



**FINANCE
FACTORS**

SAVINGS • CDS • MORTGAGES

ONLINE SERVICES



NMLS #449916

Welcome to Finance Factors Online Services

Finance Factors is pleased to provide customers with FREE 24/7 Online Services to enhance your Finance Factors deposit and loan accounts and to allow you access to your accounts when it's convenient for you.

With Online Services, you can:

- See all your Finance Factors deposit and loan account information in one place
- Make internal transfers between eligible Finance Factors accounts* (e.g., Transfer money from your Finance Factors savings account to your Finance Factors mortgage loan to make your monthly loan payment)
- Make external transfers between your eligible Finance Factors accounts and your deposit accounts at other financial institutions* (e.g., Transfer money from your Finance Factors savings account to your outside checking account, or transfer money from your outside checking account to your Finance Factors mortgage loan to make your monthly loan payment)
- Set up recurring transfers*
- Sign up to receive electronic statements instead of paper statements, along with email alerts to let you know when new statements are available.**

* There is a limit of 6 electronic or preauthorized transfers and/or withdrawals from a Finance Factors savings account per calendar month. An online transfer would count towards this limit.



** Not all statements are available online. Certain conditions apply.

Getting Started

Visit us at olb-ebanking.com/321381233. At the sign in screen, select **'Please click here to enroll in Online Services'**.

Sign in to Online Banking

Please enter your username and then click "Continue".

Username:

[Reset your password?](#)
If you have forgotten your password, you can reset it yourself and get signed on quickly after your identification is verified.

[Please click here to enroll in Online Services](#)

On the next screen, enter your Social Security Number, Finance Factors Account Type, Account Number and Date of Birth (this is a secure website and all information is encrypted for your security), then click **'Continue enrollment'**.

Enter **ALL** of the following

Tax ID (SSN or TIN)

Account

Account type

Account number

Date of birth

Next, you will be asked to create a **'Username'**, **'Password'**, and provide a primary e-mail address then click **'Continue enrollment'**.

Review the information you provided for accuracy and then click **'Continue enrollment'** to complete the process.

Security & Identity Verification

Once you have successfully enrolled and logged in for the first time, you will be prompted to complete the following steps to assist with the security of your account and identity verification.

- Set up a Phone Number for identity verification (you can select either a text or voice message for the verification code)
- Accept the Terms and Conditions for Finance Factors Online Services
- Once you log in, click the **'Self Service'** tab to make any updates to your profile or enable mobile/text banking

Accessing Account Information

Once logged in, a listing of your Finance Factors accounts will be displayed. Click on the account you want to view.

Savings					Sort ▼ ▲
Account Name	Number	As Of	Available Balance	Current Balance	
Savings-1234	*1234	09/01/2021	100.29	100.29	
Savings-3456	*3456	09/01/2021	1,000.00	1,000.00	
Totals:			\$1,100.29	\$1,100.29	

The next screen will display details on the selected account, including information on recent account transactions.

Accounts	Money Movement	Self Service	Tools
Account Detail			
Savings-1234 ▼		\$100.29 Available Balance	
Pending Transactions		Sort ▼ ▼	
No Recent Available			
Posted Transactions		Reset	Search
		Sort ▼ ▼	
Date	Description	Withdrawal/Deposit	Balance
07/30/2021	Interest Earned	0.15	100.15
08/31/2021	Interest Earned	0.14	100.29
Note: Available balance includes memo posted activity			

Setting Up External Transfers

Log in to your Finance Factors Online Services account. Click the **'Money Movement'** tab in the top menu and then select the **'Add Accounts'** option under the **'Transfer'** heading.

Enter the external account information requested then click **'Continue'**.

Accounts **Money Movement** Self Service Tools

Transfer

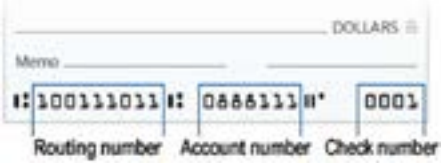
[Make Transfer](#) [Activity](#) [Manage Templates](#)

Manage Accounts

Add an Account

Internal External

For checking accounts, the account and routing number can be found at the bottom of your check. For savings accounts, this information may be found at the bottom of your deposit slip. If you need help locating this information please contact your financial institution.



Account Type

Checking

Savings

Business account

Yes

No

Routing number:

Account number:

Financial Institution:

 [Cancel](#)

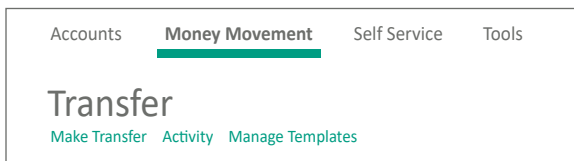
On the next screen, review and verify that all of the information provided is correct then click **Submit**.

Micro test deposits will be sent to the external account you are attempting to verify. Upon successful processing of the test deposits, the verification of the account will be completed and you will be able to transfer money to and from the external account.

After any transfer is confirmed, you will receive an email notification of the scheduled transfer.

Transferring Funds Internally or Externally

Transferring funds across your eligible Finance Factors accounts is easy! Select the **Money Movement** tab in the top menu and then select **Make Transfer**.



Next, select the **From** account, the **To** account, the **Amount** you want to transfer, the **Frequency** of the transfer, and a **Date** for the transfer.

Once you've provided all the required information, click the **Continue** button to review the selections before authorizing the transaction.

Make Transfer

Transfer from:

Savings-1234 - 100.29 ▼

Transfer to:

▼

[+ Add Accounts](#)

Amount:

\$

Description (optional):

Frequency:

Once ▼

Transfer Dates

When would you like the transfers to start?

- Transfer Now
 Select Transfer Date

[Continue](#)

If the information is correct, click on the **Continue** button to complete the transaction.

System Requirements

- Device with Internet capability
- Microsoft Internet Explorer 11 or higher
- Microsoft Edge current version
- Mozilla Firefox current version
- Google Chrome current version
- Safari (Mac OS only) current version
- Apple iOS 8.0 or higher
- Android 4.0 or higher

Note: Screen appearance may differ depending on device and browser used.

Questions & Additional Instructions

For more information about our Online Services, visit www.financefactors.com/FAQs or contact us at 800-648-7136.