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 online.financefactors.com. At the login screen, select ‘enroll in online banking’.

On the next screen, enter your Social Security Number, any Finance Factors Account Number and Date of Birth (this is a secure website and all information is encrypted for your security), then click ‘Enroll’. You will then be asked to setup a ‘UserID’ and ‘Password’ of your choosing to complete the enrollment 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.

- Select and answer five questions that will be easy for you to remember and difficult for others to guess
- Set up a Phone Number and Phone Nickname (of your choosing) for identity verification (you can select either a text or voice message for the verification code)
To start using online banking you must set up a phone for identity verification. Contact Customer Service at 800-648-7136 for assistance.

Phone: 

Phone Nickname: 

Notification: 
- Receive a text message
- Receive a call

- Accept the Terms and Conditions for Finance Factors Online Services
- Once you log in, click ‘Add profile information’ for security alerts and identity verification purposes

**Accessing Account Information**

Once logged in, graphic tiles for each of your Finance Factors accounts will be displayed. Click on the tile of the account you want to view.

<table>
<thead>
<tr>
<th>Accounts</th>
<th>Transfers</th>
<th>Pay Bills</th>
</tr>
</thead>
</table>

Welcome. Your last login was 02/06/2017 9:00PM Eastern Standard Time.

**Accounts**

**REGULAR SAVINGS**

*0123

$1,000.00

Current Balance

Available Balance $1,000.00

**TRANSITION SAVINGS**

*0123

$5,000.00

Current Balance

Available Balance $5,000.00

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

<table>
<thead>
<tr>
<th>Accounts</th>
<th>Transfers</th>
<th>Pay Bills</th>
</tr>
</thead>
</table>

**Account Details**

**REGULAR SAVINGS**

*0123

$1,000.00

Current Balance

Available Balance $1,000.00

**Transaction Details**

Type: 

From: 

To: 

FILTER clear filters

In Process Transactions

Date \* Description

Amount

There are no upcoming transactions.
To view more general information on the selected account, click on ‘Account info’. A pop-up window will be displayed on the screen with the requested information.

**Account Information**

- **Account Type:** REGULAR SAVINGS *0123
- **Account Number:** *0123
- **Current Balance:** $1,000.00
- **Available Balance:** $1,000.00
- **Current Interest Rate:** 0.150%
- **Interest Earned YTD:** $0.79

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**Transferring Funds Internally**

Transferring funds across your eligible Finance Factors accounts is easy! Select ‘Transfers’ from the menu. Then select the ‘From’ account, the ‘To’ account, the ‘Amount’ you want to transfer and the ‘Date’ of the transfer. Once you’ve provided all the required information, click the ‘Review’ button to verify the selections before authorizing the transaction.

**Transfer Money**

- **From:** Please select...
- **To:** Please select...
- **Amount:** $0.00
- **Date:** 11/25/16
- **Memo:**

**Services**

- **External Account Transfer**

If the information is correct, click on the ‘Make Transfer’ button to complete the transaction.

**Review Transfer**

- **Amount:** $100.00
- **From:** REGULAR SAVINGS *0123 $1,000.00
- **To:** TRANSITION SAVINGS *9999 $5,000.00
- **Date:** 11/25/2016
- **Memo:**
Setting Up External Transfers

Log in to your Finance Factors Online Services account. Click on a graphic tile to view the details of a specific account.

To set up transfers to and from deposit accounts at your other financial institutions, click ‘External transfer’ on the Account Details page and then click the ‘Continue’ button on the next screen.

The system will inform you that you need to validate your email address before any funds can be transferred. Click on the ‘validate your email address’ link and follow the instructions on the next screen.

You will need to enter the correct ‘Validation code’ that you received at the email address you provided. Once the code has been entered, click on the ‘Submit’ button to continue.
Add the external account information, including the ‘Routing Number’ and ‘Account Number’ then click the ‘Next’ button.

To ‘Verify Instantly’, you will need to enter the User ID and Password of your external account. Follow the on-screen instructions to complete the process.

Alternately, ‘Verify with bank deposits’ will place two micro test deposits into the external account you are attempting to verify. If selected, click on the ‘Send me two deposits’ button to continue verifying the account.

Example Transaction History

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/01/2017</td>
<td>Finance Factors Ltd</td>
<td>+ $0.XX</td>
</tr>
<tr>
<td>02/01/2017</td>
<td>Finance Factors Ltd</td>
<td>+ $0.XX</td>
</tr>
</tbody>
</table>

Wait 1-2 days. Then log in to your bank account and look for the two deposits from Finance Factors Ltd.

Check your email for instructions on how to return here and verify the deposit amounts.

The next screen confirms the deposits have been scheduled. Click the ‘Done’ button to continue. After waiting 1-2 days, log in to Online Services and go to the Transfers page to input the micro deposit amounts and then click the ‘Verify’ button.

Verify Your External Account

1. Log in to your ABC Federal Credit Union, Checking, XXXXXXX0234 and check your activity.
2. Look for two small deposits (less than a $1) from Finance Factors Ltd.
3. Enter the amounts here to verify your account.

If the information entered is correct, the next screen will provide a notification of Account Verified (you will also receive an email notification that ‘Your Account is Now Enabled for External Transfers’). Click the ‘Done’ button to continue.
Once verification of your external account is complete, you can transfer money to and from the external account. Enter all required information as shown (see example below) then click the ‘Continue’ button.

The next screen allows you to make edits before confirming the transaction. If the info is correct, click the ‘Confirm’ button to start the money transfer.

Once the transfer has been confirmed, you will receive an email notification of the scheduled transfer.

We have received your funds transfer request:

**Transfer Details**

<table>
<thead>
<tr>
<th>Item #:</th>
<th>123456789</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount:</td>
<td>$100.00</td>
</tr>
<tr>
<td>From:</td>
<td>ABC Federal Credit Union, Checking, XXXXXXX0234</td>
</tr>
<tr>
<td>To:</td>
<td>INCENTIVESAVINGSACCOUNT, XXXXXXX1234</td>
</tr>
<tr>
<td>Service:</td>
<td>Standard Inbound</td>
</tr>
</tbody>
</table>

We received your request on February 06, 2017. You should expect to see the funds in the destination account within 3 business days. The timing can vary, however, depending on the institution.

**Enrolling in Online Statements**

To enroll in Online Statements, select a tile from the ‘Accounts’ screen. Next, on the ‘Account Details’ page, select ‘Online statements’.
A pop-up window will be displayed showing the account selected. Click ‘Continue’.

You will then be presented with the Online Statement Enrollment Agreement. Read the agreement and select ‘click here’ to obtain your eSign Confirmation Code.

Enter the code in the Statement Access Confirmation Code box and click the ‘I Agree’ button to proceed to the notification and preference options page.
On the next screen, select either e-Statements or paper statements for each account type shown.

**Statement Notification - Email Address**
When your online statement is available, an email notification will be sent to you at this email address. If you need to change your email address, you may do so in Online Banking by going to the Account Options and selecting Personal Information. Please note you must then re-access eStatements for changes to take effect.

SAMPLE_EMAIL@YAHOO.COM

**Statement Delivery Preference**
To receive an eStatement and/or Paper Statements, select the check box next to the associated account.

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Account Number</th>
<th>e-Statement</th>
<th>Paper</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings</td>
<td>******0123</td>
<td>✔</td>
<td></td>
</tr>
</tbody>
</table>

Once you have selected your statement delivery preferences, click ‘**Next**’. You will then be asked to confirm your email address and the statement delivery preferences shown. If the information displayed is correct, click the ‘**Enroll**’ button to complete the process.

**Statement Notification - Email Address Confirmation**
Confirm your email address below.

*e-mail address:* SAMPLE_EMAIL@YAHOO.COM

**Statement Delivery Preference Confirmation**
Click ENROLL to complete the enrollment process. NOTE: Once enrolled, your next statement will be available online.

<table>
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</table>

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**System Requirements**
- Device with Internet capability
- Microsoft Internet Explorer 11 or higher
- Mozilla Firefox 51 or higher
- Google Chrome 56 or higher
- Safari 7 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.