

DELTA COMMUNITY ONLINE AND MOBILE BANKING CONVERSION USER GUIDE

Learn more at DeltaCommunityCU.com/Upgrade





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The purpose of this guide is to provide you with important details regarding the new features of Delta Community's upgraded Online and Mobile Banking Services. Whether you recently joined the Credit Union or have been a member for many years, we know you'll enjoy all the capabilities now offered through our digital banking channels.

Quality matters when it comes to technology, so we've taken steps to provide our members with well-designed online and mobile banking services that are easy to use and have the tools you need to help you bank even better with us. And, along with the new benefits, we've kept many of the tools and services that you've enjoyed using over the years.





CUSTOMIZABLE USERNAME & PASSWORD

Security of our members' accounts is extremely important. We've taken extra steps to ensure a higher level of protection for your online banking experience with a new **Customizable Username & Password** account sign-in.

- **Convenient:** We've made it easy for you to create a Username that you can remember.
- **Secure:** Choosing a Username that only you will know adds even more security for your accounts.
- **Easy:** Your first login includes the simple setup process for creating your new account Username.

DeltaCommunity
CREDIT UNION

We're enhancing our services.

We've made improvements to our system that require you to create a new username and password.

Create your username.

Current username 000000

New username Minimum of six characters
Cannot be all numbers

Update your password.

New password

Retype password

First-time Login:

- Upon initial login after the upgrade, you'll receive terms and conditions for the new online banking platform followed by prompts to help you create a new Username and Password.
- In order to help ensure the highest level of security, we ask that you adhere to the following guidelines when creating your new Username login credentials.
 - New Username must be at least six characters and cannot be all numbers.
- Your new Username and Password will be required for every login going forward.

Note: Following the initial login to the upgraded platform, account email notifications will be sent to the email that you have on file with us. Also following the upgrade, all e-Alerts previously set up on your account will need to be re-established in the new system.



NEW LOOK, MORE ROBUST AND EASY TO USE

Get in and take a spin!

Imagine getting into your brand new car for the first time. The new features may be a little overwhelming at first. But, as you know, the best way to become familiar with it is to take it for a spin and test it out.

The same idea applies to our new Online Banking service. The upgraded platform may seem pretty different initially. That's why we encourage you to log in and become familiar with all the new features we now offer. As you'll see, the upgrade provides more visibility and control over your finances.

The screenshot shows the Delta Community Credit Union online banking dashboard. The navigation bar includes: My Accounts, Bill Pay, Transfers, Loans, Additional Services, and Account Management. A secondary bar contains: My Settings, Help, Support, and Logout. The main content area is divided into several sections:

- My Accounts:** Lists deposits including Checking (\$679.94) and Savings (\$776.66), with a total of \$1,456.60.
- Outside Accounts:** A section for adding and tracking other financial institutions.
- Make a Payment:** A form to schedule payments, showing a 'Pay to' dropdown and a 'Pay from: CHECKING' option.
- View My Spending:** A pie chart and a list of spending categories: Mortgage, Dining, Utilities, Groceries, Household, and Daycare.
- Important Information:** A box containing contact details for representatives, toll-free and local phone numbers, and the routing number.
- Useful calendar:** A calendar for December 2014 with the 3rd highlighted.
- Helpful calculator:** A numeric keypad with a display showing '0'.

Callout boxes on the right side of the image point to these features with the following text:

- All accounts are easily accessible
- Quickly access your Bill Pay
- View Important Information
- Useful calendar
- Helpful calculator
- Quick access to personal financial management tool



ACCOUNT DISPLAY & SETUP

The main account summary screen offers a user-friendly home page with easy access to all of your accounts. Having all of your financial information integrated into one place gives you the power and peace of mind of always knowing what's going on with your money.

- Your personal account information is presented front and center, cleanly displayed under the **My Accounts** section.
- Accounts are defaulted to appear by type (Deposits, Loans, Investments) and then in alphabetical order. For example, if you have Savings, Checking and a Personal Loan, the Checking account would appear first, followed by your Savings account and then your Personal Loan.
- Rename accounts as you wish to make them more personal. For example, rename your Savings Account to *Summer Vacation Funds*.

The **Quick peek** function gives you fast access to your most recent account activity.

Joint Accounts

A new benefit of the upgrade will be the ability to view all of your Delta Community accounts in one place, including ones where you have been designated as a Joint Account Owner. Your joint accounts will appear under your primary accounts on the home page summary screen. You will be able to click on a joint account for detail, as well as conduct transactions on it, just like your primary accounts. Similarly, if you have named someone else as a joint owner, this individual will be able to view and transact on that account online, assuming the person has a primary account and login of their own.

We also offer the option to change the visibility of accounts via the Rename Accounts function located under **Additional Services**.

Outside Accounts

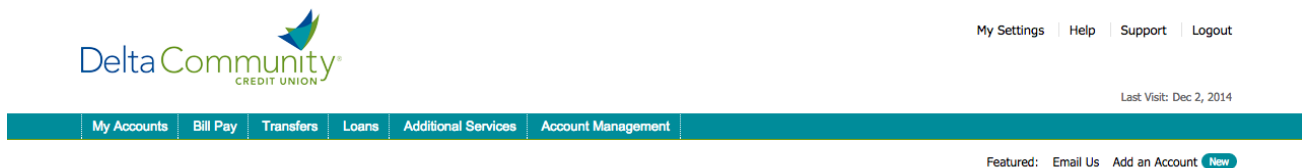
Pull account balances from all of your other financial institutions to view transactions, keep track of spending and monitor your savings all in one place.



NAVIGATION

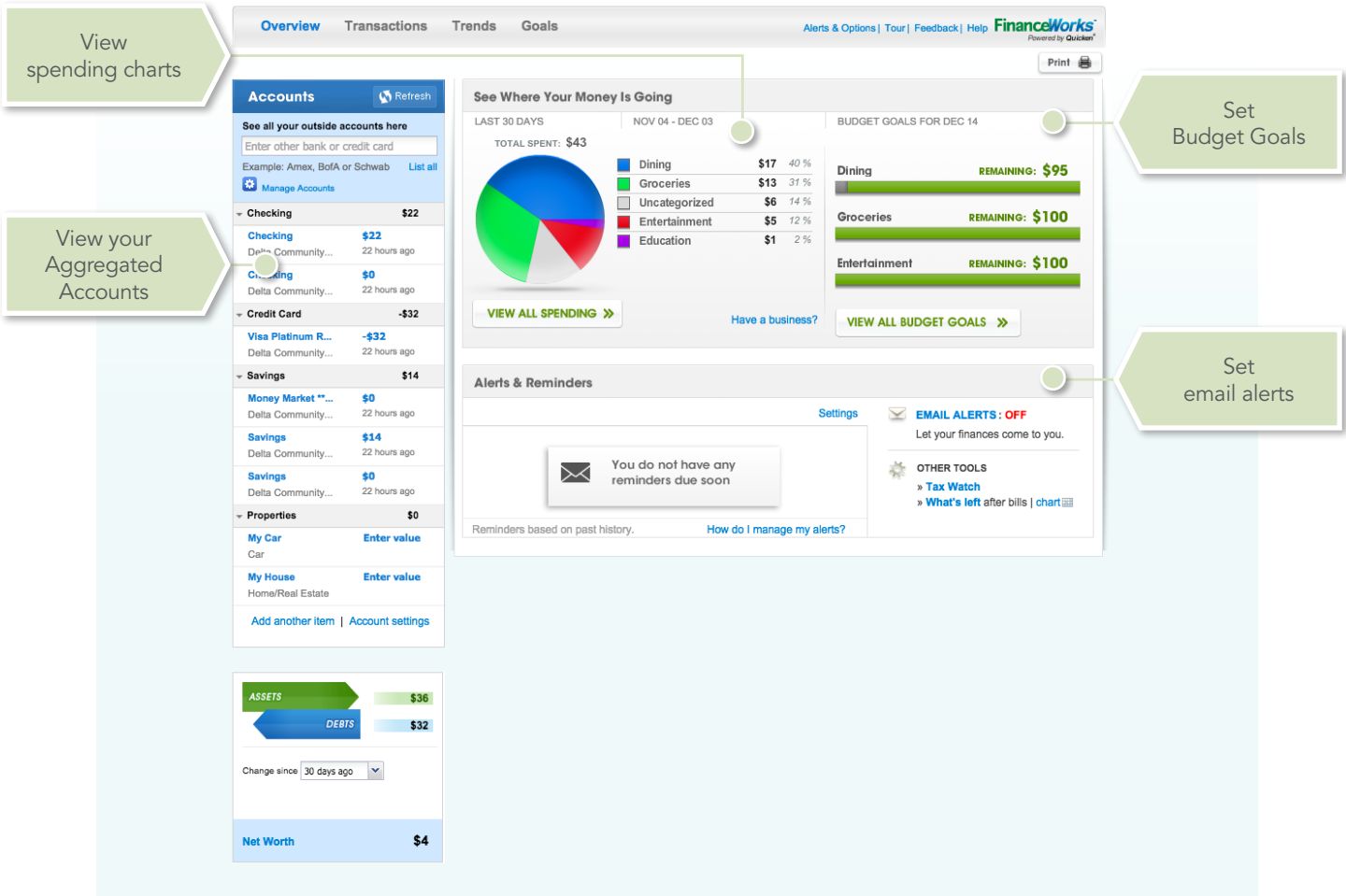
Scroll across the menu bar to easily navigate through the platform. By clicking on the menu headers, you can go directly to areas that you'll use most frequently.

The Menu Bar



- The **My Accounts** tab will always direct you back to the main accounts page.
- The **Bill Pay** tab gives you access to Delta Community's free, time and money-saving Online Bill Pay service.
- The **Transfers** tab provides quick access to make transfers between your account, another Delta Community member or to accounts you own outside of the Credit Union.
 - **Internal Transfers** can be made from within your own accounts or to other Delta Community Credit Union members.
 - **External Transfers** functions allow you to send money back and forth between your accounts outside of the Credit Union.
- The **Loans** drop-down menu allows you to conveniently apply for a Delta Community Personal Loan, Car Loan, Visa® Credit Card or a Mortgage. You can even request a Payment Holiday or Visa Balance Transfer.
- The **Additional Services** tab comes complete with a number of service options that you'll enjoy using every day. There's even an option that allows you to send a Secure Message to the Credit Union.
- The **Account Management** tab rounds out the menu bar. You can access this tab to update your personal information with Delta Community. You'll also discover ways to set up account alerts and notifications.

Powered by Quicken®, FinanceWorks allows you to manage accounts such as checking, savings, credit cards, loans and investments at multiple financial institutions all within your Delta Community Online Banking. You can aggregate as many accounts as you'd like and organize them in various ways to help you better manage your money, create budget charts and track spending for long-term financial planning. The more you use it, the more you'll know about yourself and your money.



The screenshot shows the FinanceWorks dashboard with the following sections:

- Accounts:** A list of accounts including Checking (\$22), Credit Card (-\$32), Savings (\$14), and Properties (\$0). Callout: "View your Aggregated Accounts".
- See Where Your Money Is Going:** A pie chart and table showing spending for the last 30 days. Callout: "View spending charts".

Category	Amount	Percentage
Dining	\$17	40%
Groceries	\$13	31%
Uncategorized	\$6	14%
Entertainment	\$5	12%
Education	\$1	2%
- Budget Goals for Dec 14:** A table showing remaining budget for Dining (\$95), Groceries (\$100), and Entertainment (\$100). Callout: "Set Budget Goals".
- Alerts & Reminders:** A section indicating that there are no reminders due soon. Callout: "Set email alerts".
- Assets & Debts:** A summary showing Assets at \$36 and Debts at \$32, resulting in a Net Worth of \$4.



PURCHASE REWARDS

Purchase Rewards is a virtual rebate program that allows you to earn cash by shopping retailers you already know and love. Offers are presented to you within your Online Banking Checking Account. **This gives you two great ways to benefit from using your Delta Community VISA® Debit Card – our long-standing Reward Points program and now with our new Purchase Rewards.** Merchant rebate offers are presented to you in the form of monetary offers made valid when accepted in your Online Banking account and redeemed within a specified period of time. Funds will be deposited into your Checking Account after each monthly cycle.

Sound too good to be true? It's not! Just try Purchase Rewards out for yourself and then sit back and wait for the money to come to you.

The screenshot displays the Delta Community Credit Union online banking interface. At the top, the logo and navigation links are visible. The main content area is partially obscured by a 'Purchase Rewards' pop-up window. This window is titled 'Purchase Rewards' and shows 'All offers and rewards'. It has tabs for 'Recent Offers', 'Expired Offers', and 'Rewards Earned'. The 'Recent Offers' section is active, showing 11 new offers. These include: Fandango (3 days left), Applebees (10 days left), Sports Authority (11 days left), Five Guys (12 days left), Panera Bread (12 days left), DirecTV (17 days left), and Kmart (24 days left). Below these are three active offers: Rite Aid Pharmacy (27 days left), Starbucks (32 days left), and Verizon (33 days left). A separate section for 'Active Offers 3' shows: Mister Car Wash (10% off, 7 days left), 1000flowers.com (10% off, 10 days left), and RadioShack (20% off, 10 days left). The background interface shows account balances, a calendar for December 2014, and a 'Make a Payment' section.



MOBILE BANKING UPGRADE

Many members enjoy the luxury of having a tiny Delta Community branch in the palm of their hand via mobile phone. So we've made some great new updates to our Mobile Banking service. New features include the much-anticipated Mobile Deposit, and we're also now offering a Tablet App for iPads and Android tablets, including the popular Kindle Fire. Download the newly updated Mobile Banking app and check it out. You're certainly in for a treat!



MOBILE DEPOSIT

Now you can securely and conveniently make deposits to your Delta Community Checking, Savings or Money Market accounts using your smartphone or tablet device with our new Mobile Deposit service. To get started, all you need is a phone with camera, Delta Community's Mobile Banking app and a valid check.

To Get Started:

1. Log in to the Mobile Banking App using the unique Username and Password you created through Online Banking.
2. Select **Deposit Checks**.
3. Accept the Terms and Conditions (for first-time users).

Tips!

Be sure to place the check against a dark background, avoid shadows, and keep the camera at the same angle as the check. Use a well-lit area and keep hands and fingers away from check when capturing the image.

We request that members retain physical checks for a period of 30 days to ensure successful clearing of the item.



MOBILE TABLET APP

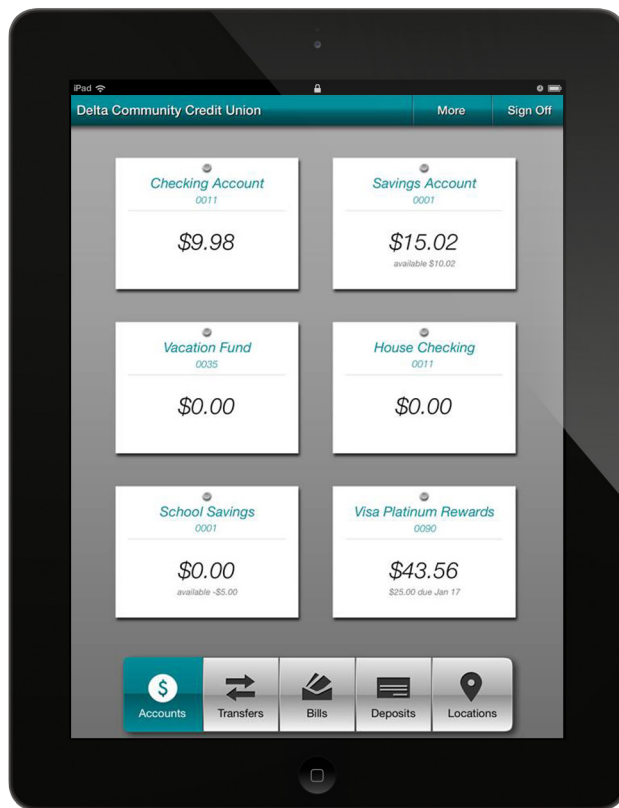
If you're included in the one in three consumers who reaches for your tablet over a smartphone, then you'll be very pleased to know that we now offer a Tablet Banking App for iPads and Android tablets, including the popular Kindle Fire.

With the dedicated Delta Community Tablet Banking App, you can securely and conveniently manage just about all of your financial business with us. Whether you're traveling, at work, in school or just relaxing on your sofa, we're giving our members just about any and all ways to bank with us.

With the new Tablet Banking App, you can access your accounts, make account transfers, pay a bill and search for your nearest Delta Community branch and surcharge-free and deposit-taking ATM locations, all from your tablet.

The icon resolution and fonts are designed to provide a good interactive and touch screen navigation experience.

Download the Delta Community Tablet Banking App through iTunes or the Google Play store today, and take Delta Community with you wherever you go!





FREQUENTLY ASKED QUESTIONS

Q. Why did Delta Community decide to make upgrades to Online and Mobile Banking?

A. With the upgrade, we believe we can further provide new functionalities and conveniences to help members successfully bank with us and live healthy financial lives. We want to provide our members with innovative digital banking solutions and a rich online experience.

Q. What is different about the upgraded services?

A. There are many exciting new features included with the upgrade. In addition to an improved look and feel, new features of the Online Banking upgrade include a personal financial management tool and customizable Username and Password. We also now offer an all-in-one simplified interface allowing you to view all your accounts from multiple financial institutions.

Q. Will I be required to re-register for Online Banking after my account has been converted?

A. No. If you are already a registered user of our Online and Mobile Banking, all of your accounts will be migrated over to the new system. Providing additional security over your accounts, the upgrade includes a new customizable Username and Password for account login. You will be prompted to create a new Username and Password upon initial account login after your account has been migrated to the new platform.

Q. I am an active Bill Pay user. Will I need to re-enter my merchant information after the conversion?

A. No. We will convert all of your accounts, including Bill Pay information, during the migration. After the conversion, you should review your account information to ensure it is correct.



FREQUENTLY ASKED QUESTIONS

Q. Will I be able to see and do the same things with the updated Online Banking service?

A. The core functionality of our digital banking service remains the same. You will be able to view accounts and recent transactions, transfer funds, pay bills, set reminders and more. However, you will immediately notice that the interface is much cleaner, allows for more visibility and, overall, it's more user-friendly.

Q. What should I do prior to the conversion?

A. We will migrate all of your account data and information on a specified date and time. You will receive an email notification with details regarding the date your account(s) will be converted prior to the migration. Please be aware that access to your account will be suspended during the day of your conversion in order to ensure proper transition of all your data. Lastly, we simply encourage you to get excited and enjoy using the new features offered with the enhanced Online and Mobile Banking services.

NCUA This credit union is federally insured by the National Credit Union Administration.