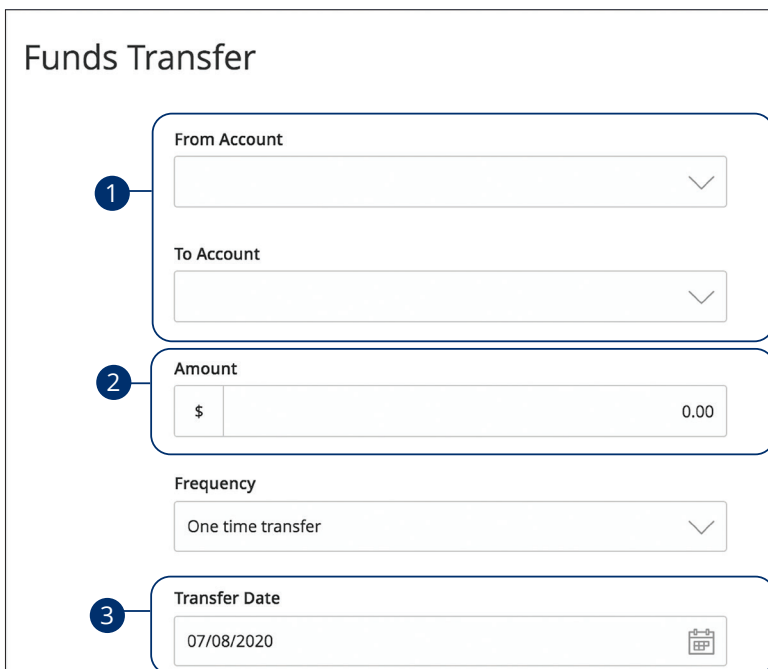
1. From Account

To Account

2. Amount

Frequency

3. Transfer Date



In the **Transactions** tab, click **Funds Tfr/Loan Payment**.

1. Select the accounts to transfer funds between using the “To” and “From” drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.

The screenshot shows a form for setting up a recurring transfer. It includes a frequency dropdown menu, a start date field with a calendar icon, an informational message about holidays, a repeat duration section with radio buttons, a memo field, and a 'Transfer Funds' button. Numbered callouts 4a through 6 point to these specific elements.

4a Frequency
1st of the month

4b Start Date
07/08/2020

4c Repeat Duration
 Forever (*Until I Cancel*)
 Until Date (*Set An End Date*)

5 Memo (optional)

6 Transfer Funds

4b ⓘ Internal transfers that fall on a Sunday or an Observed Holiday will be processed as scheduled.

4. If you would like to set up a recurring transfer, follow the steps below:
 - a. Use the drop-down to select a frequency.
 - b. Enter a start date for this transaction using the calendar features.
 - c. Decide if the transfer will repeat forever or have an end date.
5. Enter a memo.
6. Click the **Transfer Funds** button when you are finished.



Note: You can view, edit or cancel unprocessed transactions by accessing the Recurring Transactions tab within the Activity Center.

Transactions

Mortgage Payments

When you need to make a one-time or recurring payment to your loans with P1FCU, you can use the Mortgage Payment feature.

Regular Loan Payment

The screenshot shows a form titled "Loan Payments" with the instruction "Use this form to submit loan payments". The form contains several fields and a checkbox:

- 1** **From ***: A dropdown menu with the text "...Select From Account--" and a downward arrow.
- 2** **To ***: A dropdown menu with the text "...Select To Account--" and a downward arrow.
- 3** **Payment Type ***: A dropdown menu.
- 4** **Amount ***: A text input field.
- Make this recurring**: A checkbox.
- Date**: A text input field containing "07/08/2020" and a calendar icon.

In the **Transactions** tab, select **Mortgage Payment**.

1. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select "Regular Loan Payment" using the "Payment Type" drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.

The image shows a form for setting up a recurring payment. It includes the following elements:

- Amount ***: A text input field.
- 5a**: A checkbox labeled "Make this recurring" which is checked.
- 5b**: A "Frequency *" dropdown menu.
- Start Date**: A date input field with a calendar icon, showing "07/08/2020".
- End Date**: A date input field with a calendar icon, showing "07/08/2020".
- 5c**: A "Repeat Forever" checkbox which is unchecked.
- 5d**: A "Memo" section with a "Memo/Description" text input field.
- 6**: A "Clear" button and a "Submit" button.
- 7**: A callout pointing to the "Submit" button.

5. If you would like to set up a recurring payment, follow the steps below.
 - a. Check the box next to "Make this a recurring transaction" to repeat the transfer.
 - b. Use the "Frequency" drop-down to specify how often the transfer should occur.
 - c. Enter a start and end date for this transaction using the calendar features.
 - d. If your transaction doesn't have an end date, check the box next to "Repeat Forever."
6. (Optional) Enter a memo.
7. Select the **Submit** button when you are finished.

Principal Only Payment

When you need to make a one-time or recurring payment that will be applied directly to the principal of your loan.

The screenshot shows a 'Loan Payment' form with the following fields and callouts:

- 1**: Points to the 'From Account' and 'To Loan Account' drop-down menus.
- 2**: Points to the 'Payment Type' drop-down menu.
- 3**: Points to the 'Amount' input field, which currently shows '\$ 0.00' and includes a checkbox for 'Make this a recurring transaction'.
- 4**: Points to the 'Date' input field, which currently shows '06/08/2017' and includes a calendar icon.

In the **Transactions** tab, select **Mortgage Payment**.

1. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select "Principal Only Payment" using the "Payment Type" drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.



Note: Principal Only payments cannot be made from External Accounts. Principal Only payments made via Online Banking are acceptable only if the regular monthly payment has been made. If the regular monthly payment or accrued/unpaid interest on the loan was not made in full, we may satisfy the unpaid payment with the Principal Only portion.

The screenshot shows a web form for setting up a recurring transaction. The form includes the following elements:

- Amount:** A text input field containing "\$ 0.00" and a checked checkbox labeled "Make this a recurring transaction" (callout 5a).
- Frequency:** A dropdown menu labeled "How often should this transaction repeat?*" with the text "----Select Transaction Frequency---" (callout 5b).
- Dates:** Two date input fields. The first is labeled "Start Date*" and contains "06/08/2017" with a calendar icon (callout 5c). The second is labeled "End Date*" and contains "Select Date" with a calendar icon (callout 5c).
- Repeat Option:** A checkbox labeled "Repeat Forever" (callout 5d).
- Memo:** A text input field with the placeholder text "Enter letters and numbers only" (callout 6).
- Footer:** A legend "* - Indicates required field" and two buttons: "Clear" and "Submit" (callout 7).

5. If you would like to set up a recurring payment, follow the steps below.
 - a. Check the box next to “Make this a recurring transaction” to repeat the transfer.
 - b. Use the “Frequency” drop-down to specify how often the transfer should occur.
 - c. Enter a start and end date for this transaction using the calendar features.
 - d. If your transaction doesn’t have an end date, check the box next to “Repeat Forever.”
6. (Optional) Enter a memo.
7. Select the **Submit** button when you are finished.

Transactions

M2M Transfer

If you have a friend or relative that also banks through P1FCU, M2M Transfer allows you to send them immediate money. By using their account number, share /loan ID and the first three letters of their last name, you can send them electronic payments and link their account for future deposits.

Linking Someone's P1FCU Account

Instead of typing in someone's information every time you send them money, you can conveniently link their account for future deposits only.

MEMBER TO MEMBER TRANSFER

You can choose to make a single transfer to another member or link another member's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other member, or if you need to create a recurring or future-dated transfer, linking the account is required. When you select the option to link the other member's account to your login, it will place that account number in the drop-down menu in the funds transfer option.

Single Transfer

Link Account

1

LINK AN ACCOUNT

Link another member's account (deposit only) to your online login. Enter recipient member account information. This data is to link a target account to be used in Transfer Funds under the Transaction tab.

Note – Examples of common Share ID's include Savings (0001) and Checking (0040,0041,0042). Loan ID's can range from 0010-0380 depending on how many loans a member has. Share and Loan ID's can be located on account statements or on the Overview screen within Online Banking. When looking at the Overview screen, the Share or Loan ID will be listed after the account number. For example, the Share ID for account number xxxxxx848-0001 would be 0001.

To Account Number *

To share/loan ID *

Account Type *

Checking

First Three of Last Name *

Back

Submit

* - Indicates required field

6

In the **Transactions** tab, select **M2M Transfer**.

1. Select the **Link Account** button.
2. Enter the account number.
3. Enter the share/loan ID.
4. Use the drop-down to select an account type.
5. Enter the first 3 letters of the recipient's last name.
6. Select **Submit** when you are finished.

Rename M2M display name

Account Preferences

Click anywhere on the account row if you would like to add/edit an account nickname, enable SMS/Text banking or view account details. Group and sort accounts as they are displayed on the homepage.

Accounts ^ v

S31 PREFERRED CHECKING XXXXXX7689-S0040 ^ v

Details

Online Display Name Online Display Name

S31 PREFERRED CHECKING x

Current Account Group

Accounts v

Account Visibility

Home

Financial Tools

In the **Settings** tab, select **Account Preferences** (on the mobile app you will need to tap on the Menu button at the top left corner first).

1. Select the icon to change the Online Display Name of an account. Make your changes and select the check mark to save it.

Single Transfers Between P1FCU Accounts

If you only need to send money to someone once, you can generate a single transaction with that person's account number, share/loan ID and the first three letters of their last name.

MEMBER TO MEMBER TRANSFER

You can choose to make a single transfer to another member or link another member's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other member, or if you need to create a recurring or future-dated transfer, linking the account is required. When you select the option to link the other member's account to your login, it will place that account number in the drop-down menu in the funds transfer option.

1 Single Transfer
Link Account

TRANSFER FUNDS TO ANOTHER MEMBER

Make a one-time transfer to another member's account.

Enter Your Account Information

2 3

\$1 REGULAR SAVINGS-50001 : \$1.58

3 4

0.00

Enter Recipient Member Account Information

5 6

7 8

Checking

Back
Submit
9 required field

In the **Transactions** tab, select **M2M Transfer**.

1. Select the **Single Transfer** button.
2. Select the account to take funds from using the "From Account" drop-down.
3. Enter an amount.
4. (Optional) Write a description of your transfer.
5. Enter the account number.
6. Enter the share ID/Loan ID.
7. Use the drop-down to select an account type.
8. Enter the first 3 letters of the recipient's last name.
9. Select **Submit** when you are finished.



Note: To review, edit, or cancel a M2M transfer, visit the Activity Center.

Transactions

Send a Check

We can mail a paper check to you at the address we have on file.

Send a Check

1

2

3

\$0.00

4

5

Send Check
6

In the **Transactions** tab, select **Send Check**.

1. Select the account funds will be taken from using the “From” drop-down.
2. Verify the name and mailing address is correct. To make changes, visit **Address Change** under the **Services** tab.
3. Enter an amount to send.
4. Select the process date.
5. (Optional) Enter a memo.
6. Select the **Send Check** button when you are finished.



Note: All transactions will appear in the **Activity Center**, whether dated immediately or for the future.

Transactions

Activity Center Overview

All transactions initiated through Online Banking or through our app appear in the Activity Center. All single and recurring transactions, as well as deposited checks, show in the Activity Center along with stop payments and check reorders.

The screenshot shows the 'Activity Center' interface. At the top, there are two tabs: 'Single Transactions' and 'Recurring Transactions'. Below the tabs is a search bar labeled 'Search transactions'. To the right of the search bar are icons for a star, a printer, a download arrow, and a filter icon. Below the search bar is a header row with columns: 'Created date', 'Status', 'Transaction Type', 'Account', and 'Amount'. Below the header is a table of transactions. The first row is 'Processed', the second is 'Drafted', and the third is 'Cancelled'. A callout 'F' points to a menu icon next to the amount '\$1.00' in the third row. Below the table, there is a detailed view for a transaction with a callout 'E' pointing to the 'Tracking ID' field. The detailed view includes fields for 'Created', 'Created By', 'Authorized', 'Authorized By', 'Cancelled On', 'Description', 'From Account', and 'To Account'.

Created date	Status	Transaction Type	Account	Amount
2/27/2019	Processed	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXX1234	\$1.00
2/27/2019	Drafted	Funds Transfer - Tracking ID: 123456	Checking Account XXXXXX1234	
2/27/2019	Cancelled	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXX1234	

Tracking ID: 123456
Created: 02/27/2019 11:21 AM
Created By: John Doe
Authorized: 02/27/2019 11:21 AM
Authorized By: John Doe
Cancelled On: 02/27/2019
Amount: \$1.00
Description: Funds Transfer via Online
From Account: Savings Account XXXXXX1234
To Account: Checking Account XXXXXX1234

In the **Transactions** tab, click **Activity Center**.

- Click an appropriate tab at the top to view **Single Transactions** or **Recurring Transactions**.
- Use the search bar to find transactions within that account.
- Print the Activity Center page by clicking the icon. Export your transactions into a different format by clicking the icon.
- Click the icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- Click on a transaction to view more details.
- Click the icon to perform additional functions.

Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

The screenshot shows a filter configuration window for transactions. It includes several sections:

- 1**: A toolbar with icons for favorite, print, download, and a funnel icon for filters.
- 2**: Filter criteria including Transaction Type (set to 'Funds Transfer'), Status (set to 'All'), Account (set to 'All'), and Created By (set to 'All').
- 3**: Date and amount filters for Start Date, End Date, Tracking ID, Min Amount, and Max Amount.
- 4**: A 'Columns to display (max 6)' section with checkboxes for 'Created date', 'To account', 'Process date', 'From account', 'Created by', 'Status', 'Type / ID', and 'Amount'. The 'Apply' button is highlighted.

In the **Transactions** tab, click **Activity Center**.

1. Click the icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

The image shows two dialog boxes:

- 1**: A 'Save as New' dialog with a star icon in the top right corner.
- 2**: The '+ Save as New' button in the dialog.
- 3**: A 'Nickname *' dialog with a text input field containing 'Test'.
- 4**: The 'Save' button in the 'Nickname' dialog.
- 5**: The 'X' icon in the bottom right corner of the 'Save as New' dialog.

In the **Transactions** tab, click **Activity Center**.

1. Click the icon.
2. Click the "+ Save as New" link to create a new favorite template.
3. Enter a name for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Editing Transactions

The Online Activity Center only shows pending transactions initiated within Digital Banking not yet posted to your account. You may edit a share to share transfer or an External Transfer only. The edit feature is not available for Loan payments.

Created date	Status	Transaction type	Account	Amount	Actions
3/14/2019	Authorized	Transfer Funds - Tracking ID: 2143843	REGULAR CHECKING	\$10.00	⋮
3/14/2019	Processed	Transfer Funds - Tracking ID: 2143842	REGULAR CHECKING	\$	Show/Hide Details
3/14/2019	Processed	Transfer Funds - Tracking ID: 2143840	REGULAR CHECKING	\$	Cancel Inquire Copy Edit Print Details

Edit One-Time Transfer

REGULAR CHECKING \$30.91

To Account
REGULAR CHECKING \$928.45

Amount
\$10.00

Transfer Date
03/15/2019

Memo (optional)
Funds Transfer via Online

Cancel
Transfer Funds

In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transaction and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the ⋮ icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.



Note: If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the Recurring Transactions tab in the Activity Center.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.

The screenshot shows the 'Activity Center' interface with two tabs: 'Single Transactions' and 'Recurring Transactions'. A search bar is at the top. Below it is a table of transactions. A callout box highlights the 'Amount' and 'Actions' columns, showing options to 'Approve Selected' and 'Cancel Selected'. A second callout box shows a 'Cancel Transactions' dialog with a 'Confirm' button.

Created date	Status	Transaction Type	Account	Amount	Actions
2/27/2019	Drafted	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXX1234	\$1,000.00	[Approve Selected] [Cancel Selected]
2/27/2019	Drafted	Funds Transfer - Tracking ID: 123456	Checking Account XXXXXX1234	\$1,000.00	[Approve Selected] [Cancel Selected]
2/27/2019	Drafted	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXX1234	\$1,000.00	[Approve Selected] [Cancel Selected]

Cancel Transactions

Are you sure you want to cancel these transactions?

#67157 (\$0.04)
#67140 (\$0.01)

3 of your selected transaction(s) can not be cancelled.
Credit: \$0.00 | Debit: \$0.05

[No] [Confirm]

In the **Transactions** tab, click **Activity Center**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between Amount and Actions to select all transactions.
2. Click the icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Activity Center page.



Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

Canceling Recurring Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.

The screenshot shows the 'Activity Center' interface. At the top, there are tabs for 'Single Transactions' and 'Recurring Transactions', with the latter selected and circled with a blue '1'. Below the tabs is a table of transactions. The first transaction is highlighted, and an 'Actions' menu is open, showing options like 'Toggle Details', 'Cancel series', 'Copy', 'Edit Series', 'View transactions in series', and 'Print Details'. The 'Cancel series' option is circled with a blue '2'. Below the table, a 'Cancel Transaction' dialog box is shown, asking 'Are you sure you want to cancel this transaction?' with 'No' and 'Confirm' buttons. The 'Confirm' button is circled with a blue '3'.

Activity Center

Single Transactions Recurring Transactions 1

Created date - Status - Transaction Type - Account - Amount - 2

Created date	Status	Transaction Type	Account	Amount
7/8/2020	Authorized	Funds Transfer - Tracking ID: 5069086	S31 PREFERRED CHECKING XXXXX7689-S0040	\$20.00

Tracking ID: 5069086 Amount: \$20.00
 Recurring ID: 24944 Description: Funds Transfer via
 Created: 07/08/2020 9:23 AM From Account: S31 PREFERRED CH
 Created By: P1FCU Member S0040
 Authorized: 07/08/2020 9:23 AM To Account: S1 REGULAR SAVIN
 Authorized By: P1FCU Member Frequency: Every month on the
 Start Date: 07/31/2020
 No End Date: No End Date
 Is Recurring: Yes
 Transactions to Date: 1
 Next Transaction: 08/01/2020

Actions

- Toggle Details
- Cancel series
- Copy
- Edit Series
- View transactions in series
- Print Details

Cancel Transaction

Are you sure you want to cancel this transaction?

No Confirm 3

In the **Transactions** tab, select **Activity Center**.

1. Select the **Recurring Transactions** tab.
2. Browse through your pending transactions, select the "Actions" drop-down and select "Cancel Series."
3. Select the **Confirm** button when you are finished. The status then changes to "Cancelled" on the Activity Center page.

Bill Payment

Payments Overview

Bill Pay with P1FCU allows you to stay on top of your monthly finances. Having your bills linked to your credit union account enables you to electronically write checks and send payments all in one place.

The first time that you select **Bill Payment** under the **Transactions** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.

The screenshot shows the 'Make Payments' section of a web application. At the top, there are navigation tabs: 'Bills & Payments', 'Payment Records', 'Administration', and 'Help'. Below this is a 'Make Payments' header with a search bar (A) and a 'Find' field (C). A notification banner (E) states '17 items need your attention!'. The main area is divided into 'Pending Payments' (F) and 'Last 5 Processed Payments' (I). The 'Pending Payments' table (H) lists bills with columns for 'Send', 'Pay To', 'Amount', and 'Send On'. The 'Last 5 Processed Payments' table (I) lists past payments with columns for 'Sent', 'Paid To', and 'Amount'. A 'Reminders' section (J) offers help with managing payments. A 'Other Tasks' section (J) includes links for 'Accounts to use', 'Find a payment', 'Alert preferences', and 'Help'. Callouts A through J are placed around the interface to highlight these specific elements.

- A.** The navigation bar appears on the top of the screen in every view. You can navigate to the payments features under the **Bills & Payments** tab.
- B.** You can use the display tabs to sort your payees by activity, unpaid, name or create a custom view.
- C.** The search bar can help you locate payees.
- D.** You can view all of your payees on the left side of the screen.
- E.** Items that need immediate attention show up as a link above your pending payments.
- F.** Your pending transactions display in the right sidebar under "Pending Payments."
- G.** To print a list of your pending payments, select the "Print Confirmation" link.
- H.** You can view your transaction history in the right sidebar under History.
- I.** Selecting the "View history/reports" link shows you more details about your recently processed transactions and history.
- J.** Other tasks are displayed at the bottom of the page.

Bill Payment

Creating a Payee

The information printed on your bill is all you need to set up a payee. When creating a payee, there are two types you can add: Known and unknown.

Known: You may have the option to sign up for e-bills if the payee is preloaded in our database. For more information on e-bills, visit page 66.

Unknown: If you have a payee who is not in our system, no problem! You can add their contact information and send them a payment, but you may not be able to sign up for e-Bills.

1

Pay someone new: Find:

2a

2b

Add a Person or Business to Pay x

We need some information before sending your first payment to AT&T.

Good News!
Since we already know this business, we just need an account number and zip code to set them up.

Your AT&T account number: [Learn more...](#)
(Please enter the number that appears on your statement; your account number is not your phone number.)

Zip code where you send payments: -
Entering all 9 digits helps us more accurately identify this payee.

In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Enter the name of a person or business and select the **Add** button.
2. (Known Payee Only) Enter the payee's information.
 - a. Enter their account number and zip code.
 - b. Select the **Continue** button.

Add a Person or Business to Pay x

We need some information before sending your first payment to Bob Dylan.

Account number (if you have one):

Address:

City: State: Zip code:
 -- -

Phone (optional):
 - -

[Learn more](#)

3

Entering all 9 digits helps us more accurately identify this payee.

If you ask us to investigate a payment issue, we'll use this number to contact the payee.

4

3. Enter the payee's account number or their street address.
4. Select the **Continue** button when you are finished.



Note: You can assign a nickname to a payee for easy identification. If you need to change a payee's nickname, locate the payee and select the "Change Payee Nickname" link. Make your changes and select the **Save** button.

Bill Payment

Editing a Payee

Bill pay lets you manage to your existing payees if their contact information or account number changes. You can also make changes to their phone number, category or nickname from the same page.

The image shows a two-step process for editing a payee. Step 1 shows a dropdown menu for the payee 'Amazon, *1360'. Step 2 shows the 'View/Change payee details' link selected in the dropdown. Step 3 shows the 'Change information' link on the 'Payee Details' page.

Step 1: Amazon, *1360

Step 2: View/Change payee details

Step 3: Change information

Payee Details Page:

Amazon

Address: Chase Credit Card
On file [Learn more](#)

Chase Credit Card confirmed a preferred payment address. If it changes, we'll be the first to know.

Sometimes payees provide us with a preferred address to which payments should be sent. This address may be different than the address displayed above.

Account number: *1360
Name on account: KARI
Phone number: Not on file
Category: None

[Change information](#)

Payee Information

[Change payee information](#)
[Change e-bill information](#)
[Set up autopay](#)
[Change notification options](#)

Options

[Delete payee](#)
[Deactivate payee](#)
[Cancel e-bill](#)

Bills & Payments

[View bill history](#)
[Pay this payee](#)
[View payment history](#)

E-bill Information

You are receiving e-bills.
Billing cycle is monthly.

[Change information](#)
[Cancel e-bill](#)

Automatic Payments

Autopay is off.

Payment option: Pay manually
[Set up autopay](#)

Reminders

Reminder is unavailable because Amazon is enrolled in e-bills.

Notifications

Notification is on.

Send e-mail when: Payment made
Bill received
No bill received within 10 days of billing date
No payment scheduled 10 days before payment due

[Change notification options](#)

In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select a payee to edit.
2. Select the "View/Change payee details" link.
3. Select the "Change information" link.

Edit Payee

Please modify the appropriate information below and then click "Save changes".

Sometimes payees provide us with a preferred address to which payments should be sent. This address may be different than the address displayed below.

Payee:	Chase Credit Card
Address:	On file Learn more
	Chase Credit Card confirmed a preferred payment address. If it changes, we'll be the first to know.
Phone:	<input type="text"/>
Payee status:	Active
Account number:	<input type="text"/>
Name on account:	KARI <input type="text"/>
Payee nickname:	Amazon <input type="text"/>
Payment category:	None <input type="button" value="v"/>

4

5

4. Make the necessary changes to the payee.
5. Select the **Save Changes** button when you are finished making changes.

Bill Payment

Deactivating or Deleting a Payee

If you no longer need a payee, you can deactivate or permanently delete them from your bill pay, however this does not erase data from an existing payment using that payee.

1 Amazon, *1360 x \$ 06/12/2017 Pay

2 View/Change payee details Pay automatically

3 Delete payee

4 Delete payee Cancel

Delete Payee

Preview information for Bob Dylan

Warning: By clicking "Delete payee," you will permanently remove this payee from your account. If you think you may need to pay Bob Dylan in the future, you may temporarily remove Bob Dylan from your active payee list by [deactivating this payee](#) instead.

Payee: Bob Dylan
Address: [Redacted]
Payee status: Active
Account number: *6789
Name on account: KARI
Payee nickname: Bob Dylan
Payment category: None

Delete payee Cancel

Deactivate Payee

Preview information for Bob Dylan

Please note that by deactivating this payee all pending payments to this payee will be canceled.

Payee: Bob Dylan
Address: [Redacted]
Payee status: Active
Account number: *6789
Name on account: KARI
Payee nickname: Bob Dylan
Payment category: None

Deactivate payee Cancel

In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select the payee you want to delete or deactivate.
2. Select the "View/Change payee details" link.
3. Select either the "Delete payee" or "Deactivate payee" link.
4. Select either the **Delete Payee** or **Deactivate Payee** button.



Note: Deleting a payee will completely remove it from the member's Bill Pay account. Deactivating will simply shut down the payee, but it will remain on the member's Bill Pay account and can be reactivated at a later date.

Bill Payment

Scheduling a Payment

It is easy to pay your bills once you set up payees. When you select the Bills & Payments tab, you see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

Pay To	Amount	Send On
Show all payees ▾ sorted by name ▾ 2204 Truck License, *5618 ▾ Last paid: \$118.21 on 12/15/2016 Set up: reminder autopay	Pay from: Bill Pay Checking, *2532 ▾ \$ <input type="text"/> <input type="button" value="Add memo"/>	06/13/2017 <input type="button" value="Calendar"/> Deliver by: 06/19/2017 <input type="button" value="Pay"/>

In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select the account to pay with using the "Pay from" drop-down.
2. Enter the payment amount.
3. Enter the payment date using the calendar feature.
4. Add a memo or comment for your payment.
5. Select the **Pay** button when you are finished.



Note: If you are making a payment requiring a coupon or piece of paper to go with your payment, we strongly suggest that you manually write a paper check and mail it along with the coupon. Although rare, court-ordered payments and other government payments may require a coupon for timely processing.

Bill Payment

Setting Up Autopay

Our Autopay feature keeps you ahead of your payments by paying your bills on time, every time. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

Amazon, *1360

Last paid: \$50.00 on 05/30/2017

Set up: **autopay** 1

\$ 06/12/2017 **Pay**

Deliver by: 06/13/2017

Set Payment Options

You currently don't have any automatic payment rules for Amazon, *1360.

Payment option:

- Pay manually (turn off autopay)
- Pay automatically in response to an e-bill
- Pay automatically at regular intervals

2

Save changes **Don't save changes**

In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Find the payee you wish to set up a recurring payments for and select the "autopay" link.
2. Select a payment option:
 - Pay automatically in response to an e-bill.
 - Pay automatically at regular intervals.

Set Payment Options

You currently don't have any automatic payment rules for Amazon, *1360.

Payment option: Pay manually (turn off autopay)
 Pay automatically in response to an e-bill
 Pay automatically at regular intervals

Funding account: Always use my default (Bill Pay Checking, ...2532) ▾

Amount: Always pay full balance
 Always pay minimum due
 Pay nothing and file this bill upon receipt
 Create my own rule

Send payment: 10 calendar days prior to due date
 When e-bill arrives

4

3a

Set Payment Options

You currently don't have any automatic payment rules for Amazon, *1360.

Payment option: Pay manually (turn off autopay)
 Pay automatically in response to an e-bill
 Pay automatically at regular intervals

Funding account: Always use my default (Bill Pay Checking, ...2532) ▾

Amount: \$

Frequency: Monthly ▾

Start on: 06/13/2017 [Learn more...](#)

Continue payments: indefinitely
 until
 - or -
 number of instances:
 Different last payment amount: \$ (optional)

4


3b

3. Enter the required information.
 - a. **Pay automatically in response to an e-bill:** Select the funding account, the amount and when to send the payment.
 - b. **Pay automatically at regular intervals:** Select the funding account, amount, frequency, start date and end date.
4. Select the **Save Changes** button when you are finished.

Bill Payment

Editing a Payment

You can edit your automatic payments even after you schedule them, giving you the freedom to change the way you make your payments.

Pending Payments		 Print Confirmation
Send	Pay To	Amount
06/12	JC Penny's	\$ 25.00 In-Process
12/11	HOUSE TAXES -...	\$ 1464.53 Edit Cancel
Total		\$ 1489.53

Edit Automatic Payment ✕

This payment is an automatic payment.


Do you want to edit this payment or the automatic payment rule for this payee?

2 Edit just this payment
Edit the automatic rule

Edit Payment ✕

HOUSE TAXES - BARBARA FRY, TAX C, *0104

Amount: \$ 1464.53

Send on: 12/11/2017 

Deliver by: 12/15/2017

Pay from: Bill Pay Checking, *2532 ⌵

Payment category: None ⌵

Memo:

4 Save
Don't save changes

In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select the "Edit" link next to a payment in the Pending Payments window.
2. Select the **Edit Just This Payment** button.
3. Make the needed changes to the payment.
4. Select the **Save** button when you are finished making changes.

Bill Payment

Deleting a Payment

If you need to cancel a pending automatic payment for any reason, you can do so from the Bills & Payments tab. Deleting a payment is permanent and cannot be undone.

The image shows two screenshots from a software interface. The top screenshot is a 'Pending Payments' window. It has a title bar with 'Pending Payments' and a 'Print Confirmation' link with a printer icon. Below the title bar is a table with columns 'Send', 'Pay To', and 'Amount'. The table contains two rows: '06/12 JC Penny's' with amount '\$ 25.00' and status 'In-Process'; and '12/11 HOUSE TAXES -...' with amount '\$ 1464.53' and links 'Edit' and 'Cancel'. A 'Total' row shows '\$ 1489.53'. A blue circle with the number '1' is placed over the 'Cancel' link. The bottom screenshot is a 'Cancel Payment?' dialog box with a close button 'x'. It asks: 'Are you sure you want to cancel the 12/11/2017 payment to HOUSE TAXES - BARBARA TAX C, *0104?'. Below the question is the text 'This action cannot be undone.' At the bottom are two buttons: 'Cancel payment' (highlighted with a blue circle and the number '2') and 'Don't cancel payment'.

Send	Pay To	Amount	
06/12	JC Penny's	\$ 25.00	In-Process
12/11	HOUSE TAXES -...	\$ 1464.53	Edit Cancel
Total		\$ 1489.53	1

Cancel Payment? x

Are you sure you want to cancel the 12/11/2017 payment to HOUSE TAXES - BARBARA TAX C, *0104?

This action cannot be undone.

2 Cancel payment Don't cancel payment

In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select the "Cancel" link next to a payment in the Pending Payments window.
2. Select the **Cancel Payment** button to permanently delete the payment.

Bill Payment

Setting Up E-Bills

E-bills offer the convenience of receiving your bills within your online bill pay. That means no more paper, so you never miss a bill! Only billers that are preset in the system have the potential to be set up as e-bills.

The screenshot shows a web interface for setting up e-bills. At the top, there is a header for 'AT&T, *6789' with a dropdown arrow, a dollar sign, a date '06/12/2017', and a 'Pay' button. Below this, there is a 'Set up e-bill reminder | autopay' link and an 'Add memo' button. A blue circle with the number '1' points to the 'e-bill' link. The main content area has tabs for 'Bills & Payments', 'Payment Records', 'Administration', and 'Help'. Under 'Bills & Payments', there is a 'Set Up E-bill' section. It includes a 'Back to Make Payments' link and a 'Pending E-bills' section. The 'Set Up E-bill' section prompts the user to 'Select an e-bill eligible payee from the list below.' and shows a dropdown menu with 'AT&T, *6789' selected. Below this, there is a form with fields for 'Online ID', 'Passcode', 'Confirm passcode', and 'Security passcode'. A blue circle with the number '2' points to these fields. There is also a 'Billing cycle' dropdown menu set to 'Monthly' and a 'Learn more...' link. A blue circle with the number '3' points to a 'Setup E-bill' button. At the bottom left, there are links for 'How Do I...', 'Glossary', and 'FAQs'.

In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select the “e-bill” link under the bill you would like to set e-bills up for.
2. Enter your online ID, passcode, security passcode and bill cycle.
3. Select the **Set Up E-bill** button when you are finished.



Note: When your e-bill is available, it shows up in green by the payee’s name or you receive an email reminder. You can then pay your bill by sending a one-time payment or an automatic payment.

Amazon, *1360

Last paid: \$50.00 on 05/30/2017

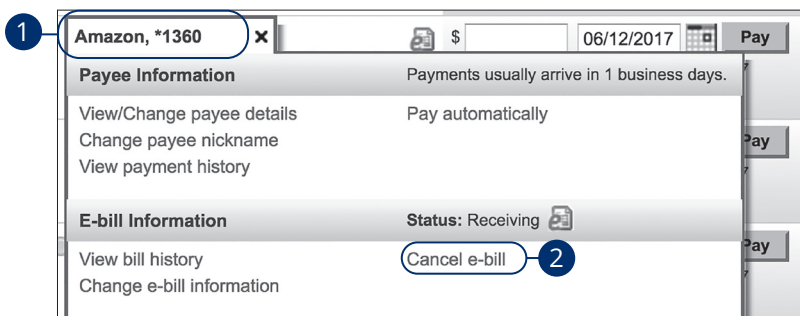
Set up: autopay



Bill Payment

Cancelling E-Bills

You can cancel an e-bill for a specific payee if you no longer wish to receive them and go back to receiving paper bills.



In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select the payee that you no longer need e-bills for.
2. Select the "Cancel e-bill" link.

Bill Payment

Setting Up Reminders

When a bill is due, bill pay can send you reminders to ensure all of your bills get paid on time. After setting up a reminder, you receive an email to notify you when a bill is due so you never forget a payment.

The screenshot shows a bill payment interface for AT&T, *6789. A blue circle with the number '1' highlights the 'reminder' link in the 'Set up: e-bill' section. Below this is a 'Set Up Reminder' dialog box. The dialog box contains the following fields and options:

- Frequency:** Monthly (dropdown menu)
- Next Payment Date:** [calendar icon]
- Send email to me:** 10 (dropdown menu) calendar days before next payment date
- Estimated amount:** \$ [input field] (optional)

At the bottom of the dialog box, the 'Save' button is circled with a blue circle containing the number '3', and the 'Don't save changes' button is also visible.

In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select the payee that you would like to set up a reminder for and select the "reminder" link.
2. Enter the details for your reminder including the frequency, next payment date, when you would like an email notification and the estimated amount.
3. Select the **Save** button when you are finished.

Bill Payment

Editing a Reminder

You can make changes to your existing reminders at any time. If you need to turn a reminder off, you can do so from the same page.

The screenshot shows a web interface for editing a bill payment reminder. At the top, a card for the payee 'AT&T, *6789' is visible, with a circled '1' next to the payee name. Below this card are links for 'View/Change payee details', 'Change payee nickname', and 'View payment history'. To the right, there is a 'Pay automatically' section with a circled '2' next to the 'Change reminder options' link. Below this is a 'Change Reminder Options' dialog box. The dialog has a title bar with 'AT&T, *6789' and a close button. Inside, there are two radio buttons: 'Change reminder' (selected) and 'Turn off reminder'. Below these are fields for 'Frequency' (set to 'Monthly'), 'Next Payment Date' (set to '07/16/2017'), and 'Send email to me' (set to '10' days before next payment date). The 'Email will arrive on' date is '07/06/2017'. There is also an 'Estimated amount' field. At the bottom of the dialog, there is a circled '4' next to a 'Save' button and a 'Don't save changes' button. A circled '3' is also present next to the 'Change reminder' radio button.

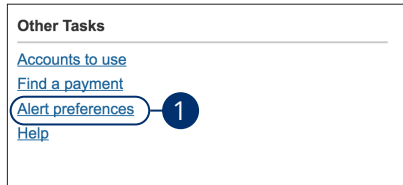
In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select the payee that has a reminder you want to edit.
2. Select the "Change reminder options" link.
3. Make the necessary edits.
4. Select the **Save** button when you are finished making changes.

Bill Payment

Alerts

Bill pay sends you multiple alert emails to inform you about your payments and bills. You can edit which alerts you receive by turning a specific email notification on or off.



	E-mail	
Payments	<input type="checkbox"/>	All Available
Notification - Your payment to <payee nickname> was made	<input checked="" type="checkbox"/>	
Notification - Your automatic payment to <payee nickname> was canceled	<input checked="" type="checkbox"/>	
Notification - Automatic payment for <payee nickname> scheduled	<input checked="" type="checkbox"/>	
Notification - Payment to <payee nickname> unsuccessful	<input checked="" type="checkbox"/>	
Action required - Your electronic funds transfer to <payee nickname> was unsuccessful	<input checked="" type="checkbox"/>	
Notification - Duplicate payment prevented	<input checked="" type="checkbox"/>	
Action required - Electronic fund transfer to <payee nickname> unsuccessful	<input checked="" type="checkbox"/>	
Notification - Your electronic fund transfer to <funding account> unsuccessful	<input checked="" type="checkbox"/>	
Notification - Card payment to <payee nickname> unsuccessful	<input checked="" type="checkbox"/>	
Notification - Automatic payment rule for <payee nickname > about to expire	<input checked="" type="checkbox"/>	
E-Bills		
Security		
Funding Account		

In the **Transactions** tab, select **Bill Payment**, then **Bills & Payments**.

1. Select the "Alert Preferences" link at the bottom of the Make Payments page.
2. Check or uncheck the boxes to turn a specific alert on or off.

Bill Payment

Creating a Report

You can create and run reports to keep track of your payments. These reports can help you keep up with your payment statuses and amounts paid all within a time frame you select.

1

View Reports Search Records

View Reports

Here are the payments for this report. To view a different report, please select the new report from the "Select a different report to view" listbox. If you want to add a report to this listbox, go to the [Create a Report](#) page.

Select a different report to view:

Current Month: ▼ View **Create a report** 2

Records from 06/01/2017 to 06/30/2017 [Print](#) | [Download](#) | [Edit/Delete report](#)

Sent On	Paid To	Amount	Status/Confirmation	Paid From	Memo/Note
06/13/2017	Perfection Tire	\$100.00	In-Process 2BJ98VP4	Bill Pay Checking, *2532 Electronic	Payment details Add a Note

In the **Transactions** tab, select **Bill Payment**, then **Payment Records**.

1. Select the "View Reports" link.
2. Select the "Create a report" link.

[Edit/delete an existing report](#)

3 **Report title:**

4 **Time frame:** Use pre-defined range
 (Last 30 Days) Define custom date range
 From: 06/13/2017 To: 06/12/2017

5 **Subtotal:** (Do Not Subtotal) Include: Filed items Unpaid bills

6 **Payees:** [Select all payees](#) [De-select all payees](#) [Hide inactive payees](#)

<input type="checkbox"/> 2204 Truck License	<input type="checkbox"/> Advantage Weed and Pest Control
<input type="checkbox"/> Amazon	<input type="checkbox"/> Bank of America Credit Cards
<input type="checkbox"/> Cabela's	<input type="checkbox"/> Cable One
<input type="checkbox"/> Chase Card - Dont use this one	<input type="checkbox"/> CDL - City of Lewiston
<input type="checkbox"/> COSSD - Central Orchards Sewer	<input type="checkbox"/> Culligan LLC
<input type="checkbox"/> [Deleted]	<input type="checkbox"/> DirectTV
<input type="checkbox"/> Discover Credit Card	<input type="checkbox"/> Dr Meyers office
<input type="checkbox"/> Home Depot	<input type="checkbox"/> Harry Richies
<input type="checkbox"/> HOUSE TAXES -	<input type="checkbox"/> House payment
<input type="checkbox"/> TAX C	<input type="checkbox"/> Inland Cellular
<input type="checkbox"/> JC Penney's	<input type="checkbox"/> Lewiston Ortho Asso
<input type="checkbox"/> Les Schwab	<input type="checkbox"/> LTD Commodities LLC
<input type="checkbox"/> LOID - LEWISTON ORCHARDS	<input type="checkbox"/> NEWSPAPER - LEWISTON
<input type="checkbox"/> IRRIGAT	<input type="checkbox"/> MORNING TRI
<input type="checkbox"/> Mattress Wells Fargo Financial	<input type="checkbox"/> Overhead Door, Inc
<input type="checkbox"/> Old Navy	<input type="checkbox"/> Peak Performance PT
<input type="checkbox"/> P1 Visa	<input type="checkbox"/> PHONES - SPRINT [Deleted]
<input type="checkbox"/> Perfection Tire	<input type="checkbox"/> Twin County United Way
<input type="checkbox"/> TV - GE MONEY BANK	<input type="checkbox"/> VMC - Valley Medical Center
<input type="checkbox"/> [Deleted]	
<input type="checkbox"/> Victoria Secret	

7 **Funding accounts:** [Select all accounts](#) [De-select all accounts](#)

<input type="checkbox"/> 13-3525359, *2539 [inactive]	<input type="checkbox"/> 13-3525359.1, *2531 [inactive]	<input type="checkbox"/> 13-3525359.2, *2532 [inactive]
<input type="checkbox"/> Bill Pay Checking, *2532 [inactive]	<input type="checkbox"/> Checking Main, *2539 [inactive]	<input type="checkbox"/> Checking Main, *2539 [inactive]
<input type="checkbox"/> Checking Main, *2539 [inactive]	<input type="checkbox"/> GoodSense Checking, *2531 [inactive]	<input type="checkbox"/> GoodSense Checking, *9974 [inactive]
<input type="checkbox"/> Israel Checking, *2531 [inactive]	<input type="checkbox"/> Israel Checking, *2531 [inactive]	<input type="checkbox"/> Israel Primary Checking, *9429 [inactive]
<input type="checkbox"/> Lynae Checking, *0613 [inactive]	<input type="checkbox"/> NEW MICR, *9974 [inactive]	<input type="checkbox"/> Precision Checking, *9882 [inactive]
<input type="checkbox"/> XXXX2539, *2539 [inactive]		

8 **Payment statuses:** [Select all statuses](#) [De-select all statuses](#)

<input type="checkbox"/> Scheduled	<input type="checkbox"/> Insufficient Funds	<input type="checkbox"/> Canceled
<input checked="" type="checkbox"/> Completed	<input type="checkbox"/> Declined	<input type="checkbox"/> In-Process

9 **Options:** Save as default report

10 **Create a report**

3. Enter a report title.
4. Enter a time frame.
5. Select a subtotal and check the boxes if you would like to include filed items or unpaid bills.
6. Select payees to include in your report by checking the box next to their name.
7. Select funding accounts by checking the box next to their names.
8. Choose the payment statuses by checking the appropriate boxes.
9. Check the box if you want to save the report as a default.
10. Select the **Create a Report** button when you are finished.

Bill Payment

Searching Records

Bill pay electronically stores your payment records so it is easy to locate certain payments. If you ever need proof of a payment, all you need to do is search your records using details about the payment.

The screenshot shows a web interface for searching records. At the top, there are two tabs: 'View Reports' and 'Search Records', with the latter being selected and circled with a blue '1'. Below the tabs is the heading 'Search Records'. A paragraph of text instructs the user to enter information and click 'Search records.' For advanced reporting options, it points to a 'Create a Report' page. The form contains several fields: 'Payee:' with a dropdown menu showing 'All payees' (circled with a blue '2'); 'Funding account:' with a dropdown menu showing 'All accounts' (circled with a blue '3'); 'Time frame:' with two radio buttons: 'Use pre-defined range' (selected) and 'Define custom date range'. Under 'Use pre-defined range', there is a dropdown menu showing 'Last 30 Days' (circled with a blue '4'). Under 'Define custom date range', there are 'From:' and 'To:' date pickers with the values '05/14/2017' and '06/13/2017' respectively. Below the time frame section is a 'Subtotal:' dropdown menu showing 'Do Not Subtotal' (circled with a blue '5'). Underneath is an 'Include:' section with two checkboxes: 'Filed items' and 'Unpaid bills'. At the bottom of the form is a 'Search records' button (circled with a blue '6').

In the **Transactions** tab, select **Bill Payment**, then **Payment Records**.

1. Select the “Search Records” link.
2. Select the payee using the drop-down.
3. Select the account the payment came from using the “Funding account” drop-down.
4. Choose the time frame.
5. Select the subtotal and check the boxes if you would like to include filed items or unpaid bills.
6. Select the **Search Records** button when you are finished.

Bill Payment

Editing a Report

You can make changes to your reports to help you get better information about your transactions. Reports can be edited at any time to get you accurate details about your online payments.

1 View Reports [Search Reports](#)

View Reports

Here are the payments for this report. To view a different report, please select the row report from the "Select a different report to view" listbox. If you want to add a report to this listbox, go to the Report page.

Select a different report to view:
Current Month:

Records from 06/01/2017 to 06/30/2017 [Print](#) [Download](#) [Edit/delete report](#)

Send On	Paid To	Amount	Status/Confirmation	Paid From	Memo/Note
06/13/2017	Perfection Tire	\$100.00	In-Process 2B,J98V74	Bill Pay Checking, *2532 Electronic	Payment details Add a Note

2 [Edit/delete report](#)

Edit/Delete a Report

To edit a report, please select the report title and click "Edit report". To delete a report, select the report title and click "Delete report". To view the details of a report before you delete it, select the report title and click "Edit report".

Select report:

3

Edit/Delete a Report

Please review the details of your report below, make changes as necessary, and then click Save changes. To delete this report, click Delete report.

Report title: Current Month

Title name: Use pre-defined range
 Define custom date range
Current Month:

Subtotal: No Subtotal Yes

Include: Filed items Unpaid bills

Payees: [Select all payees](#) [De-select all payees](#) [Hide inactive payees](#)

- 2204 Truck License
- Advantage Weed and Pest Control
- Amazon
- AT&T
- AT&T (Deleted)
- Bank of America Credit Cards
- Bob Dylan (Deleted)
- Bob Dylan (Deleted)
- Cabela's
- Cabela's
- Chase Card - Don't Use This one
- CGL - City of Lewiston
- CORD - Central Orchards Sewer D
- Culligan LLC
- Discover Credit Card
- Discover TV
- Dr Meyers office
- Hana Dept
- Harry Riches
- HOUSE TAXES
- Inland Cellular
- Joe Smith
- JC Penney's
- Joe Schmo
- Joe Schmo
- Lescare Ben
- Les Schwab

4

5

Funding accounts: [Select all accounts](#) [De-select all accounts](#)

- Lewiston Ortho Assn
- LOD - LEWISTON ORCHARDS (RRQAT)
- LTD Commodities LLC
- MetLife Wells Fargo Financial
- NEWSPAPER - LEWISTON MORNING TH
- Old Navy
- Overhead Door, Inc
- P1 Visa
- Peak Performance PT
- Perfection Tire
- PHONES - SPRINT (Deleted)
- TV - DE MONEY BANK (Deleted)
- Twin County United Way
- Victoria Secret
- VMC - Valley Medical Center

Payment statuses: [Select all statuses](#) [De-select all statuses](#)

- Scheduled
- In-Process Funds
- Cancelled
- Completed
- Desired
- In-Process

Options: Save as default report

5

In the **Transactions** tab, select **Bill Payment**, then **Payment Records**.

1. Select the "View Reports" link.
2. Select the "Edit/delete report" link.
3. Select the report you want to edit using the drop-down and select the **Edit Report** button.
4. Make the necessary changes.
5. Select the **Save Changes** button when you are finished making changes.

Bill Payment: Editing a Report

Bill Payment

Deleting a Report

When you no longer need to run a certain report, you can easily delete it. This permanently deletes the report from your online bill pay.

View Reports [Search Records](#)

View Reports 1

Here are the payments for this report. To view a different report, please select the new report from the "Select a different report to view" listbox. If you want to add a report to this listbox, go to the [Create a Report](#) page.

Select a different report to view:

Records from 06/01/2017 to 06/30/2017 [Print](#) | [Download](#) | [Edit/Delete report](#) 2

Sent On	Paid To	Amount	Status/Confirmation	Paid From	Memo/Note
06/13/2017	Perfection Tire	\$100.00	In-Process 2B,J98VP4	Bill Pay Checking, *2532 Electronic	Payment details Add a Note

Edit/Delete a Report

To edit a report, please select the report title and click "Edit report". To delete a report, select the report title and click "Delete report". To view the details of a report before you delete it, select the report title and click "Edit report".

Select report:

3

In the **Transactions** tab, select **Bill Payment**, then **Payment Records**.

1. Select the "Search Records" link.
2. Select the "Edit/delete report" link.
3. Select the report you would like to delete using the drop-down and select the **Delete Report** button to permanently remove it.

Bill Payment

Changing or Deleting a Funding Account

You can change which account is your default funding account if you need to pay bills with another account. If an account is no longer needed within bill pay, you can easily delete it.

1 [Funding Account List](#) | [Manage Categories](#) | [Contact Client Services](#)

Funding Accounts

Here is a list of your current funding accounts.

Funding Account	Description	Status	Default Account	
Bill Pay Checking 2532	P1FCU Checking	Active	No Change 2	Delete
Israel Checking 2531	P1FCU Checking	Active	No Change	Delete 3

In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the "Funding Account List" link.
2. Select the "Change" link next to an account to make it the default account.
3. Select the "Delete" link next to an account to remove it.

Bill Payment

Editing a Funding Account

Your current funding accounts can be edited if you need to change the nickname or next check number.

1

Funding Account List | Manage Categories | Contact Client Services

Funding Accounts

Here is a list of your current funding accounts.

Funding Account	Description	Status	Default Account	
Bill Pay Checking *2532	P1FCU Checking	Active	No Change	Delete
Israel Checking *2531	P1FCU Checking	Active	No Change	Delete

2

Edit Funding Account Information

3

Bank name: P1FCU
 Current account name: Bill Pay Checking
 Funding account nickname:
 Next check number:

4

In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the "Funding Account List" link.
2. Select an account name to make changes.
3. Make the necessary changes to the nickname or next check number.
4. Select the **Save Changes** button when you are finished making changes.

Bill Payment

Creating a Category

Bill Pay allows you to sort your payees into categories for easy access. If you have multiple bills for your car, home or credit cards, creating a category helps you stay organized and keeps you from missing payments.

The screenshot shows the 'Manage Categories' interface. At the top, there are links for 'Funding Account List', 'Manage Categories', and 'Contact Client Services'. Below this is the 'Manage Categories' section with a table:

Payment Category	New Category Name	Delete
Auto		<input type="checkbox"/>
Credit Card		<input type="checkbox"/>
General		<input type="checkbox"/>
Household		<input type="checkbox"/>
Miscellaneous		<input type="checkbox"/>
Utilities		<input type="checkbox"/>

Below the table are buttons for 'Save changes!' and 'Add a new category'. The 'Add Payment Category' section has a 'Payment category:' field and a list of 'Payees to include in category:' with checkboxes. A list of payees is shown on the right side of the 'Add Payment Category' section. At the bottom are 'Add category' and 'Cancel' buttons.

In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the "Manage Categories" link.
2. Select the "Add a new category" link.
3. Enter the category name.
4. Add a payee to the category by checking the box next to their name.
5. Select the **Add Category** button when you are finished.

Bill Payment

Changing a Category Name

Bill pay makes managing your categories, so your bills are always organized.

The screenshot shows a web interface for managing bill payment categories. At the top, there are navigation links: 'Existing Account List', 'Manage Categories' (highlighted with a blue circle and the number 1), and 'Contact Client Services'. Below the navigation is the title 'Manage Categories' and a sub-header 'Payment Category'. A text instruction reads: 'Please edit or remove existing categories. To view more details, click on a category name. You can also add a new category at any time.' The main content is a table with columns for 'Payment Category', 'New Category Name', and 'Delete'. The table lists several categories: Auto, Credit Card, General, Household, Miscellaneous, and Utilities. Each category has a corresponding input field for the 'New Category Name' and a checkbox in the 'Delete' column. A blue circle with the number 2 is placed over the 'New Category Name' input field for the 'Credit Card' category. At the bottom of the table, there are two buttons: 'Save Changes' and 'Add a new category'. A blue circle with the number 3 is placed over the 'Save Changes' button.

Payment Category	New Category Name	Delete
Auto	<input type="text"/>	<input type="checkbox"/>
Credit Card	<input type="text"/>	<input type="checkbox"/>
General	<input type="text"/>	<input type="checkbox"/>
Household	<input type="text"/>	<input type="checkbox"/>
Miscellaneous	<input type="text"/>	<input type="checkbox"/>
Utilities	<input type="text"/>	<input type="checkbox"/>

[Save Changes](#) [Add a new category](#)

In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the "Manage Categories" link.
2. Enter a new category name
3. Select the **Save Changes** button when you are finished.

Bill Payment

Editing a Category

If you need to edit or rename your categories for any reason, you can do so at any time.

The image shows two screenshots from a software interface. The top screenshot is titled 'Manage Categories' and shows a table with columns for 'Payment Category', 'New Category Name', and 'Delete'. The 'Household' category is highlighted. The bottom screenshot is titled 'Change Payment Category' and shows a dialog box with a list of payees to include in the category. The 'COL - City of Lewiston' payee is selected, and the 'Save changes' button is highlighted.

Manage Categories

Please edit or remove existing categories to view more details, click on a category name. You can also add a new category at any time.

Payment Category	New Category Name	Delete
Auto		<input type="checkbox"/>
Credit Card		<input type="checkbox"/>
General		<input type="checkbox"/>
Household		<input type="checkbox"/>
Miscellaneous		<input type="checkbox"/>
Utilities		<input type="checkbox"/>

[Save changes](#) [Add a new category](#)

Change Payment Category

You are already using this Category Auto. Renaming this category will change all pending payments and historical records.

You may rename this category by changing the name below, or modify which payees are assigned to the category by selecting/deselecting individual payees. When you are done, click **Save changes**.

Payment category: Auto

Payees to include in category:

- VMC - Valley Medical Center
- Dr Meyers office
- 2204 Truck License
- HOUSE TAXES
- TAX C
- LOUD - LEWISTON ORCHARDS BRIGAT
- Chase Card - Dont use this one
- Victoria Secret
- P1 Visa
- COSD - Central Orchards
- Sewer DI
- Les Schwab
- Old Navy
- NEWSPAPER - LEWISTON MORNING TRI
- Cabella's
- COL - City of Lewiston
- House payment

COL - City of Lewiston

- House payment
- Joe schirme
- Jane smith
- Laclede Gas
- AT&T
- Advantage Weed and Pest Control
- Twin County United Way
- Overhead Door, Inc
- Culligan LLC
- Inland Cellular
- Lewiston Ortho Asso
- Peak Performance PT
- Home Depot
- DirectTV
- Amazon
- Cable One
- Harry Richies
-
- JC Penny's
-
- Discover Credit Card
- LTD Commodities LLC
- Perfection Tire
- Mattress Wells Fargo Financial

[Save changes](#) [Cancel](#)

In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the "Manage Categories" link.
2. Select the category you'd like to edit.
3. Make the necessary changes.
4. Select the **Saves Changes** button when you are finished making changes.

Bill Payment

Deleting a Category

When you no longer need to run a certain category, you can easily delete it. This permanently deletes the category from your online bill pay.

The screenshot shows a web interface for managing bill payment categories. At the top, there are three links: "Funding Account List", "Manage Categories" (highlighted with a blue circle and the number 1), and "Contact Client Services". Below these links is the heading "Manage Categories" and a sub-heading "Please edit or remove existing categories. To view more details, click on a category name. You can also add a new category at any time." The main content is a table with the following structure:

Payment Category	New Category Name	Delete
Auto	<input type="text"/>	<input type="checkbox"/>
Credit Card	<input type="text"/>	<input type="checkbox"/>
General	<input type="text"/>	<input type="checkbox"/>
Household	<input type="text"/>	<input type="checkbox"/>
Miscellaneous	<input type="text"/>	<input type="checkbox"/>
Utilities	<input type="text"/>	<input type="checkbox"/>

At the bottom of the page, there is a "Save changes" button (highlighted with a blue circle and the number 3) and a link "Add a new category". A blue circle with the number 2 highlights the "Delete" checkbox in the "Auto" row.

In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the "Manage Categories" link.
2. Check a box to delete a category.
3. Select the **Save Changes** button when you are finished.

Bill Payment

Contacting Client Services

If you ever have a question or concern regarding a specific payment within bill pay, you can reach out to Client Services without calling or visiting a branch. All you need to do is send a brief message to a member of our team.

The screenshot shows a web interface with a navigation bar at the top containing 'Bills & Payments', 'Payment Records', 'Administration', and 'Help'. Below this is a secondary bar with 'Funding Account List', 'Manage Categories', and 'Contact Client Services' (highlighted with a blue circle and the number 1). The main content area is titled 'Contact Client Services' and includes the text 'For phone support, please call 866-737-2842.' Below this is a form with four numbered callouts: 1 points to the 'Contact Client Services' link; 2 points to the 'Name' field (with a sub-field for '(First and Last)'); 3 points to the 'Subject' dropdown menu (with a sub-field for 'Select one'); and 4 points to the 'Send message' button. The 'E-mail address' field (with a sub-field for '(name@company.com)') and the 'Comments' text area are also present but not numbered.

In the **Transactions** tab, select **Bill Payment**, then **Administration**.

1. Select the "Contact Client Services" link.
2. Enter your full name and email address.
3. Select the subject using the drop-down and enter a comment.
4. Select the **Send Message** button when you are finished.



Note: If you need immediate assistance, please call us at 1-800-843-7128.

Personal Financial Management

Initial Setup

Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, our PFM service not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

The tools within PFM help you calculate your net worth, set budgets, view your spending habits and trends and set up a debt payment plan.

Linking an Account

Before you can begin setting up your financial goals, you need to link all your accounts, items you own and debts.

The image illustrates the process of linking a bank account through four numbered steps:

- 1**: Click the **Link Account** button in the top navigation bar.
- 2**: Find a financial institution using the search box below, or select one from the list of most common choices. The search box contains the text "Search for your financial institution". Below the search box, two options are listed: "National Bank" and "Midwest Credit Union".
- 3**: Sign in using your **Bank** login credentials. The form shows the selected institution, "National Bank", and two input fields for "User ID" and "Password".
- 4**: Click the **Continue** button to finish linking an account.



Link an account from your Home page.

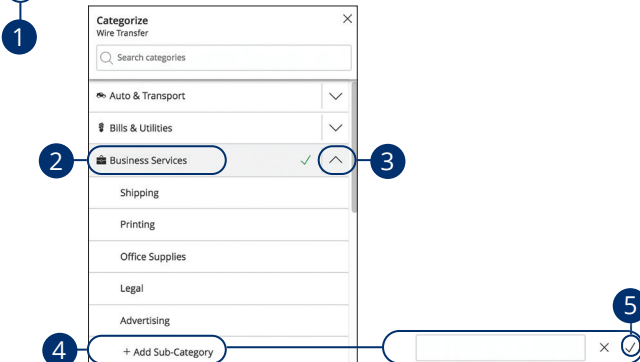
1. Click the **Link Account** button.
2. Locate your financial institution using the list or the search bar.
3. Enter your user ID and password for each account.
4. Click the **Continue** button to finish linking an account.

Categorizing Transactions

In order for our Personal Financial Management tools to work properly, make sure your transactions are correctly categorized. When all your accounts are linked to PFM, your transactions are automatically categorized. Common categories include gas/auto, entertainment, medical expenses, rent and utilities. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.

Bank Control Checking **		\$14.37	\$14.37
Last Updated: July 13, 2020 6:24 AM		Available Balance(s)	Current Balance
Transactions Details			
<div style="text-align: right;"> <input type="text"/> <input type="button" value="🔍"/> <input type="button" value="🏠"/> <input type="button" value="🔄"/> <input type="button" value="⬇️"/> <input type="button" value="⋮"/> </div> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px;"> <input type="text" value="Search transactions"/> </div>			
Date	Description	Amount	
JUN 11 2020	 Wire Transfer Transfer	-\$2.00	\$14.37
JUN 10 2020	 Wire Transfer Transfer	+\$5.00	\$16.37



Click an account to view the **Account Details** page.

1. Click a category icon to edit the category.
2. Select a new category.
3. Click the arrow icon to view sub-categories.
4. Click the **+ Add Sub-Category** button to add a different sub-category.
5. Enter the sub-category's name and click the ✓ button.

Splitting a Transaction

PFM offers the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs splitting into multiple categories such as grocery, pharmacy and home supplies, you can review your receipt and split the total charge across multiple categories.

JUN 11 2020 Wire Transfer Split - \$2.00 \$14.37

Expand/Collapse Splits

1 - Wire Transfer Business Services	\$2.00
2 - Wire Transfer Business Services	\$ 1.00

+ Split transaction

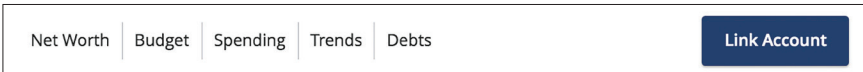
Click an account to view the **Account Details** page.

1. Click the icon and click "Split transaction."
2. Click the category icon to edit the new category.
3. Enter the amount in the text box and click the button.
4. Click the **+ Split transaction** button to add additional categories.

Personal Financial Management

Online Banking Home Page

There are six features within PFM that are accessed through the Home page: spending, budget, trends, cash flow, net worth and debts. These features help you review your finances within PFM.

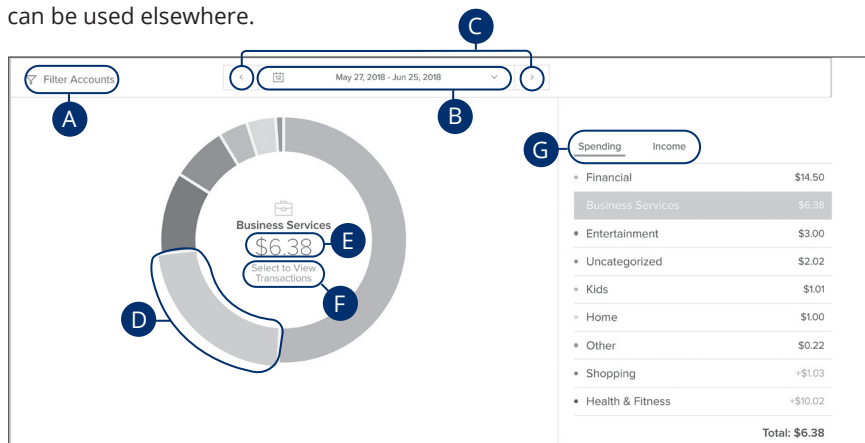


Different tabs appear on the Home page, which takes you to interactive features to help you manage your finances.

- **Spending:** See your spending habits in a visual pie chart representation.
- **Budget:** Track your monthly finances by adding targets to help you better manage your expenses.
- **Trends:** Track your habits even further to see how you spend your money over time.
- **Net Worth:** Total your assets and debts and view a line graph to see how funds are allocated.
- **Debts:** View all your debts and view payment plans to become debt-free as quickly as possible.

Spending Overview

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized in a pie chart for you to easily see your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back, so funds can be used elsewhere.



Click the **Spending** tab from the Home page.

- A. Click the “Filter Accounts” link to filter your spending by account.
- B. Use the calendar drop-down to view your spending habits during a specific month.
- C. Click the < > buttons to view your spending habits during a specific week.
- D. Click a section of the pie chart to view spending in a specific category.
- E. Total amount spent in a category is located in the center of the chart.
- F. Click the “Select to View Transactions” link to view a list of transactions in a specific category.
- G. Click the **Spending** or **Income** tab to view all your spending habits or income as a list.

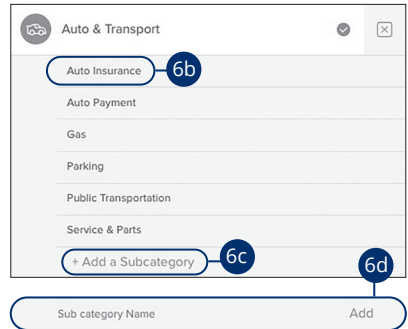
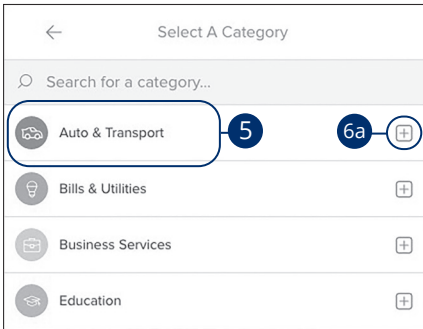
Spending: Recategorizing a Transaction

With the spending tool, you can easily identify transactions that need recategorizing. From there, you can select the transaction and place it in the correct category.

The screenshot illustrates the process of recategorizing a transaction. On the left, a donut chart displays a total of \$6.38 for Business Services, with a link to view transactions (1). The main interface shows a list of transactions (2) and a transaction details view (4). In the details view, the category is 'Fees & Charges' (3), and the 'Flag' menu (3) offers options to 'Exclude' or 'Split' the transaction. The current category shown in the details view is 'Auto & Transport'.

Click the **Spending** tab from the Home page.

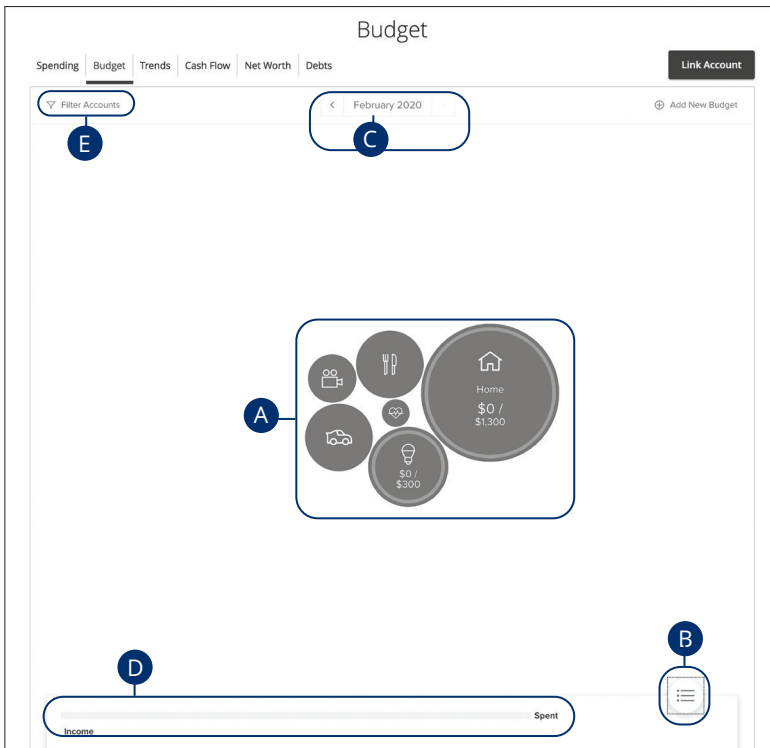
1. Click the “Select to View Transactions” link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the **⋮** icon to flag, exclude or split a transaction.
4. Click a category to recategorize a transaction from the list or from a transaction details page.






5. Select a new category from the list.
6. Add a sub-category.
 - a. Select the **+** icon to choose a sub-category.
 - b. Select a sub-category from the provided list.
 - c. Click the “+ Add a Sub-category” link to make a new sub-category.
 - d. Enter the sub-category name and click the “Add” link.

Budgets Overview

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are categorized properly.

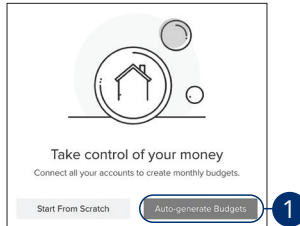


Click the **Budget** tab from the Home page.

- A. Your budget appears as bubbles to track your progress. A green bubble indicates you are within budget, yellow is near budget and red is over budget. The size of the bubble indicates the size of the budget.
- B. Click the  button to view your budget as a list.
- C. Click the   buttons to view another month's budget.
- D. The bar chart compares your income to your spending.
- E. Click the "Filter Accounts" link to filter your budgets by account.

Auto-generated Budgets

Automatically generate budgets based upon your recent transactions.

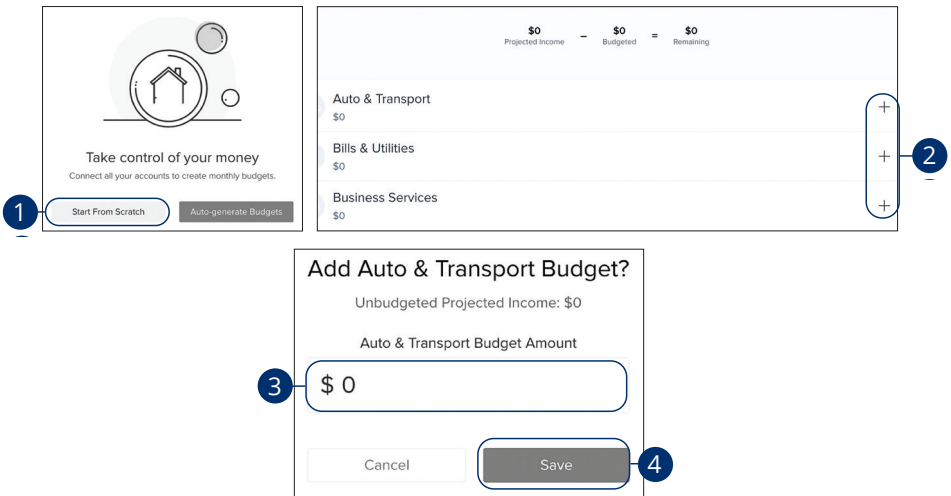


Click the **Budget** tab from the Home page.

1. Click the **Auto-generate Budgets** button.

Budgets From Scratch

Create custom budgets.

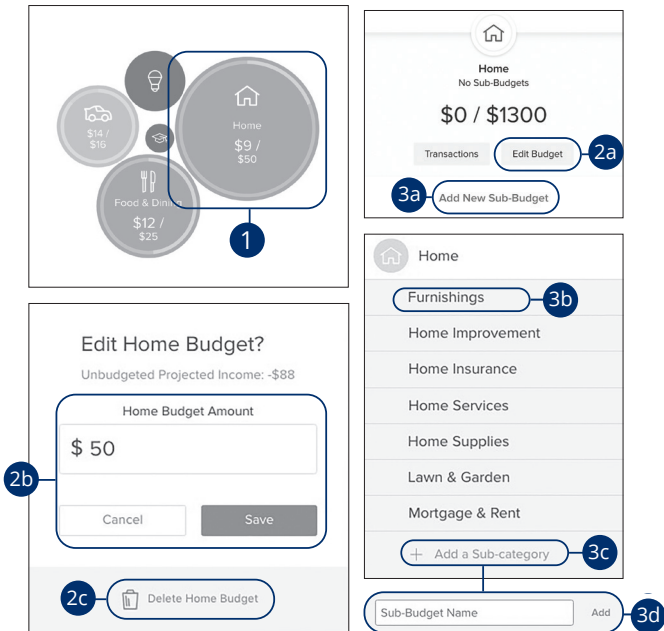


Click the **Budget** tab from the Home page.

1. Click the **Start From Scratch** button.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

Editing or Deleting a Budget

After clicking the Auto-Generate button, a budget based on your spending habits is calculated. The automated budget may not always fit your needs, but you have the ability to make changes to your budget amounts and add sub-categories if necessary.

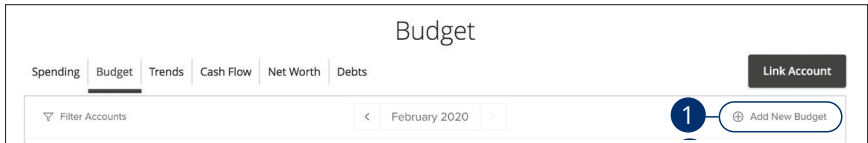


Click the **Budget** tab from the Home page.

1. Click a bubble to edit your budget amount or to add a sub-category.
2. Edit a budget amount.
 - a. Click the **Edit Budget** button.
 - b. Enter the budget amount and click the **Save** button.
 - c. Click the **Delete Budget** button to remove a budget.
3. Add a sub-category.
 - a. Click the "Add New Sub-Budget" link.
 - b. Select a sub-category from the list.
 - c. Click the "+ Add a Sub-category" link
 - d. Enter the sub-category name and click the "Add" link.

Managing Budgets

Within the budget tool, you can edit an existing budget or delete it. You can also add new budgets if needed.



	\$0	-	\$0	=	\$0
	Projected Income		Budgeted		Remaining
Auto & Transport	\$0				
Bills & Utilities	\$0				
Business Services	\$0				

Blue circles with numbers 2 and 3 point to the '+' icons in the right margin of the table.

Add Auto & Transport Budget?

Unbudgeted Projected Income: \$0

Auto & Transport Budget Amount

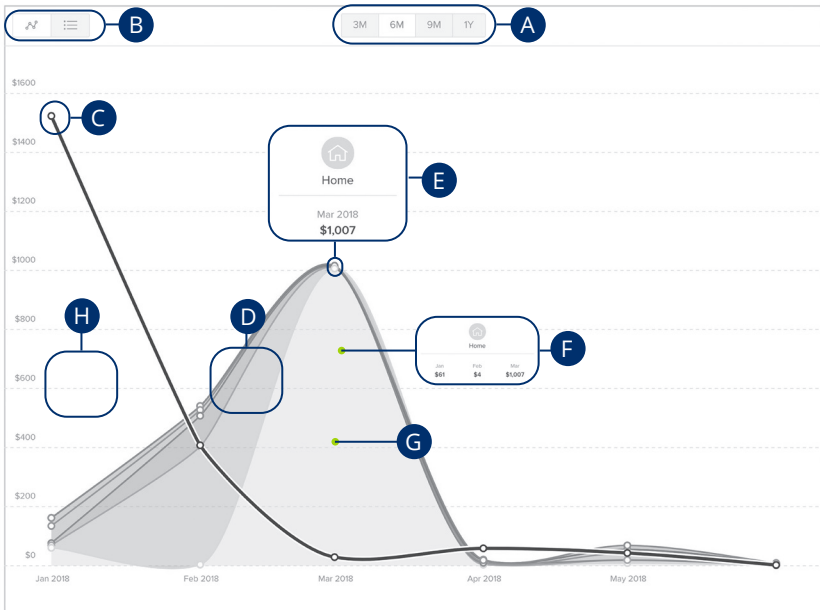
Blue circles with numbers 3 and 4 point to the input field and the Save button, respectively.

Click the **Budget** tab from the Home page.



1. Click the "+ Add New Budget" link to edit or add a budget.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

Trends Overview

The trends tool gives you a chart of your spending habits in each category compared to your income. With the help of trends, you can easily identify what funds go toward your financial goals.

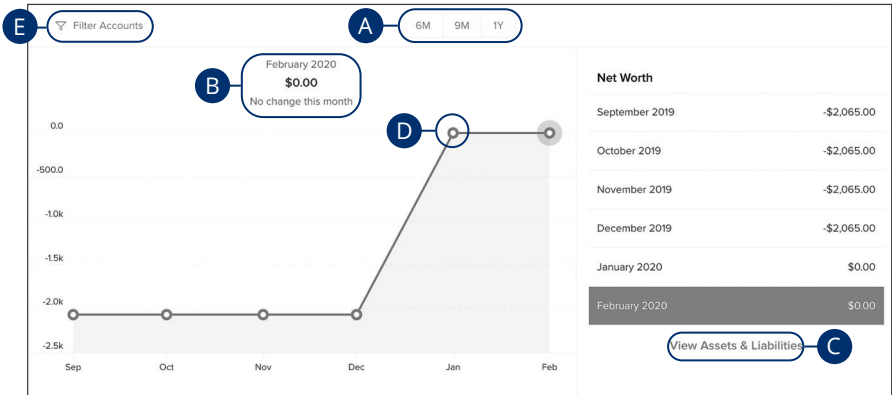


Click the **Trends** tab from the Home page.

- A.** View your spending trends in three month (3M), six month (6M), nine month (9M) or one year (1Y) increments.
- B.** Click the   buttons to view your trends in a line chart or a list.
- C.** The single line is your income line.
- D.** The other items are your spending habits organized into categories.
- E.** Hover over a data point to see your spending during that month.
- F.** Hover over a category to see your spending from the past few months.
- G.** Click on a category to view a single chart.
- H.** The white space indicates funds left over at the end of each month.

Net Worth Overview

After your accounts are linked and categorized, the net worth feature offers you a view of your net worth calculated by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month allowing you to monitor your financial progress.



Click the **Net Worth** tab from the Home page.

- A. View your net worth graph in six month (6M), nine month (9M) or one year (1Y) increments.
- B. Your current net worth is displayed above the graph.
- C. Click the “View Assets and Liabilities” link to view more details about your net worth.
- D. Click on a data point to view your net worth during a specific month.
- E. Click the “Filter Accounts” link to filter your net worth by account.

Debts Overview

The debts tool helps you quickly pay down debt, ultimately saving you money spent on interest without making big budget cuts or sacrifices. When your debts are imported into our PFM feature, make sure the annual percentage rate (APR) and minimum payment are accurate.

The screenshot shows the Debts Overview tool interface. Callout A points to the "Debts: Fastest Payoff First" dropdown menu. Callout B points to the "Total Monthly Paydown" field, which is set to \$2,263.00. Callout C points to a chart showing the debt payoff timeline, with a callout box indicating "Debt free by May 2026" and "Total savings by snowballing minimum payments: \$22,331.45". Callout D points to a table listing debts. Callout E points to a debt entry in the table. Callout F points to an information icon. Callout G points to the "Extra Payment Toward Debt: \$" field.

Priority	Account	Balance	APR	Last Payment	Amount Due
1	Credit Card	\$2,817.22	14.99%	5.1.2018	\$120.00
2	Primary Credit Card	\$1,798.65	7.99%	6.1.2018	\$65.00

Debt Eliminated: May 2018

Balance: \$2,817.22
Next Payment: \$120.00
Min Payment: \$120.00
Interest (APR): 14.99
Payment Due: Enter Due Date

SNOWBALLING
Paying off your debt in the fastest way possible.
For example, say you've budgeted \$1,500 for debt payoff. To start you'll focus on your smallest debt first.

Debt	1	2	3
Debt 1 Payment	\$150	\$100	\$1,000
Debt 2 Payment	\$400	\$1,000	\$1,000
Debt 3 Payment	\$1,000	\$1,000	\$1,000
Totals	\$1,500	\$1,500	\$1,500

Total savings by snowballing minimum payments: \$22,331.45
Debt free by May 2026
Debt-free acceleration: 13 years and 3 months

Click the **Debts** tab from the Home page.

- Using the "Debts" drop-down, select a debt payoff option.
- The dotted line indicates how long it will take to pay off your debts using the payoff option you selected.
- The chart illustrates an accelerated pay off timeline using the snowball method.
- Your debts are listed below the chart.
- Click a debt to edit your APR interest and minimum payment.
- Click the **i** icon to view more details about the snowball method.
- Click the "Total Monthly Paydown" link to make an extra payment toward debt. Enter the amount in the text box.

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at 1-800-843-7128.

The screenshot shows a 'Stop Payment' form with the following fields and callouts:

- 1**: Request type, with 'Single Check' selected.
- 2**: Account, a drop-down menu.
- 3**: Check number, a text input field.
- 4**: Check amount (optional), a text input field with '\$0.00'.
- 5**: Check date (optional), a calendar icon.
- 6**: Payee name (optional), a text input field.
- 7**: Note (optional), a text input field.
- 8**: Request stop payment button.

In the **Services** tab, click **Stop Payment**.

1. Select "Single Check."
2. Select the appropriate account using the drop-down.
3. Enter the check number.
4. (Optional) Enter the amount.
5. (Optional) Enter the date of the check using the calendar.
6. (Optional) Enter the payee.
7. (Optional) Enter a note.
8. Click the **Request stop payment** button when you are finished.

Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being cashed. Once approved, the stop payment remains in effect for six months. If you need the current fee information, please call us during our business hours at 1-800-843-7128.

Stop Payment

Request type

Single Check

1 Multiple Checks

2 Account
Select an account ▼

3 Starting check number Ending check number

4 Starting date (optional) Ending date (optional)

5 Note (optional)

6 Request stop payment

In the **Services** tab, click **Stop Payment**.

1. Select "Multiple Checks."
2. Select the appropriate account.
3. Enter the starting and ending check number.
4. (Optional) Enter the starting and ending date of the checks using the calendar.
5. (Optional) Enter a note.
6. Click the **Request stop payment** button when you are finished.

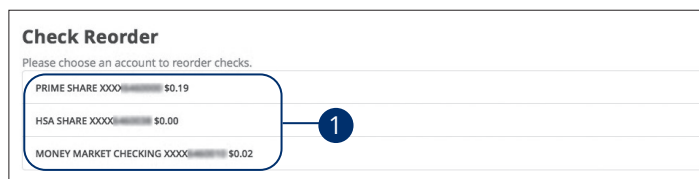


Note: You can view the approval status of a stop payment in the Activity Center.

Services

Reordering Checks

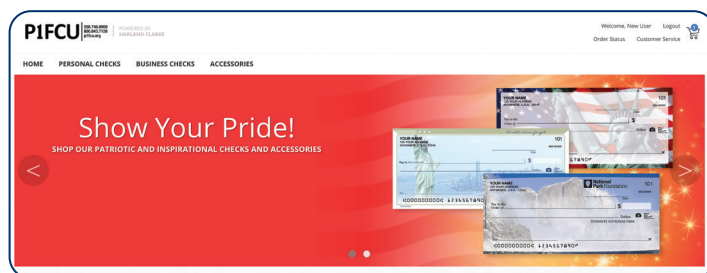
If you've previously ordered checks through P1FCU, you can conveniently reorder checks online at any time on our trusted vendor's website.



Check Reorder

Please choose an account to reorder checks.

PRIME SHARE XXXX	\$0.19
HSA SHARE XXXX	\$0.00
MONEY MARKET CHECKING XXXX	\$0.02



In the **Services** tab, click on **Check Reorder**.

1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.



Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Services

Mobile Deposit Enrollment

Along with our app, Online Banking with P1FCU gives you the tools you need to tackle your finances how you want—from a branch, desktop, smart phone, or even your tablet. Once enrolled in Mobile Deposit, you can make check deposits anywhere, anytime from your phone or device.

MOBILE DEPOSIT ENROLLMENT

Mobile Deposit allows you to deposit checks directly into your account without visiting a credit union branch. Simply endorse the check and print 'For P1FCU Mobile Deposit only' directly under endorsement and then launch the camera to take a picture of the front and back of the check. To request this service or see FAQs, please review and accept the [Terms and Conditions](#) **1**

For more information on Mobile Deposit [Click Here](#) to view our Frequently Asked Questions.

Check this box to accept our Terms and Conditions **2**

Accept **3**

After you submit your request, we will review your account details and we will respond to your request via secure message within 1 business day.
Feel free to contact us for more information.

In the **Settings** tab, select **Mobile Deposit Enrollment**.

1. Click the "Terms and Conditions" link and review the document.
2. Click the check box indicating your acceptance of the terms.
3. Click the **Accept** button when you are finished.



Note: Once the bank reviews your information, you will receive a secure message indicating that the mobile banking service is turned on. You can then log in to the app on your smart phone and find the Deposit Check tab. Please refer to the Terms and Conditions for hold policies and deposit limits.

Services

Mobile Deposits

With our mobile app on your Android or iOS device, you can deposit checks into your Online Banking account by taking a photo of a check.



Note: This feature is only available when using our mobile app on your device.

Log in to our P1FCU Mobile Banking app.
In the **Transactions** tab, select **Deposit Checks**.

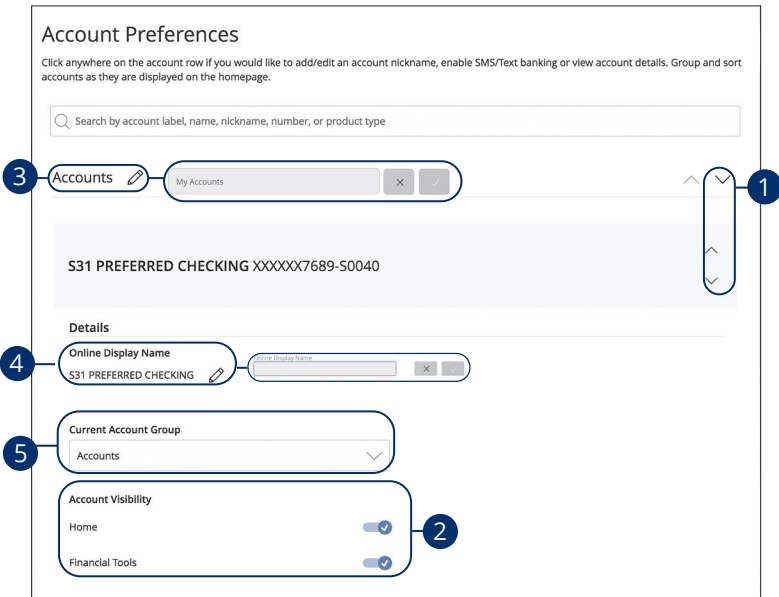
1. Choose the account you would like the check deposited to.
2. Input the dollar amount of the check.
3. Endorse the back of the check and add "For P1FCU mobile deposit only," then tap the **Capture Image** button to take an image of both the front and back of the check.
4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.





Services

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



In the **Settings** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Account Visibility** switches to toggle whether or not your account is visible on the Home page and within Financial Tools.
3. Click the  icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the  icon to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Use the "Current Account Group" drop-down to change the group that account is in.

Services

Updating Your Contact Info

It is important to keep P1FCU updated with your most current contact information. That's why we've made it so simple to edit your personal data!

Update Contact Info

Please use this page to update your P1FCU contact information. This does not however change your secure access delivery points, to make changes to your secure delivery information select Security Preferences and Secure Delivery from the Settings menu.

Once you update your information, please click on "Submit" to send us your changes.

Contact Information

Home Phone Number <input type="text" value="(555) 555-1212"/>	Work Phone Number <input type="text" value="(555) 555-1212"/>
Cell Phone Number <input type="text" value="(555) 555-1212"/>	Primary Email Address* <input type="text" value="jane.smith@yahoo.com"/>

Residential Address

Address 1

Address 2

City <input type="text" value="LEWISTON"/>	State <input type="text" value="Idaho"/>	Zip <input type="text" value="83501"/>
---	---	---

Postal Address

Address 1

Address 2

City <input type="text"/>	State <input type="text" value="NO STATE"/>	Zip <input type="text"/>
------------------------------	--	-----------------------------

1
2

In the **Services** tab, select **Address Change**.

1. Update your information.
2. Select the **Submit** button when you are finished making changes.



Note: This does not change your secure access code delivery points. To make changes to your secure delivery information, visit the Security Preferences tab and edit Secure Delivery.

Services

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

Text Enrollment

1 Off

*Enable and authorize text banking on the mobile device below.

2 SMS Text Number

3 Agree To Terms

Msg & Data rates may apply. Text HELP to 226563 for help. Text STOP to 226563 to cancel. Receive 1 message per query.
Terms and Conditions

By entering your phone number you acknowledge that you agree to the terms of service and are subscribed until you send STOP to 226563, provided by P1FCU. P1FCU Text Banking works with: Alltel, AT&T, Boost Mobile, Cincinnati Bell, Sprint PCS, T-Mobile, U.S. Cellular, Virgin Mobile USA, and Verizon Wireless but is not compatible with all handsets. Receive banking account alerts. Receive 1 message per query. Msg & Data rates may apply. I confirm that I hold the account corresponding to the mobile phone number I have entered, or that I have the account holder's permission to use this service. For help, send HELP to 226563. To cancel, text STOP to 226563 at any time. For support, visit p1fcuweb@p1fcu.org or call 800.843.7128.

4 Save

5

Enrollment Successful

You have successfully enrolled in text banking. Before you can view your accounts on your text device, you must configure your accounts. Would you like to do so now?

Close Visit Preferences


In the **Settings** tab, select **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from "Off" to "On."
2. Enter your SMS text number.
3. Read the terms and conditions and check the box next to "Agree To Terms."
4. Select the **Save** button when you are finished.
5. Select the **Close** button.



Note: Once you've signed up for Text Banking you should received at text confirmation.

Potlatch No.1 Federal Credit Union
GoodSense Checking Primary Joint :) XXXXXX5253-S30 **7**
 GOODSENSE CHECKING **VISIBLE** **SMS ON**
 Checking
 Details **SMS/Text** **8**
 SMS/Text Enrollment **9**
 On
 SMS/Text Display Name **10**
 KARI

6. Select **Settings, Account Preferences** to be taken to the Accounts feature.
7. Select an account you want enroll in text banking.
8. Select the SMS/Text tab.
9. Toggle the **SMS/Text Enrollment** switch from “Off” to “On.”
10. Select the  icon to change the SMS/Text Display Name. Make your changes and select the check mark to save it. Display names should be four characters or less.

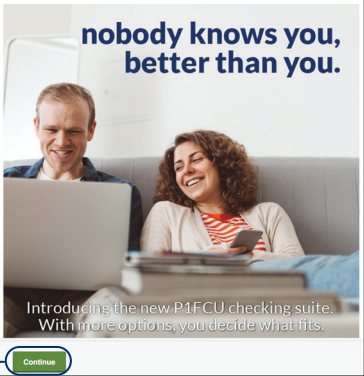
Commands for Text Banking	
Text Command Options to	226563 for the Following Information:
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)
START	Enable message send/receive for text banking

Services

Statements/Alerts

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.

Statement/Alerts Setup



1

User Agreement Step 1 of 3

This statement requests your consent to permit Potlatch No1 Federal Credit Union (P1FCU) to provide communications and information to you in secure electronic form rather than in paper form for your selected accounts. Before you decide whether or not you wish to give your consent to receiving electronic notices and records, you should read and consider the following information. Then, if you decide to consent, you can click the "I Agree to the terms and conditions of this service" button at the bottom of this statement. As used in the Disclosure, "Communication" means any authorization, agreement, disclosure, notice or other information related to your Account, including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications to Be Provided in Electronic Form

When you select "I Agree to the terms and conditions of this service" button at the bottom of this statement, you agree that we may provide you with any Communications relating to your Accounts in electronic format, and that we may discontinue sending paper communications to you, unless you withdraw your consent as described below. Your consent to receive electronic Communications and transactions includes, but is not limited to:

- Statements of your P1FCU account(s) (not including credit card or mortgage account(s))
- Notices concerning accounts
- Any legal and/or regulatory disclosures or Communications applicable to the Account we choose, at our sole discretion, to deliver or make available to you by electronic means

Hardware and Software Requirements

- Computer with Internet access
- Valid email address
- Minimum Browser requirements include Internet Explorer version 11 and higher, Mozilla Firefox version 27 and higher, Google Chrome version 38 and higher, Safari version 7 and higher or Microsoft Edge, Mobile Safari versions 5 and higher for iOS 5 and higher, Android Operating System version 5.0 and higher.
- Adobe Acrobat Reader 9.0 or higher (which is available to download free of charge if you do not already have it on your computer)

Delivery

Upon receipt of your consent, we will notify you at your registered e-mail address each time we prepare a statement for an account that you have selected. We will send you an email letting you know that the eStatement is available online. You will be required to login to Online Banking and enter your User ID and password to view the electronic statement. You must log in every 90 days to remain active.

I agree to the terms and conditions of this service.

2

Primary Email Address Step 2 of 3

Next, we need to verify and activate your email address before sending any notifications. This is to protect you against spam. Please enter and confirm your primary email address below to continue. An email will be sent to that address with an activation link to verify your address.

Primary Email Address

Confirm Email Address

3

Activation Step 2 of 3

We sent an email with the activation code to your following email address:

✉ Name@domain.com

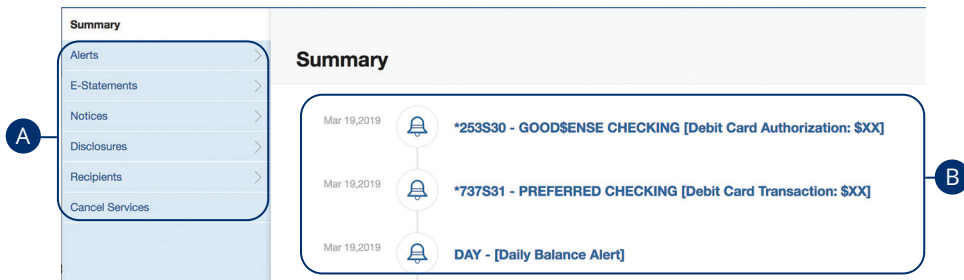
Activation Code

4

In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select the **Continue** button.
2. Agree to the terms and conditions and select the **Continue** button..
3. Enter your email address and select the **Continue** button.
4. Enter the activation code and select the **Activate and Continue** button.

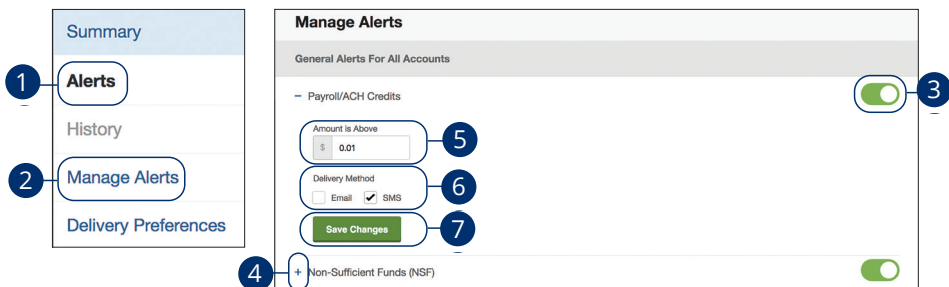
Statement/Alerts Overview



In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

- A. Use the menu on the left side of the screen to navigate to features within Statements/Alerts.
- B. Your most recent statements and alerts are displayed on the right side of the screen.

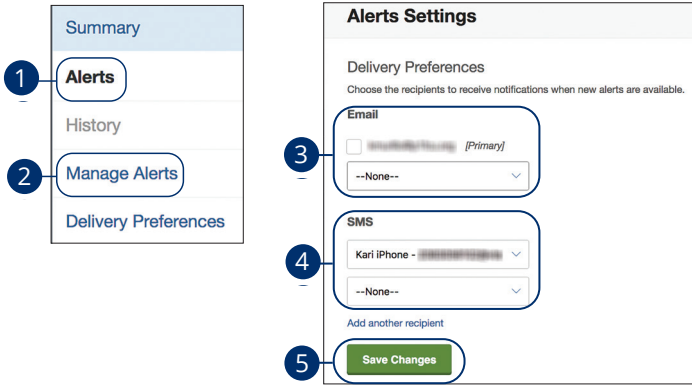
Alerts



In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Alerts**.
2. Select **Manage Alerts**.
3. Use the toggle to turn an alert on or off.
4. Select the + to expand an alert.
5. Enter an amount.
6. Choose a delivery method.
7. Select the **Save Changes** button.

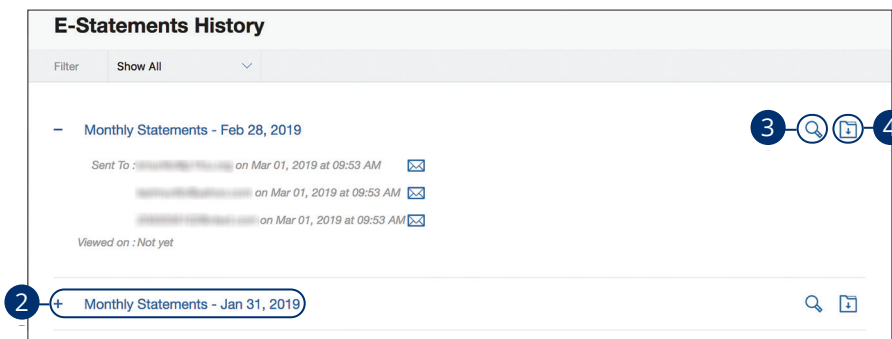
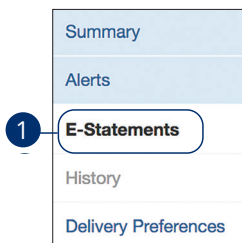
Alert Settings



In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Alerts**.
2. Select **Delivery Preferences**.
3. Choose an email address.
4. Choose an SMS number
5. Select the **Save Changes** button.

eStatements



In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **E-Statements**.
2. Select the + to expand a statement.
3. Select the 🔍 icon to view a statement.
4. Select the 📄 icon to download a statement.

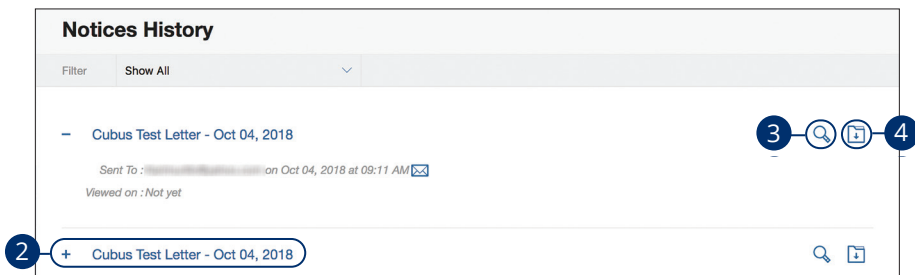
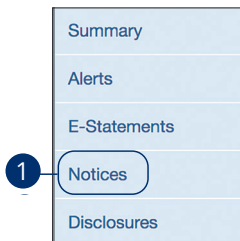
eStatement Settings

The image shows two parts of the user interface. On the left is a vertical navigation menu with four items: 'Summary', 'Alerts', 'E-Statements', and 'History'. The 'E-Statements' item is highlighted with a blue circle and the number '1'. Below it, the 'Delivery Preferences' option is also highlighted with a blue circle and the number '2'. On the right is the 'E-Statements Settings' page. It has a title 'E-Statements Settings' and a section 'Delivery Preferences' with the instruction 'Choose the recipients to receive notifications when new statements are available.' There are two main sections: 'Email' and 'SMS'. The 'Email' section has a checked checkbox, a dropdown menu showing a redacted email address with '[Primary]' next to it, and another dropdown menu showing 'Personal - [redacted]'. The 'SMS' section has a dropdown menu showing 'Kari iPhone - [redacted]' and another dropdown menu showing '--None--'. Below these is a link 'Add another recipient'. At the bottom of the settings page is a green 'Save Changes' button, which is highlighted with a blue circle and the number '5'. Other numbered callouts include '3' pointing to the email dropdown and '4' pointing to the SMS dropdown.

In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **E-Statements**.
2. Select **Delivery Preferences**.
3. Choose an email address.
4. Choose an SMS number
5. Select the **Save Changes** button.

Notices



In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Notices**.
2. Select the + to expand a notice.
3. Select the 🔍 icon to view a notice.
4. Select the 📄 icon to download a notice.

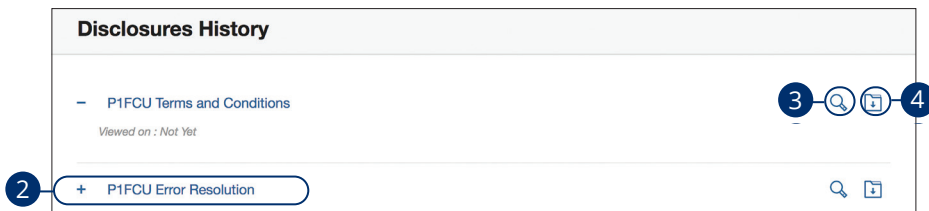
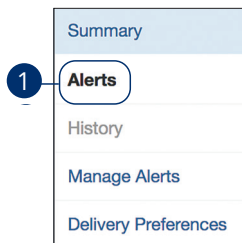
Alert Settings

The screenshot shows the 'Alert Settings' interface. On the left is a navigation menu with the following items: 'Summary' (highlighted), 'Alerts' (circled with a blue '1'), 'History', 'Manage Alerts', and 'Delivery Preferences' (circled with a blue '2'). On the right is the 'Notices Settings' panel. It has a title bar 'Notices Settings' and a section 'Delivery Preferences' with the instruction 'Choose the recipients to receive notifications when new statements are available.' Below this are two sections: 'Email' and 'SMS'. The 'Email' section has a checked checkbox next to a redacted email address labeled '[Primary]' and a dropdown menu showing '--None--' (circled with a blue '3'). The 'SMS' section has two dropdown menus, both showing '--None--' (circled with a blue '4'). Below the SMS section is a link 'Add another recipient' and a green 'Save Changes' button (circled with a blue '5').



In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Alerts**.
2. Select **Delivery Preferences**.
3. Choose an email address.
4. Choose an SMS number
5. Select the **Save Changes** button.

eStatements



In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Alerts**.
2. Select the + to expand a disclosure.
3. Select the  icon to view a disclosure.
4. Select the  icon to download a disclosure.

Add a New Recipient

The image shows a two-part interface for adding a new recipient. On the left is a vertical navigation menu with the following items: Summary, Alerts, E-Statements, Notices, Disclosures, **Recipients** (highlighted with a blue circle and the number 1), Status, **Add Recipient** (highlighted with a blue circle and the number 2), and Cancel Services. On the right is the 'New Recipient' form. At the top of the form is the title 'New Recipient' and a note: 'We will need to verify and activate your new address before sending any notifications. Enter your email address or mobile number below to continue. An activation link will be sent to verify your address.' Below the note are several input fields: a 'Type' dropdown menu (highlighted with a blue circle and the number 3) showing 'Email' selected; a 'Name' text input field (highlighted with a blue circle and the number 4) with the placeholder 'Enter the Name'; an 'Email Address' text input field (highlighted with a blue circle and the number 5) with the placeholder 'Enter the Email Address'; and a 'Confirm Email Address' text input field (highlighted with a blue circle and the number 5) with the placeholder 'Enter the Confirm Email Address'. At the bottom of the form is a green 'Send Activation' button (highlighted with a blue circle and the number 6).

In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Recipients**.
2. Select **Add Recipient**.
3. Use the drop-down menu to select a delivery type.
4. Enter the recipient's name.
5. Enter and confirm the email address.
6. Select the **Send Activation** button.
7. An activation link will be sent to you.
8. Open the activation email and select the activation link.

Cancel Notifications

E-Statements

Notices

Disclosures

Recipients

Cancel Services

Cancel Notification Services

Please read them completely before continuing. Cancelling service will perform the following:

- Stop you from receiving all account alerts
- Stop you from receiving electronic notices
- Stop you from receiving e-Statements
- Stop you from receiving electronic disclosures
- Remove all recipients

Are you sure you want to cancel Notifications service? Depending on the type of account you have, your eStatement election may qualify you for a free or reduced rate. If you have any questions or concerns please contact us at 208-746-8900 or p1fcuweb@p1fcu.org

Continue

In the **Transactions** tab, select **Statements/Alerts** or in the **Settings** tab, select **Statements/Alerts**.

1. Select **Cancel Services**.
2. Select the **Continue** button.

Note: Please read them completely before continuing. Cancelling service will perform the following:

- Stop you from receiving all account alerts
- Stop you from receiving electronic notices
- Stop you from receiving e-Statements
- Stop you from receiving electronic disclosures
- Remove all recipients



Services

Skip A Payment

Skip a payment for any qualifying loan. P1FCU will then extend the term of your loan by an additional month. (Subject to account eligibility and a \$25 service charge.)

1 Skip-A-Pay Summary

Select which loan to skip... View...

2 UNSECURED (*5253L70)
Due Date May. 01, 2019
Payment Due \$87.30

USED AUTO (*5253L72.1)
Due Date Apr. 01, 2019
Payment Due \$475.00

Skips Not Available
Opened within the last 180 days.
Insufficient number of loan payments on file

CONFIRM DATES

UNSECURED (*5253L70)
Payment Due \$87.30

CURRENT DUE DATE	ADVANCED DUE DATE
May 2019 01	June 2019 01

NOTE: You have the option to skip loan payment two times within a 12 month period.

Cancel Continue 3

In the **Transactions** tab, select **Skip A Payment**.

1. Select the **Skip-A-Pay** tab.
2. Select the loan you would to skip a payment for. Ineligible loans will be grayed out.
3. Select the **Continue** button.

CONFIRM SKIP AND FEES

Transaction Fee

\$25.00

4 **Fee Account**

*5253S1 - REGULAR SHARES (Available: \$100.05)

Terms & Conditions

By clicking the "I agree to the terms, conditions and fee" box below, you authorize P1FCU to extend your loan payment by one month. The \$25.00 processing fee per loan will be automatically deducted from your elected account. This service is subject to final approval of P1FCU. If loan is held jointly, all owners consent to deferring this payment. If your loan payment is made via payroll deduction, the total monthly payment will not be applied to your loan for the month you elected to skip. If your payment is made via Electronic Funds Transfer from another Financial Institution initiated by P1FCU the request must be received at least 5 (five) business days before your payment is due.

5 I agree to the terms and fees as stated above.

Please Note: If you have a scheduled payment setup through online banking or from another financial institution or bill payment program, this payment will process unless canceled by you.

6

4. Use the drop-down menu to select an account to withdraw the fee from.
5. Review and accept the terms and conditions by checking the box next to "I agree to the terms and fees as stated above."
6. Select the **Finish** button.

Services

Accessibility

We want to provide online banking that is usable and accessible to everyone. High contrast mode lightens the menu on the left hand side for better visibility.

Accessibility Settings

We are committed to providing online banking that is usable and accessible to everyone. On this page, you will find tools and settings that can enhance your online banking experience.

1

Enable high contrast mode

In the **Settings** tab, click the **Accessibility**.

1. Check the box next to "Enable high contrast mode."

Locations

Branches and ATMs

If you need to locate a P1FCU branch or ATM, the interactive map below can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.

Branches

Map Satellite

Search branches

Branches ATMs

P1FCU Culdesac Branch
856 Phinney Street
Culdesac, ID 83524

P1FCU Genesee Branch
102 E Walnut Avenue
Genesee, ID 83832

P1FCU Mortgage & Busin...
1025 Warner Ave
Lewiston, ID 83501

P1FCU Warner Branch
1015 Warner Ave
Lewiston, ID 83501

P1FCU Southway Branch
654 Southway Ave
Lewiston, ID 83501

P1FCU Moscow Branch
828 W Pullman Road
Moscow, ID 83843

P1FCU Clarkston Branch
1301 Highland Ave
Clarkston, WA 99403

P1FCU Clarkston Walmar...

P1FCU Warner Branch

Address: 1015 Warner Ave
Lewiston, ID 83501
208.746.8900

[Get Directions](#)

AVAILABLE SERVICES

Full Service Lobby, Drive-Thru, Member Lending,
ATM/ITM, Night Deposit, Safe Deposit Boxes,
Investment Services, Business Night Deposit, Coin
Counter

Lobby: M-Th 9am-5:30pm, Friday 9am-6pm
Drive Thru: M-Th 8:30am-5:30pm, Friday

Click on the **Branches** tab.

- Details about branches or ATMs are displayed on the right-hand side.
- You can locate a P1FCU branch or ATM by clicking the appropriate button.
- The search bar allows you to find specific P1FCU branches.
- P1FCU locations or ATMs are marked along with your location. Click a branch for additional details such as phone numbers, directions, lobby hours and drive-thru hours.

