About This Guide

As part of our ongoing effort to continually make your digital banking experience seamless, we have been working on a major upgrade to our platform. We have been focusing on creating an experience that is convenient, easy, and provides you the flexibility to take care of your business finances at anytime from anywhere. With this upgrade, in addition to a new design and user-friendly experience, we have added some new features such as Card Controls, Business Management and Online Form Submissions. We will be adding mor Business Management features over time, so stay tuned!

This guide is designed to assist in answering questions and help you navigate through some common transactions.

Getting Started

Browser and Device Support

Access your accounts via desktop, tablet, or mobile devices anytime, anywhere. For an optimal experience, make sure your devices are using the most updated versions of software available.

- Browser Support – Make sure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note, Internet Explorer 11 does not support online banking and standards that are implemented in newer browsers.
- Device Support –
    - o Windows: Versions still supported by Microsoft & support a browser listed above
    - o OS X: Versions still supported by Apple & support a browser listed above
    - o Android: Version 9.0+
    - o iOS: Last 2 major releases

First Time, New Users*

If you have an account with us, but are new to online banking, it is easy to get started.

First navigate to our website and click register. You will then be prompted to verify protected information that matches the information on your account. You will then be prompted to accept the disclosure for Online Banking Access and enter your social security number.

Then you will be required to create a username and password. To keep your username and password secure, we have specific requirements.

Username:		Password:	
Requirement	Default	Requirement	Default
Minimum Length	8	Minimum Length	8
Maximum Length	15	Must include a Number	Yes
Allow Alpha Characters	Yes	Must include an Uppercase Letter	Yes
Allow Numeric Characters	Yes	Must include a Lowercase Letter	Yes
Allow Special Characters	Yes	Must include a Non-Alphanumeric (ex: *&$%)	No

Ensure your contact information is correct and updated to finish your registration.

Converted Users*

If you already have a username for online banking, your username will remain the same for the new platform. Simply enter your username and old password and click login. This will generate a one-time temporary password that you will receive via SMS (text message), Voice, or email.

After you enter the one-time temporary passcode, you will receive a prompt to reset your password. Your new password must meet the minimum requirement listed above.

Dashboard Overview

Once you have successfully logged in, the dashboard will provide immediate access to the features you will likely use the most, requiring fewer clicks to perform financial tasks online. Here is a high-level overview of the summary dashboard from a desktop view.

1. **Actionable Alerts** that require action from you are displayed here towards the top of the page.

2. **Accounts** are grouped by Account Type Class (e.g., Checking, Savings, Loans)

3. **Link External Accounts** from other Financial Institutions

4. **Activity Modules** provides a quick glance of recent and future activities

Managing Your Profile

Settings allows you to view, update and manage settings that are applicable to your account and overall online banking experience. You can navigate to **Settings** by clicking on the dropdown menu under your name or **Tools** > **Settings**.

- **Profile:** allows you to enter profile information, such as Nickname, Time Zone, profile picture, and view your recent login activity
- **Security:** allows you to view and edit security details, such as username, Password, and Two-Factor Authentication, and maintain your authenticated devices.
- **Contact:** allows you to make modifications contact info, including Address, Phone Numbers, and Email Addresses.
- **Accounts:** allows you to configure account color and nickname, display order, or hide accounts from display; you can also request access, confirm, or delete external (ACH) accounts.
- **Applications:** allows you to view and revoke access to authorized device

Categories Overview

We've organized information within six navigation menu categories located at the top of your dashboard to help you quickly and seamless navigate to the features and tools you'll use the most.

Account Services	Accounts Check Services Overdraft Protection Forms & Other Information Statements
Business Admin	Business Administration Tools to add Sub users
Debit Card Controls	Debit Card Controls Debit Card NSF Opt In/Opt out
Transfer & Pay	Traditional Transfers & Loan Payments Bill Pay Elan Credit Card Payments Debit Card & ACH Loan Payments **COMING SOON**
Settings & Tools	Alerts Locations Message Center Settings

Secure Message Center

Your privacy is our top concern. You can securely send sensitive information such as your member number and other personal information by using the Secure Message Center.

Navigating the Message Center

You can access the Message Center by clicking the envelope next to your Profile picture or by navigating to Settings & Tools > Message Center.
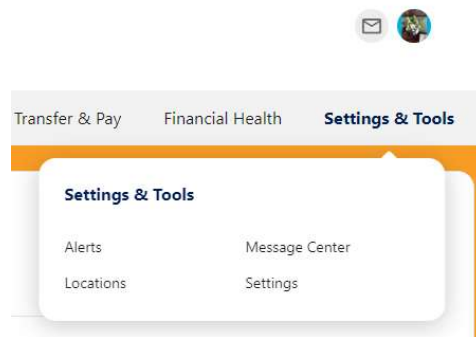
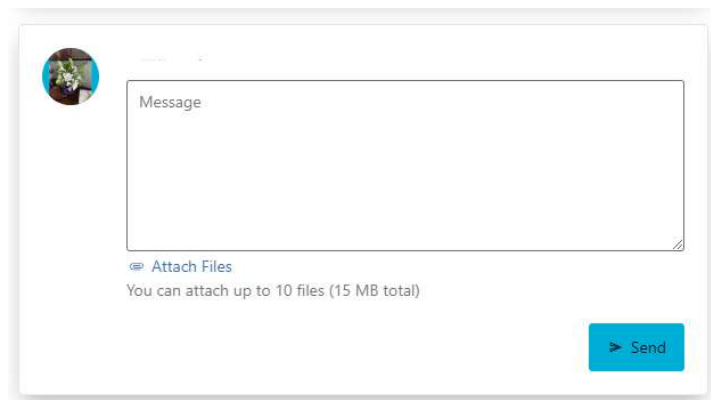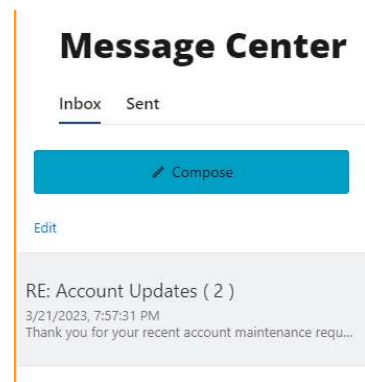## Compose a Message

To compose a new message:

1) Click the **Compose** button on the **Inbox** tab of Message Center.
2) Select the message **Subject** from the dropdown menu.
3) Select the **Account** the message refers to from the dropdown menu.
4) Enter the **Message** body and select the **Attach Files** link to attach files to the message.
5) Click the **Send Message** button to send the message or click the **Cancel** button to close the New Message window without sending the message.
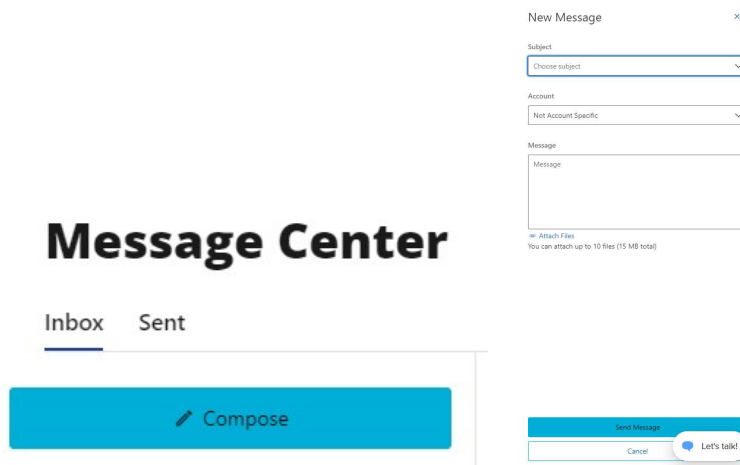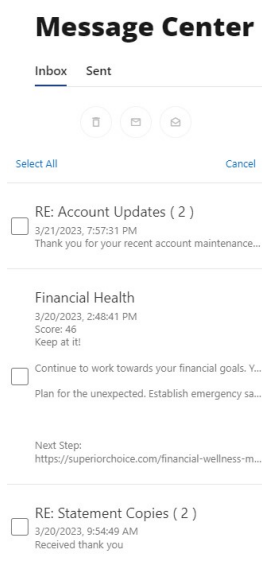
Respond to a Message

To reply to a message:

1) Select the message thread to respond to. View the messages within the thread.
2) Enter a **Message** response.
3) Select the **Attach Files** link to attach files to the message.
4) Click the **Send** button to send the response.

Message Center

Inbox   Sent

✎ Compose

Edit

RE: Account Updates (2)
3/21/2023, 7:57:31 PM
Thank you for your recent account maintenance requ...

Message

☞ Attach Files
You can attach up to 10 files (15 MB total)

➢ Send

Message Actions

You have the ability to mark a message thread as unread, read, or delete a message thread.

Message Center

Inbox   Sent

Select All   Cancel

☐ RE: Account Updates (2)
   3/21/2023, 7:57:31 PM
   Thank you for your recent account maintenance...

   Financial Health
   3/20/2023, 2:48:41 PM
   Score: 46
   Keep at it!
☐ Continue to work towards your financial goals. Y...

   Plan for the unexpected. Establish emergency sa...

   Next Step:
   https://superiorchoice.com/financial-wellness-m...

☐ RE: Statement Copies (2)
   3/20/2023, 9:54:49 AM
   Received thank you

1) Click the **Edit** link to view the message actions.

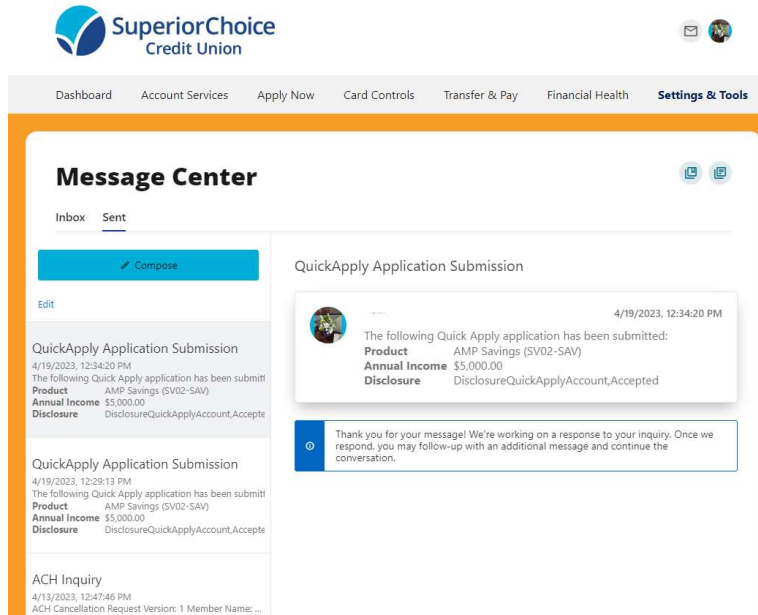2) Click the checkbox next to the message threads to act on.

3) Click the **delete** (trash can) button to delete the message threads.

Click the **unread** (envelope) button to mark the message threads as unread.

Click the **read** (open envelope) button to mark the message threads as read.

Sent Messages

The **Sent** tab allows you to view and delete messages that have been sent.

Transfer & Payments

Quick, One-time Transfers

Quick transfers allow you to perform one-time transfers for configurable predetermined dollar amounts or for a single free form amount. You can make transfers to and from internal and previously configured external accounts.

1) Select the account you want to transfer From.
2) Enter the **Amount** to transfer or select from the list of convenient predetermined accounts.
3) Select the account you would like to transfer **To**.
4) You'll notice your selects have populated on the bottom of the screen. Then click the **Submit Transfer** button. An Identity Verification may be required to verify your identity, and then Click the Verify button. A successful message will display, to confirm your transfer has been completed.

Standard One-time or Recurring Transfers

Standard transfers allow you to perform both one-time and recurring transfers, as well as loan payments (including payments to credit cards).

1) Select the source account from the **From** dropdown menu.
2) Select the destination account from the **To** dropdown menu.
3) Select the Amount you want to transfer.
4) Choose the **Date** (or **Start Date**) you want the transfer to take place.
5) Select the **Frequency** the transfer will repeat on. Select the **Ending** date of the recurring transfer, if prompted. (Depending on which frequency you chose.) Add memo (optional).
6) Click the **Submit Transfer** button.

You can set up transfers or payments to move funds between account types that have you have ownership of (i.e. primary or joint ownership). Using Standard tab, you can create any of the following four transfer scenarios:

One-Time Immediate Transfer

Create a one-time, immediate transfer by selecting the To Account and the From Account and entering an amount for the transfer. When a transfer is executed, a confirmation screen will appear to confirm the details of the transfer.

One-Time Future-Dated Transfer

Create a one-time future-dated transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify a future date as to when that transfer should execute.

Immediate Recurring Transfer

Create an immediate recurring transfer by selecting the To Account and the From Account and entering an amount for the transfers. Then, specify the frequency and when *the recurring transfer should end.*

Future-Dated Recurring Transfer

Create a future-dated recurring transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify the frequency and when the recurring transfer should end.

Memo for Transfers

An optional memo can be added to any transfer. This can be used to enter specific information about the transfer that you may want to record for future reference. This information will be stored and displayed for reference purposes in the **Scheduled** and **History** tab (Activity list on mobile) under the transfer detail.

Linking Accounts

Linking Accounts within Superior Choice

Create a one-time or permanent link to another user's account to make one-time and recurring transfers to that account. You have the option to link to another user's account using their account number along with the Last Name of the primary account holder.

Linking External Accounts for Transfers

To add an external transfer account:

1) Select *Transfers* and click on the **Standard** transfers tab. Click **Add an account** located below the *To Account.*
2) Select **Add an Account Manually** from the dropdown menu. The *Add Account* window is displayed.
3) Enter an **Account Type**.
4) Enter a **Routing Number**.
5) Enter an **Account Number**.
6) **Confirm** the **Account Number**.
7) Enter a **Nickname**.
8) Click the **Continue** button to add the account or click the **Cancel** button to close the window.

The system will send two trial deposits to the account. This process may take up to three business days to complete. Before the account can be added to your profile, you must confirm the value of the first and second trial deposit.

Linking External Accounts for Account Aggregation

Adding accounts from other Financial Institutions makes it convenient for end users to view their assets and liabilities in one place. Select the **Settings** under your profile drop down or under the **Tools** tab.

1) Select the **Accounts** tab from **Settings**.
2) Click the Link an **External Account** button.
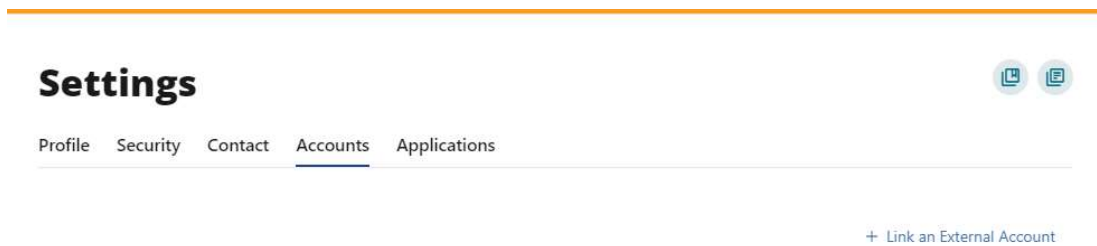
Select the **External transfer account** option. If it is your first time, you will see an informational screen to guide you through the step-by-step process.

After the platform displays a success message to confirm the external institution was successfully added, it will begin the process of retrieving account details such as name, balance, or type and reading transactions.

You will see your account details and transactions in the Accounts or Dashboard widgets after sixty seconds or less.
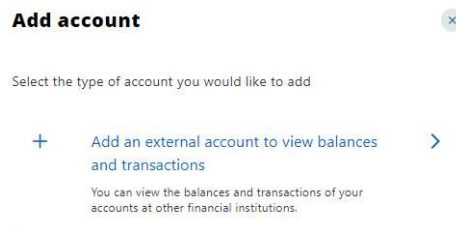
Check Services

Stop Payment

To place a stop payment request:

1) Click the **New Stop Pay Request** button, and the *Add a Stop Payment Request* window will display.
2) Click the **Account** dropdown menu and select the account to place the stop payment on.
3) Enter the **Check #** to place the stop payment on.
4) Enter the **Amount** the check was written for.
5) Click the **Search** button to search for transactions

that have cleared the account selected and match the transaction details entered.

6) Enter the **Payee Name** the check was written to.

7) Check the **I Agree** checkbox to acknowledge the Stop Payment Policy.

8) Click the **Submit Request** button to Submit the stop payment request or click the **Cancel** button to close the Add Stop Payment Request window without submitting the request. A message will display indicating the stop payment request was successful. Stop Payment requests that have been placed will display on the **Stop Payment** tab.

Add Stop Payment Request ✕

Account *   Select Account ⌄

Check Number [ ] ☐ Range

Amount [ ]   Amount must match check amount for stop payment to be applied.

Search for matching transactions before stopping payment.
   Search

Payee Name [ ]

By checking "*I Agree*" and clicking "*Submit Request*", I acknowledge that I have read and agree to the Stop Payment Policy.

☐ I Agree

Cancel   Submit Request

Business Administration

The Business Admin widget provides you with the tools to set up, maintain, and manage the various aspects of your digital banking experience. The Business Admin widget also serves as the hub for Authorizations, Payees, Roles, and User Management. It is the foundation for all other Business widgets being released in the future.

Roles

A role is a group of permissions that controls the features that are available to sub-users. Creating a role is required before you can add sub-users to the system. In the Business Admin Widget, the Roles tab will allow you to add, edit, and edit roles as needed. Once a role has been added, you can use the edit icon (pencil) to modify the role or use the delete link (trash) to remove a role.

To add a new role – Under the **Roles** tab in the Business Admin Widget, select **Add a Role**, then enter a **name and description** of the role. Once you are finished, click **Create Role**.
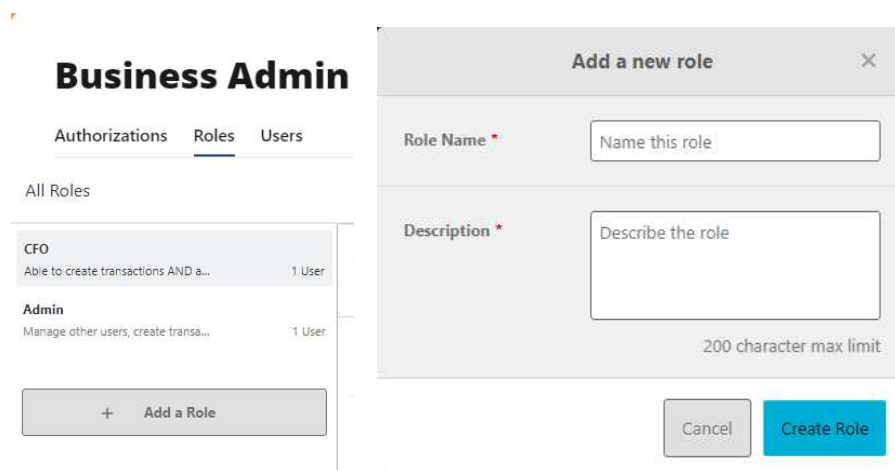
Permissions

Assigning the permissions to a role will control what users can view, change, navigate, and execute within the system. Users must have permissions defined to access business-specific services.

There are two types of role permissions in the Business Admin widget:

- *Role Level permissions* - permissions that apply to the sub user and typically turn on or off specific functionality for that sub user

- *Account Level permissions* - permissions that apply to the sub user's account and typically turn on or off specific functionality for a given account

Using the **Roles** Tab within the Business admin widget you can assign role permissions, select the desired role from the left-hand pane and select the **Edit** (pencil) icon next to Permissions. **Check** the boxes to grant permissions and click **Save Changes.**

To assign new accounts and account permissions, under the **Roles** tab in the Business Admin widget, scroll to the Accounts and Limits section and click **Add Accounts**. The assign account permissions window will display. **Select**

the account permissions to assign to the accounts; click **Choose Accounts**. The Assign Accounts window will display. **Select** the Internal and External accounts to assign the permissions to; click **Assign Accounts**.

Limits

Limits are assigned at the role level and are calculated separately for each individual user assigned to the role.

Limit	Description
Authorized	The maximum cumulative dollar amount that can be submitted without additional authorization. A limit of "0.00" means that ANY transaction scheduled by users with this role will require approval.
Maximum	The maximum cumulative dollar amount that can be submitted.
Can Authorize	The maximum cumulative dollar amount that a user with authorization rights can approve.

To assign limits to a role, in the Business Admin widget scroll to the **Limits** section and click **Edit Limits**. Enter the Daily, Weekly, and Monthly limits for each payment method and **save changes**.

Create a User

The Master Users (indicated with the crown on the profile) will be able to create new users for the accounts (indicated with a briefcase). Please note, you will need to login from a desktop to add, edit or delete users. On the **Users** tab within the Business Admin widget, click **Add a User**. The add a new user window will display. Enter the user's **Username**, **First Name, Last Name, and Email**. In the Role drop-down menu, select the **Role** you just created. Click **Create User**.

The new user will receive an email to the email address provided with a temporary password. They will then be prompted to change their password before logging in.

Use the pencil icon to edit the User's contact information, change roles, and reset their password. Use the Delete User link to remove the user out of the system.

Sub-User Status

Reset a Sub User's Password

Under the **Users** tab of the Business Admin widget, **select** the sub user from the user list, click the **Edit** (pencil) icon next to the *Reset Password* section. Explain why the sub user's password is being reset, click the **Save Changes** button to send the temporary password.

Please note, a disabled sub user account cannot be used, and we will not be able to reset the password. If the sub user status is Frozen, please set it to Active before their password can be reset.

RESET PASSWORD   ✎

RESET PASSWORD   Select a method to receive a new password.

                        EMAIL

                        ⦿ Sccu@Superiorchoice.Com
                        ○ OTHER

                        SMS

                        ○ 718-555-1234
                        ○ OTHER

                        Please enter the reason for resetting the password. *

                        [   ]

                        [Submit] [Cancel]

Deleting a Sub User

Under the **Users** tab of the Business Admin widget, **select** the sub user from the user list, scroll to the bottom and click **Delete User** and then verify you wish to