Security

One of the first times you access your accounts, we'll ask you to choose and answer three **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

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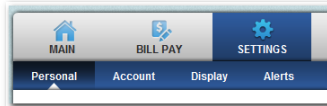
Security Reminders

• We will NEVER email you for personal information. Any email claiming to be the bank which requests personal data such as Social Security numbers, IDs, or passwords should not be trusted or opened

• Do not write down your password

• Use a different password for online banking than ones you use for other applications

• Always log out of your online banking session before leaving your computer

Having trouble?
Contact us at 610.373.5192

Settings

• Change **Personal**, **Account**, and **Display** settings
• Set up **Alerts**

Personal

• Update email address
• Change username
• Change PIN/password

Account

• Change account pseudo-names (nicknames)
• Drag and drop to change account display order

Display

• Edit number of accounts displayed per page
• Edit number of transactions displayed

Alerts

Event Alerts
• Incoming direct deposits
• Funds transfer information
• Statement notifications

Balance Alerts
• Notification of account balances

Item Alerts
• Notification of cleared checks

Personal Alerts
• Triggered by calendar date

BELLCO
FEDERAL CREDIT UNION

Online Banking
USER GUIDE

The credit union people love!
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Account Access

Enter the ID (X-12 character username) and click **Submit**.

ID xxxxxxxxxxxx
Submit ➤

Verify that your personal icon is correct, enter your password* and click **Submit**.

ID XXXXXXXXXXX
Password
Submit ➤

*The first time you log in you must change your PIN/password and select a personal icon.

Viewing Transactions

Select **Transactions** from the drop-down menu next to the account.

Deposit Accounts			View 5	**10**	20	50	100	ALL
Account (Click for Transaction Details)	Balance	Status	
Checking	1,480.69	Select Option	
Household	(24,425.51)	Transactions	
Checking 2	93,019.83	Statements / Stop Payments / Transfers	
Savings	594,804,221.62	Account Info	

View Transactions for: MY SAVINGS		Current Balance: 7,965.70
		Available Balance: 5,965.70
Transactions from 07/17/2011 to 08/16/2011		View Range: Since Last Statement	7 Days	15 Days	30 Days	All
Date	Ref/Check No.	Description	Debit	Credit	Balance
07/31/2011		Div Dep: DIVIDENDS Annual Percentage Yield Earned 3.25% from 07/01/11 through 07/31/11		21.62	7,965.70

Transaction List Options:
• Choose Number of Transactions Displayed
• View Check Images
• Sort Columns to Customize View
• Switch Between Accounts

Transaction Search

Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, description or check number.

Accounts	External Transfers	Transactions
	Download	Search

Transferring Funds

Select **Transfers** from the drop-down menu.

Deposit Accounts			View 5	**10**	20	50	100	ALL
Account (Click for Transaction Details)	Balance	Status	
Checking	1,480.69	Select Option	
Household	(24,425.51)	Transactions / Statements / Download / Stop Payments	
Checking 2	93,019.83	Transfers	
Savings	594,804,221.62	Account Info	

Select the **From** and **To** accounts. Enter the transfer amount, frequency, and date of the transfer.

Transfer Funds	
* Transfer funds from:	Checking Available Funds: 8,980.69
* Transfer funds to:	Select option...
Payment options:	None
* Transfer amount:	
* Frequency:	One Time
* Transfer Date:	01/04/2012
Transfer memo:	

Submit ➤

Pending and Completed Transfers

Select **Pending** to view, edit, or delete a scheduled transfer.

Accounts	Transactions	**Transfers**
New	Pending	History

Viewing Statements

Select **Statements** from the main menu option.

eBranch	Bill Pay	eStatements	Settings	Services
Dashboard	Accounts	Order Checks	Transactions	Transfers	Pending Transactions

Statements are available in PDF, HTML, and Text formats. Statement history is available for 5 years.

Stop Payments

Select **Stop Payments** from the drop-down menu.

Deposit Accounts			View 5	**10**	20	50	100	ALL
Account (Click for Transaction Details)	Balance	Status	
Checking	1,480.69	Select Option	
Household	(24,425.51)	Transactions / Download / Statements	
Checking 2	93,019.83	Stop Payments	
Savings	594,804,221.62	Transfers / Account Info	

Fill in the required fields and click **Submit**.

New Stop Payment	
Add Stop Payments for Account:	Checking
* Check Date:	08/16/2011
* Start Check Number:	
End Check Number:	
* Begin Amount:	$
End Amount:	$
* Payee:	
Remarks:	

Submit   Cancel

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

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

Please contact the Credit Union for questions regarding length of stop payment and confirmation process.

Transaction Download

Select **Download** from the drop-down menu.

Deposit Accounts			View 5	10	20	50	100	All
	Description:	Available:	
RETIREMENT	Primary Savings	$101,301.20	Select Option
MY CHECKING	Regular Checking	$50,350.33	Download
MY SAVINGS	Money Market	$5,987.38	Transfers / Account Info

Choose the **Download Range** and **Format**. Click **Download**.

Download Transactions for Account:	RETIREMENT
Select Download Range:	Select option...
Select Download Format:	Select option...

Download ➤