

Belonging Never Felt Better®



Making the Most of Online & Mobile Banking

January 23, 2021

About the Presenter

Ed Christians, VP, Information Systems at Coast Central CU

- * 27 Years in the technology and security fields
- * 16 Years in Credit Union banking tech and security
- * Avid user of the Internet, Smart Phones, Smart Homes, Macs and PCs
- * Advocate for personal and business safety and privacy while using the Internet
- * This information reflects my personal opinion and does not necessarily reflect the credit union position on any topic

Please note: This presentation is using safe distancing between the presenters and camera / Facebook operators

Today's Topics

- * CheckFlash
- * Text and Email Alerts
- * Text Banking
- * Bill Payment
- * Transfer Funds/Make Loan Payments
- * Add Accounts
- * Prevent Online Fraud & Account Security
- * Digital Wallets and Contactless Payments
- * Card Control
- * Contactless Cards

This is your event - please submit
your questions at any time!



Facebook Seminar

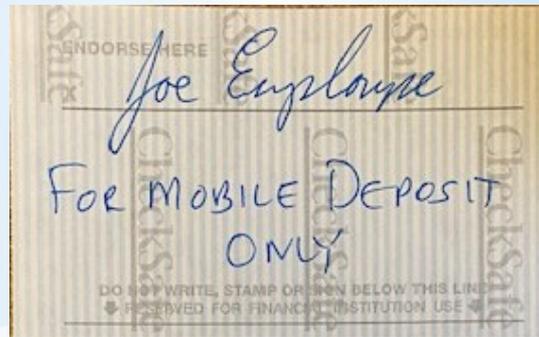
- * Deposit checks from anywhere with Internet!
- * Use your iPhone, iPad, Android Phone or Tablet
- * Login and touch “CheckFlash Deposit”

It's FREE!

**CheckFlash Mobile
Deposit**

2:53

- Home
- Transfer Funds
- Transfer to Member
- Bill Payment
- CheckFlash Deposit**
- Estatements & Alerts
- Security Alerts
- MoneyMaster
- Credit Card Rewards
- More Transactions
- Services
- Settings
- Log Off



1. Touch “CheckFlash Deposit”
2. Write “For Mobile Deposit Only” on back of check, then sign
3. Select Deposit Account
4. Enter Amount
5. Take Photos of Front and Back
6. “Submit Deposit”

2:55

Remote Deposit

Deposit Check CheckFlash History

Deposit Account
Interestingly MyChecking - \$

Amount
\$0.00

Front of check Back of check

Submit Deposit

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7	8	9

- *Up to \$225 may be immediately available
- *The rest of the funds are typically available the next day (excluding Sundays)
- *Keep check for 7 days, then destroy it
- *Requires a checking account
- *Need help? Call the experts at 707-445-8801

About CheckFlash

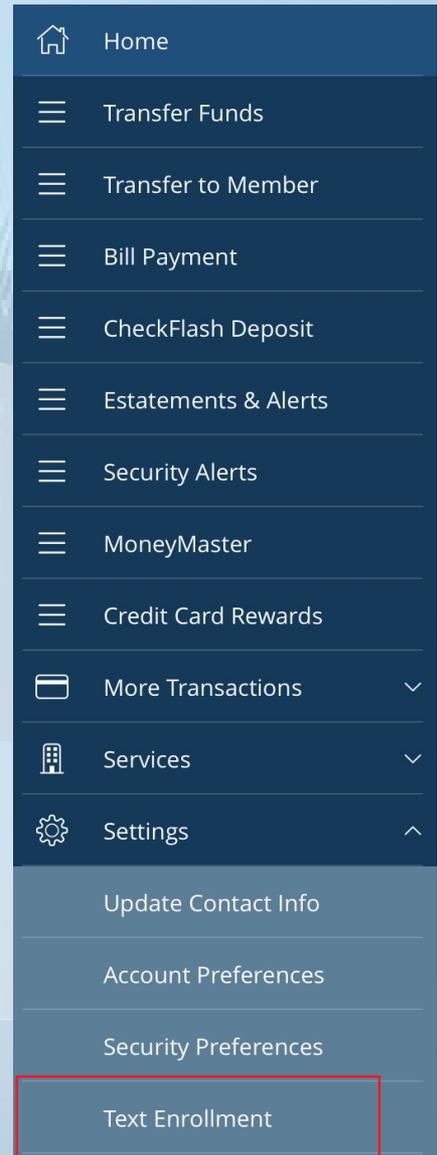
- *Receive Emails or texts if your balance changes, you receive a deposit, a withdrawal occurs, and more
- *Choose “E-Statements & Alerts” and enroll

The image shows a mobile banking application interface. On the left is a dark blue navigation menu with the following items: Home, Transfer Funds, Transfer to Member, E-Statements & Alerts (circled in red), Security Alerts, MoneyMaster, Credit Card Rewards, More Transactions, Services, Bill Payment, Settings, and Log Off. The main screen is titled 'Notifications' and has a sub-section 'Manage Alerts'. The left sidebar of the main screen lists: Summary, Alerts (boxed in red), History, Manage Alerts (boxed in red), Settings (boxed in red), E-Statements, Notices, Disclosures, Recipients, and Cancel Services. The 'Manage Alerts' section is titled 'General Alerts For All Accounts' and lists several alert types, each with a plus sign and a green toggle switch: Automatic Deposits, Insufficient Funds, Automatic Withdrawals, Privilege Pay, Debit Card Transaction, ATM Card Transaction, and Credit Card Transaction.

*View your Balances, Transaction History, and make Transfers

*It's FREE!

*From the Menu, choose Settings - Text Enrollment. Follow the steps.



Text Banking Commands

The following text commands are available for text banking:

Text Command	Action
BAL or BAL <account nickname>	Receive account balance (If no account nickname is included, the balances of all enabled accounts will be listed)
HIST <account nickname>	Receive account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of available text commands
HELP	Receive a list of contact points for information on text banking (for example, your website or phone number)
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

*Text Banking

- * Pay your bills with ease!
- * From the menu choose Bill Payment
- * Pay bills from the list of payees, or choose “Full Bill Pay Site” to add or delete payees

To add, edit or remove a payee please click "Full Bill Pay Site." ×

Pay Bills Payment Activity

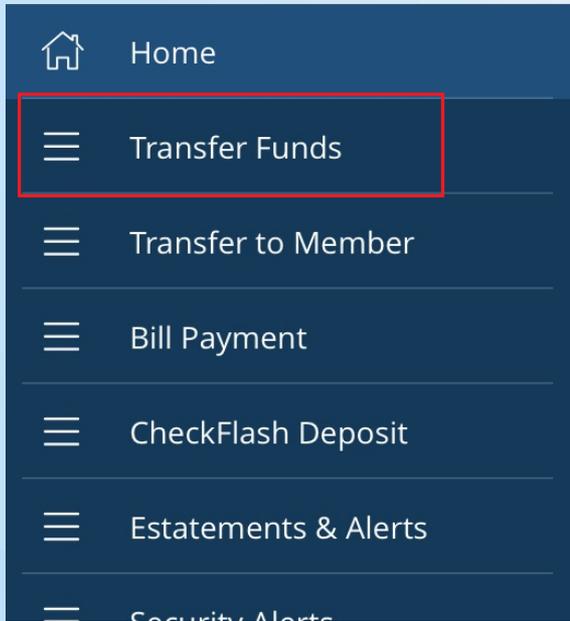
⋮ Full Bill Pay Site

Humboldt CSD Last Paid: \$ [redacted] on 12/15/2020	⋮
Pacific Gas & Electric PG&E Last Paid: \$ [redacted] on 12/15/2020	⋮
Recology Humboldt County Last Paid: \$ [redacted] on 1/5/2021	⋮
Renner Petroleum Last Paid: \$ [redacted] on 1/6/2021	⋮

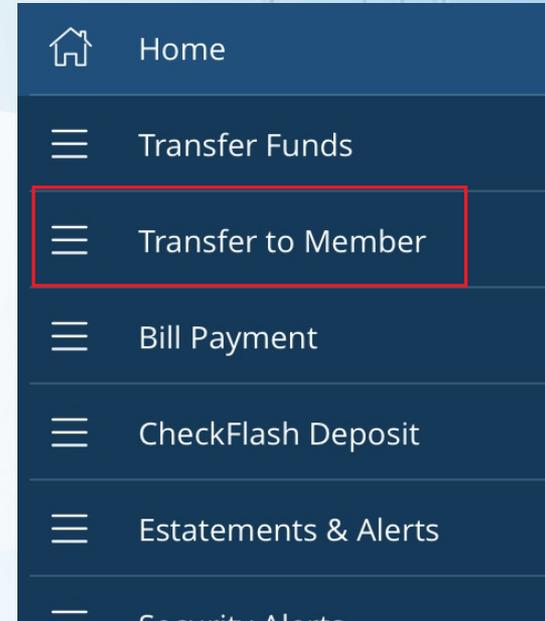
- Home
- Transfer Funds
- Transfer to Member
- Bill Payment**
- CheckFlash Deposit
- Estatements & Alerts
- Security Alerts
- MoneyMaster
- Credit Card Rewards
- More Transactions ∨
- Services ∨
- Settings ∨
- Log Off

* **Free Bill Pay**

Within Your CCCU Accounts

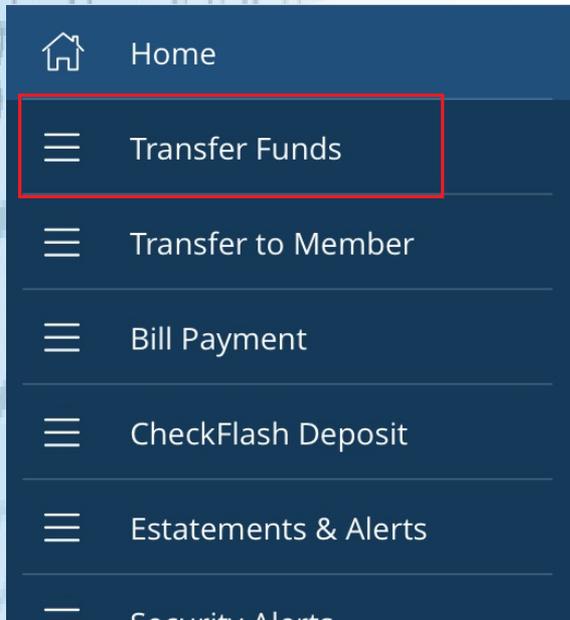


To Other CCCU Members



***Transferring Funds
within Coast Central**

* Making a Loan or Credit Card Payment



The 'Funds Transfer' screen in a mobile app. At the top, there are three buttons: 'Menu', 'Funds Transfer', and 'Activity'. The screen contains several fields, each with a red asterisk indicating it is a required field:

- FROM**: Basic Checking
- TO**: 2020 Toyota Rav4
- AMOUNT**: \$
- DATE**: 1/19/2021
- MEMO**: (empty)

Below the fields, there is a checkbox labeled 'Make this a recurring transaction'. At the bottom right, there are two buttons: 'Clear' and 'Transfer Funds' (highlighted with a red border). A legend at the bottom left states '* - Indicates required field'.

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 Banking login. If you plan to make more than one transfer, or if you need to create a recurring or future-dated transfer, linking the other member's account is required. This will place the account number in the drop-down menu for the funds transfer option.

Link Account

Single Transfer

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

Enter your account information

From Account

Amount

Description

Enter recipient member account information

Account Number

Account ID #

[How to find Account ID #s](#)

First 3 characters of Last Name

Account Type

Submit

*Transfer to other members

- Home
- Transfer Funds
- Transfer to Member
- Bill Payment**
- CheckFlash Deposit
- Estatements & Alerts

To add, edit or remove a payee please click "Full Bill Pay Site."

Pay Bills Payment Activity

Search payees **Full Bill Pay Site**

Belonging Never Felt Better

Coast Central Credit Union

Payment Center Activity Popmoney **Transfer Money** Accounts Profile Help

Transfer Money With Other Financial Institutions

To transfer money with your account at another financial institution, you need to [Add an Account](#)

To send money to a person by email or text message, [go to Popmoney](#)

Make a Transfer

***From** Select an account

***To** Select an account

***Amount** \$

Transfer up to \$9790.00.
A fee may apply.
[About transfer limits](#)

One-time transfer
 Repeating transfer

***Transfer Date**

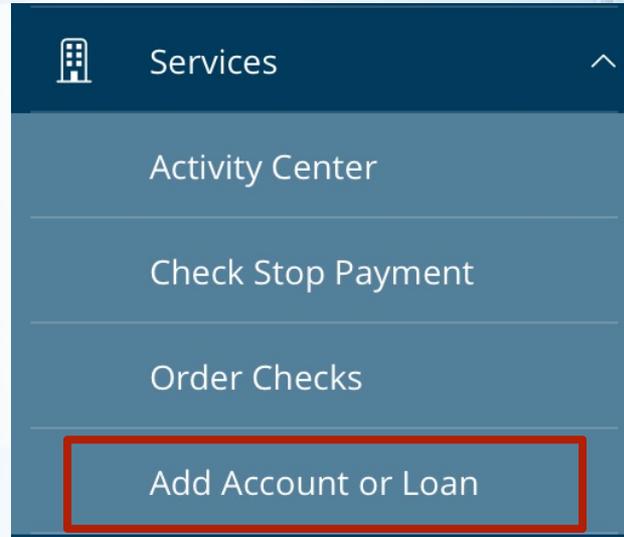
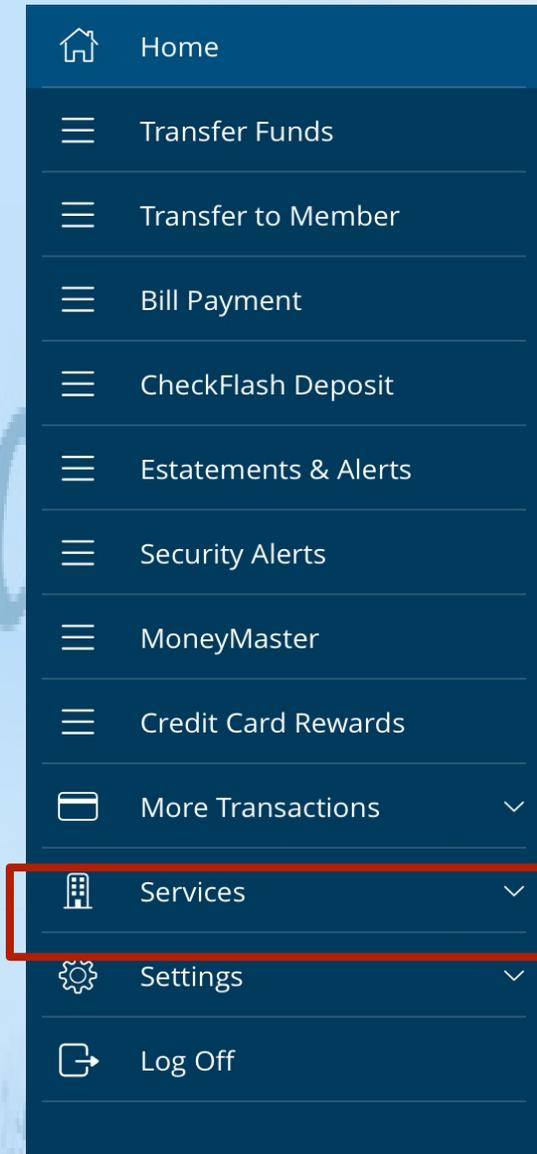
Numeric date starting with the month
[About transfer dates](#)

Preview Transfer [Clear Form](#)

Choose "Bill Payment", "Full Bill Pay Site", and "Transfer Money"

*** Transfer to Another Credit Union or Bank**

Within Your CCCU Accounts



*** Add a Deposit Account
or Apply for a Loan**

- * Online and Mobile Banking include many “alerts” which can help keep your account safe
- * The system can alert you when someone logs in, changes your password, makes a password mistake, asks for a Secure Access Code, and more
- * The system can alert you whenever someone uses your debit card, makes a credit card purchase, withdraws money, or makes any transactions
- * If you see one of these alerts, and it wasn't you ... call us right away!
- * These are easy to set up!

* Alerts: Your Safety Net

- Home
- Transfer Funds
- Transfer to Member
- E-Statements & Alerts
- Security Alerts**
- MoneyMaster
- Credit Card Rewards
- More Transactions
- Services
- Bill Payment
- Settings
- Log Off

Alerts

Alerts

Security Alerts

[Edit Delivery Preferences](#)

Description

Enabled

Alert me when my password is changed

Alert me when secure access code contact information is changed

Alert me when my login ID is changed

Alert me when a recipient is added

Alert me when a computer/browser is successfully registered

Alert me when forgot password is attempted for my login ID

Alert me when an invalid password for my login ID is submitted

Alert me when the forgot password process is attempted unsuccessfully

Alert me when an invalid secure access code is submitted

***Security Alerts**

Delivery Preferences

E-MAIL ADDRESS

If filled in, alerts will be sent to your Email

PHONE NUMBER

COUNTRY

AREA CODE

PHONE NUMBER

If filled in, alerts will call your phone and read the alert to you

SMS TEXT NUMBER

COUNTRY

AREA CODE

PHONE NUMBER

If filled in, alerts will send you a text message here

NOTE: SMS Text Message: 1 msg/transaction, Msg&Data Rates May Apply

Cancel

Save

 **Security Alerts**

- Home
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- Security Alerts
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Return to Online Banking

Messages eStatements eNotices **Alerts** Email Addresses Disclosures Cancel Service

Create New Alert

Alert Type

- Automatic Deposits
- Deposit Account Balance**
- Loan Account Balance
- Loan Payment Due
- Certificate Maturing
- Checks Cleared
- Insufficient Funds
- Automatic Withdrawals
- Mortgage Payments
- Privilege Pay
- Debit/credit Card Transactions

Primary Email:

Alternate Email

Mobile Device 1:

Mobile Device 2:

Notes
To add alternate email addresses or mobile devices, Select **Email Addresses** button on the Main screen.

Continue Cancel

* Account Alerts

- * For added security and simplicity, use your fingerprint or face login to safely log in!
- * Select the option and then follow the prompts
- * Now just use your finger or face to log in!
- * If you change your password, you must re-enroll
- * Also available: Four-digit Passcode Login and “Remember Me” feature for quick access

Belonging Never Felt Better®

Coast Central
Credit Union 

Login ID

Password

Remember me

[Forgot your password?](#)

[Already Enrolled By CCCU Rep](#)

[Log In](#)

[Face ID](#) [Passcode](#)

[Call Us](#) | [Locations](#) | [Privacy Policy](#) | [Need to Enroll](#)



The image shows a mobile login screen for Coast Central Credit Union. At the top, it features the slogan 'Belonging Never Felt Better' and the credit union's logo. Below this are input fields for 'Login ID' and 'Password'. There is a 'Remember me' toggle switch, a link for 'Forgot your password?', and a link for 'Already Enrolled By CCCU Rep'. A dark blue 'Log In' button is positioned below these options. At the bottom of the login area, there are two buttons: 'Face ID' and 'Passcode', both highlighted with red boxes. The footer contains links for 'Call Us', 'Locations', 'Privacy Policy', and 'Need to Enroll', along with the NCUA logo.

*** Fingerprint, Face and Passcode Login for Mobile**

- * Only use computers you trust - avoid using public computers (libraries, hotels, etc.) to do your banking
- * Avoid using friend and family computers unless you trust them and their tech expertise
- * Avoid banking from public Wi-Fi sites like Airports, Hotels, Restaurants and city access. Cellular service is usually OK.
- * Before entering your Login ID and password on the web page, make sure it says coastccu.org



* Safely using Online & Mobile Banking #1

- * Keep your computer software fully up to date - let Microsoft or Apple automatically install updates
- * Do not use Windows XP, Windows 7, Windows Vista, or Mac OS earlier than 11.1
- * Keep your mobile device fully updated - always download the latest Apple iOS and Android versions
- * Run a firewall program on your PC and keep it updated
- * Never connect to websites from a link in an Email. Always type in the website name or use a Bookmark or Favorite you previously created
- * Don't use Online or Mobile Banking if your computer or device is acting weird (pop-up messages, unsolicited ads, antivirus alerts, etc.) Fix your system first!

* Safely using Online and Mobile Banking #2

- *Set up Online Banking Security Alerts and Account Alerts
- *Call us immediately if you think someone may be accessing your account without your permission
- *Keep your Login ID and Password private
- *Consider creating a username that is different than your member number (go to Settings -> Security Preferences)
- *Pick a good password for your Online / Mobile account. Do not use this password for any other website
- *Always Log Off when finished Online or Mobile banking

*** Safely using Online and
Mobile Banking #3**

***Don't accept anything "offered" electronically unless you are expecting it!**

- *Don't click on Web Links in Email unless they're expected. Instead, type in the known good web site yourself or use a Bookmark / Favorite**
- *Don't call back phone numbers given over the phone. Instead, call them back using a known good number**
- *Don't open Email attachments you weren't expecting**

***Prevent Online Fraud & Account Security**

- * Apps that securely store your debit/credit cards on your smart phone or smart watch
- * Used by Apple Pay, Google Pay and Samsung Pay
- * Tap your phone or watch to the contact point to pay
- * No need to carry your debit/credit card with you
- * It's fast, easy, free... and safe!



*** Digital Wallets**

*When you tap to pay, your phone or watch sends a token instead of your actual card number. Your card number remains private.

*Easily add or remove a card from the wallet

*Cards are stored in a secure vault on the device

*If you lose your device you can remotely shut down the wallet

***Digital Wallets are Secure**

- *Launch Apple Wallet app, Google Pay app, Samsung Pay app, or Apple Watch app
- *Follow the steps to add your CCCU debit or credit card



Apple Pay



Google Pay

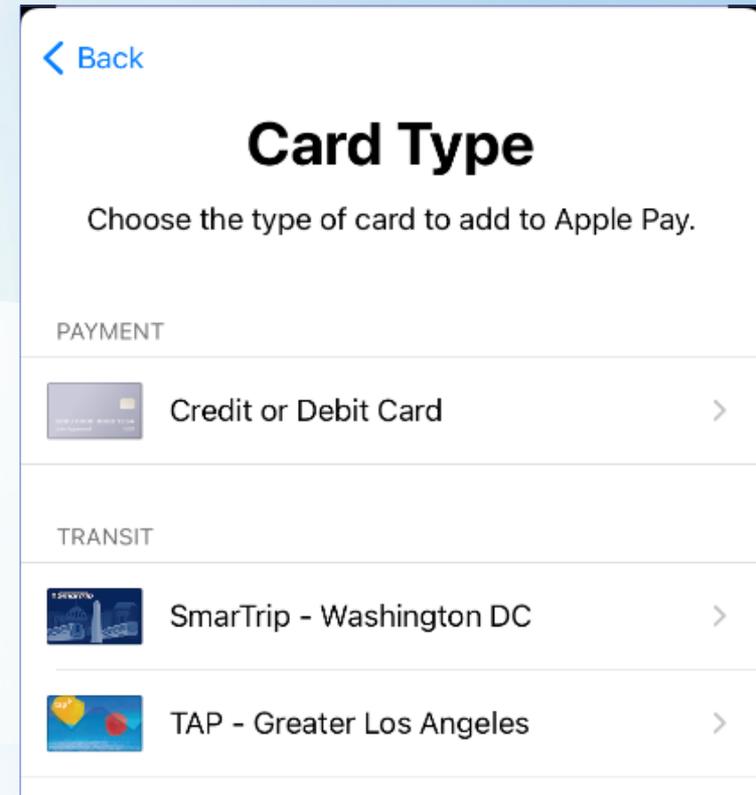
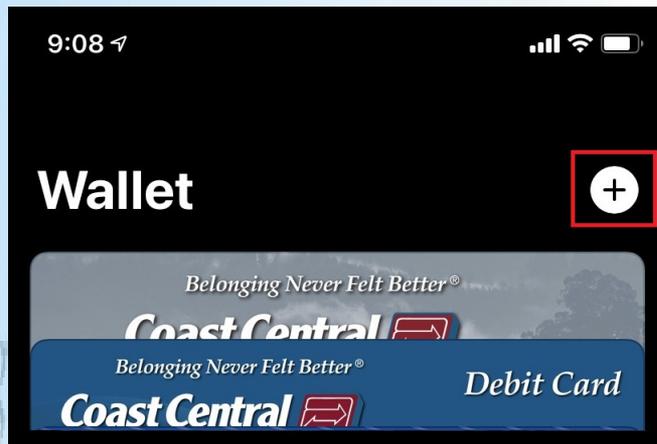
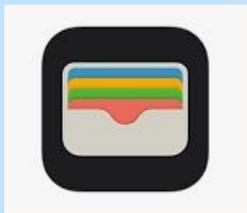


Apple Watch App



SAMSUNG Pay

***Loading your CCCU Card**

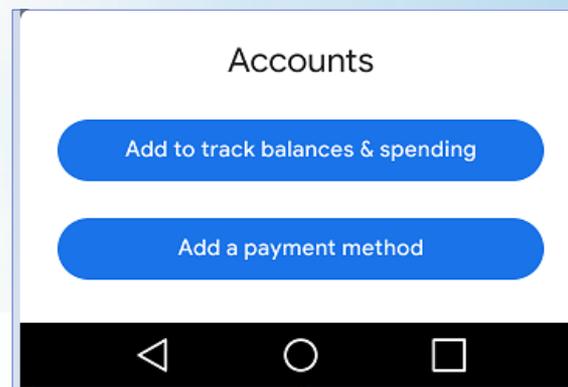
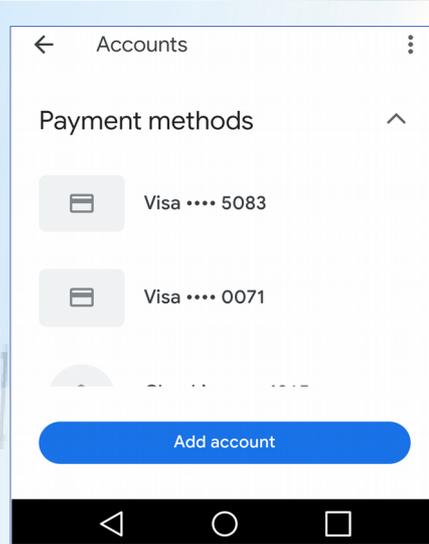
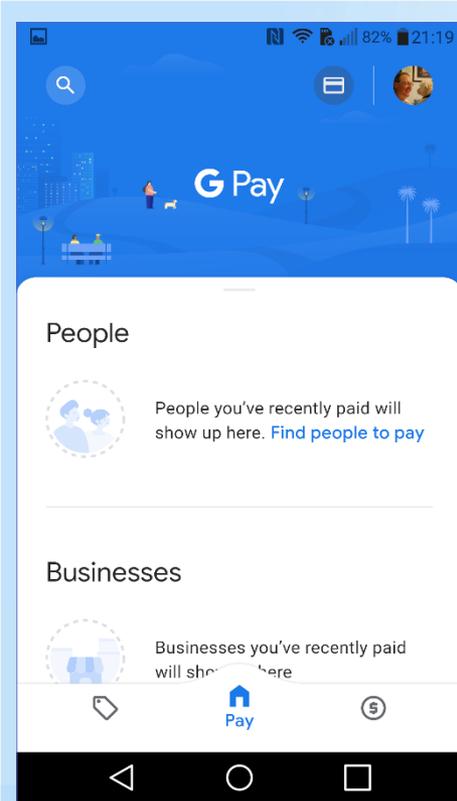


* Launch the Apple Wallet App (on iPhone or Apple Watch)

* Click + to add a card

* Follow the steps to scan your CCCU card, verify the 3-digit code, and complete the process

* **Loading the Apple Wallet**



Instructions may vary slightly for other versions of Google Pay

Samsung pay is similar

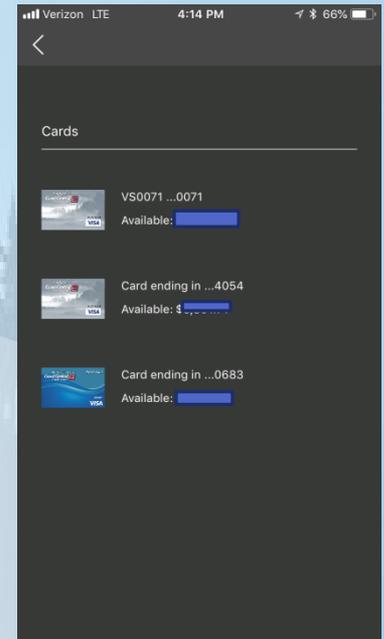
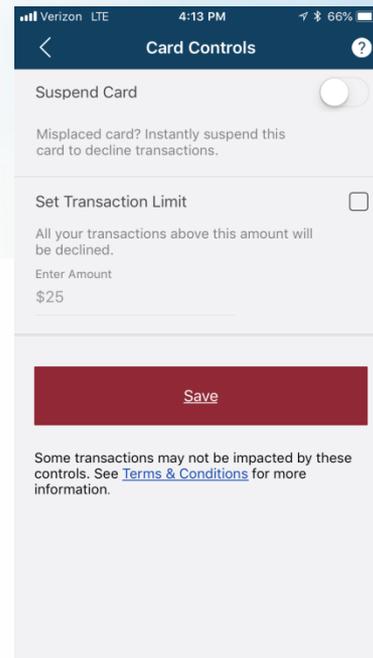
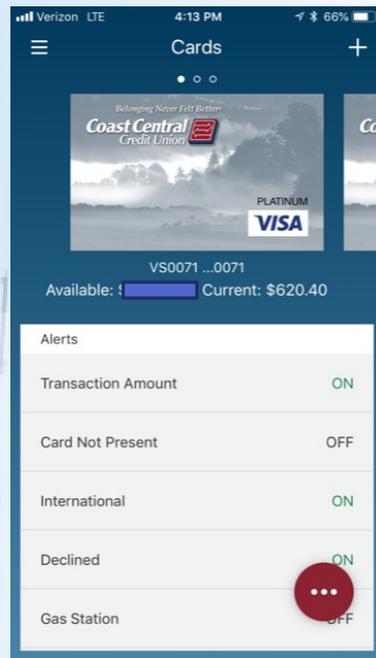
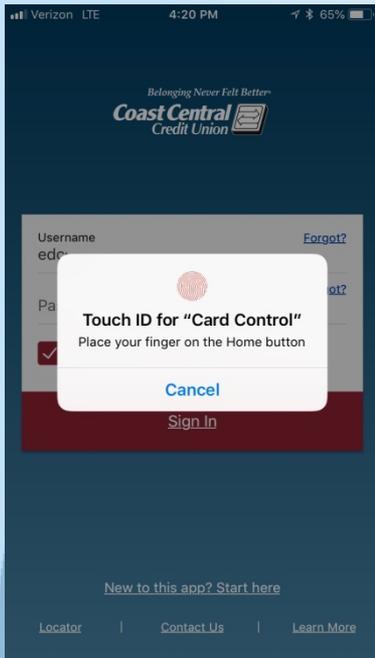
- * Launch Google Pay, and Click 
- * Scroll to “Connect your bank account and credit cards”
- * Click “Add Account” and then “Add a payment method”
- * Follow the steps to scan your CCCU card, verify the 3-digit code, and complete the process

* Loading Google Pay

- * Check for Pay symbols or ask, “Do you support Apple Pay or Google Pay”?
- * Each phone or smartwatch has a way to trigger the payment process
- * Once activated, simply hold the phone or smart watch near the symbol for “Contactless payments”



* Making a purchase



- Free App! Get instant alerts on card activity
- Disable your card when not needed for extra safety
- Set a limit for card transactions
- Instantly see balances without logging in
- Search for “Coast Central Card Control”

*Card Control

Card Control

The **Coast Central Card Control App** gives you control and extra security every time you use your Visa Credit and Debit cards either locally or while traveling!

Enrollment is quick and easy. With the Card Control App, you can:

- **Set up alerts** via text, email, or push notifications for purchases, card not present, international purchases, declined transactions, gas station purchases, ATM withdrawals, and low balances.
- **Set transaction limits** allows you to control how much you want to spend. Any transactions over the limit you set will be declined.
- **Quickly Access** the balances of your card accounts without signing in to the App.
- **Suspend and reactivate your cards** on your time.
- **Locate** Coast Central Member Services Branches and ATM locations, and get directions to all.

Device Requirements – iPhone iOS 7 or higher/Android 4.3 OS or higher.

Downloading the App

Either click one of the buttons below, or follow our easy steps to get started!

iPhone Users

CARD CONTROL IN THE APP STORE

1. Open App Store
2. Tap Search
3. Enter *Coast Central Card Control*
4. Tap "Get"
5. Enter your Apple ID or Touch ID authentication

** The App will download to your device*

Android Users

CARD CONTROL IN THE PLAY STORE

1. Open Play Store
2. Enter *Coast Central Card Control*
3. Tap the *Card Control* app from the options
4. Tap "Install"

** The App will now appear on your phone's Apps page*

* Card Control Instructions

- * Allow you to simply tap your card against the reader to make a payment
- * No need to insert/swipe card
- * Contactless cards use a one-time “token” so your card number is never transmitted
- * Fast and easy to use
- * Coming to Coast Central!

*** Contactless Cards**

Watch our YouTube Videos!

Just search: Coast Central Credit Union



Contact our Experts

Belonging Never Felt Better **(707) 445-8801**

Monday - Friday

8 am - 6 pm

Saturday

10 am - 3 pm

Coast Central
Credit Union



*Questions?



*Thank you!

Edward Christians