WestEdge Credit Union *New* Online Banking

Frequently Asked Questions & Quick Start Guide

New Online Banking: Virtual Branch Next – Effective: March 28, 2024

Why did the credit union change Online Banking?

We upgraded to a new online banking platform to:

- Enhance the security protection to meet and exceed industry standards for online access,
- Provide a platform that is fully functional on any device – PC, laptop, smartphone or tablet,
- Provide a member-centric platform allowing you to have access to your entire banking relationship with the credit union, and
- Enhance the integration between our online and mobile banking systems.

When did Online Banking change?

The new system was launched on March 28, 2024.

Will my mobile app change or do I have to download it from the App Store?

No. You can continue to use your mobile banking app. You will have to change your Login ID if you have not already done so.

Will my Login ID change?

Yes. The Login ID will change to a "Logon ID". If you did not change your Login ID from your member number, you will need to change it to a unique Logon ID, containing a minimum of six (6) characters.

Will my password change?

Yes. Please log into your account using the last four (4) digits of the primary member's social security number in the "Security Code / Password" box. You will need to change your password before accessing your account.

Will I have to reset my Multi-Factor Authentication (MFA)?

Yes. MFA is now Enhanced Authentication. Choose and answer three security questions and enter your mobile telephone number the first time you log in.

IMPORTANT: First-time logon process –

During first-time login process, you will initially enter with your Login ID and Security Code / Password (see below for details), and then you will be prompted to:

1. *Create a New Logon ID* (if you have not already changed it),
2. *Create a New Security Code / Password*, and
3. *Establish 3 Security Questions* and Answers

Once these are changed, you will use your NEW Logon ID and Security Code / Password the next time you log on to Online Banking.

To log into the NEW online banking system for the first time, please use the following:

Logon ID: If you changed your Login ID from your member number, enter your unique Logon ID.

If you did not change your Logon ID, follow the examples below and enter the necessary leading zeroes to make it six (6) digits in length. Examples:

- 12345 = 012345
- 1234 = 001234
- 123 = 000123
- User = 00User
- Kr764 = 0Kr764

Password (Security Code): Enter the last four (4) digits of the primary member's Social Security Number for the first-time log in.

Security Code / Password requirements: must be between 9 and 16 characters long and contain at least one:

- Uppercase letter
- Lowercase letter
- Number
- Special character: !@#$%^&*

What services, if any, have changed?

There were some modifications in the new online banking system, which we would love to help you navigate. Below is information about each of these.

Bill Pay – Bill Pay was not impacted. All payee, payment history and scheduled payments have continued to be processed without interruption.

EZCardInfo for Visa Credit Cards – EZCardInfo was not impacted. All transactions and pre-scheduled payments have continued to be processed without interruption.

Mobile Check Deposit – Mobile check deposit was not impacted.

e-Alerts – *New!* Enroll to receive e-Alerts about:

- o Account balances
- o Deposits
- o Direct deposits
- o Loan payments
- o Withdrawals
- o Debt card withdrawals
- o Checks/drafts cleared

To manage your e-Alerts, go to: Online Banking > Settings > Security and Alerts > Alerts, or simply click on Create Alert from the main Accounts page.

Scheduled Transfers

- Transfers can be scheduled to recur for a maximum of 10 years
- Scheduled transfers will post between 10:00 am and 1:00 pm PT
- Recurring scheduled transfers which fall on weekends or federal holidays are processed on the business day prior.

To set up and manage scheduled transfers click on the "Transfers" tab.

Shared Accounts

There is no longer a need to share your accounts! The system will display all of the account(s) and loan(s) you have with the credit union using your Social Security Number, so you can view account balances, transfer funds to the other accounts you are an owner of, and make your loan payment from one Logon ID. You will be able to view your entire relationship with the credit union when you log into your account.

Organize Your Accounts – Re-label, Hide or Favorite your Accounts!

Organize your accounts view by giving your accounts a nickname. Additionally, you can Hide or Favorite your accounts to make navigating online banking easier. Changes made are saved to both online banking and mobile banking.

To manage your account preferences, go to: Online Banking > Settings > Accounts > Account Preferences > then click "Edit" to give your account a Nickname, Hide or Add to Favorites.

Where do I change my personal information?

To update your personal information, go to: Online Banking > Settings > Profile >

- Logon ID
- Security Code / Password
- Address
- Phone Number
- Email Address
- Time Zone (preset in Eastern Standard Time (EST))

How do I send the credit union a secure message through Online Banking?

Click on "Messages" link at the top of the screen, then click on "Compose Message" link.

We recommend you do not send personal/confidential information to the credit union via email, but instead, use this secure message option through Online Banking.

Who do I contact to assist me if I have questions?

Contact a Member Services Representative at (360) 734-5790 if you have questions or need assistance logging into your account.