



## Helpful Hints for Enrolling/Initial Log On

### Home Banking

Welcome to Valley Oak Credit Union's Virtual Branch. Online banking is the fastest, most convenient way to bank. Sign on anytime – from home, or work, even on your smartphone.

To enroll you will need to click on the 'Enroll' button on our home page ([ValleyOak.org](http://ValleyOak.org)) and enter your User ID (account number). It will bring you to then next screen asking you for your security code. The first time you log in, your security code will be four digits that you had chosen when you opened the account (if you have forgotten, please call 559-561-4471). You will then need to change your security code to an 8-digit code and setup your enhanced authentication security steps. Once completed you will be taken to the over view screen.

Your Overview screen, which gives a brief overview of your account(s), will be displayed. You will notice that you have 3 or 4 tabs at the top of the screen to click on: Overview, BankIT, Self Service and/or Bill Pay. BankIT will allow you to do transfers, loan payments, schedule transfers / payments and look at history. Bill Pay will allow you to setup merchant accounts, schedule recurring payments or setup quick payments. Self Service will allow you to update your personal information, setup alerts, preferences, stop payments, electronic notices and much more.

Anything in blue you can click on and it will take you somewhere within the Home Banking site. For example, if you click on a draft number 1234, it will bring up the image of the draft you wrote.

All transactions affect your account(s) immediately. If you make a transfer from your savings account to your checking account via the Virtual Branch, then immediately call the credit union, the transfer would be reflected.

**WARNING! Online access provides information about your financial accounts to anyone who has access to your login ID and security code. Please exercise caution to keep your account security information confidential.**

### Bill Pay

Online Bill Pay Service will allow you to pay your bills online, saving you time, checks and stamps. You will need to keep in mind that it will take between 3 – 5 days for the payment to your account; however, the merchant gets paid on the day it is scheduled for.

The first thing you will need to do is setup your merchant accounts. To do this you will click on the Bill Pay tab, then click 'add company or person' link (in green). This will bring up a box for you to select a category for the bill or type in the company or person at the top of the box. You will then type in the account number of the merchant or other information needed to send the payment (This step will need to be done for each merchant or bill you want to setup). It is very important that you put in the correct information, otherwise your payment may be returned and in turn become late.

Once your merchant account has been setup you can setup a payment. Payments can be setup as recurring or as a one-time payment frequency; you have the freedom to make that choice. You also have the choice to have your bill sent electronically right to your Bill Pay center. After you have finished setting up your merchant, you're ready to pay! Click on the merchant/bill you would like to pay: enter the date, amount and frequency of the payment. Click ok

and your payment has been scheduled. You will receive a confirmation number please note this in your register for your records, in case of an error. If inactive for 90 days, the service will be cancelled.

### **Online Paperless Statements or Notices**

To sign up and start receiving your online statements, click on the eStatements link under the Self-Service tab. When you click on this, your computer may automatically block the pop up window for your eStatements. You may click on the 'Ctrl' button while clicking on the eStatement link; this should allow pops to go through and you may continue signing up for e-statements. Or at the top of the screen should be a bar that is showing you that a popup has been blocked. If you click on or hover over this bar, you should be able to select the option 'Always Allow Pop-ups from this site'. By doing this it will allow you to enroll and view your monthly statements. If you do not select this option, you will have problems enrolling and viewing your statements.

**If you ever need our assistance, please call 800.561.4302 or 559.561.4473.**

## **Home Banking Q&A**

**Q: Why am I getting an error message 'Inactive User'?**

**A:** You may be getting this error for a couple of reasons. 1. You have put the incorrect password in more than 3 times. 2. Your computer remembers passwords for you and the last time you changed it the computer didn't remember it. Does the credit union have your current phone number?

**Q: How do I resolve this problem?**

**A:** First of all are you using Internet Explorer or Netscape Navigator as your Internet browser? If you are using *Netscape Navigator* you can check to see if your computer is saving any passwords: Click on Edit. Click on preferences. Click on web passwords, uncheck remember passwords for sites box. Click on view stored passwords, click on remove all passwords. Click ok. Click ok to close preferences box. If you are using *Internet Explorer* you can check to see if your computer is saving any passwords. To do this you can follow these steps while your browser is up and running: Click on Tools, Internet Options. Click on the Content Tab, look at the Auto-complete section and make sure the only one with check in it is the 'web addresses'. Click on Clear Forms. Click on Clear Passwords. **(Caution, when clearing passwords from your computer it removes ALL saved passwords!)** Click OK. Contact Valley Oak to have your password reset, [eajones@valleyoak.org](mailto:eajones@valleyoak.org) or 800.561.4302.

**Q: Why am I not able to see all my accounts?**

**A:** If you have just setup a new share type, loan, checking account, etc. or just signed up for the Home Banking service, remember it takes 24 hours to update the main system so you may view your accounts the next day.

**Q: How often are my balances updated?**

**A:** The balances are in Online Real Time; this means that if you make a deposit, withdrawal or any sort of transaction you will be able to see it the same day. Share drafts clearing your account, process at midnight so you will only see them the next day.

**Q: Can I access other of my Valley Oak Accounts?**

**A:** Yes, if you have signed up to access these accounts. If you are not currently signed up to access your other accounts you may do this at one of our branches. If you are not a joint owner of the other accounts, you will need to become one.

**Q: Can I schedule my loan payments or transfers for next month?**

**A:** Yes! You can schedule payment or transfers for the next day, week or month. The only time your transfers may not go through is if you do not have the funds available. A direct deposit hasn't posted to your account.

**Q: Can I reset my own Security Code/Password?**

**A:** Yes, you can. If you have forgotten your password Click on the Self Service Tab, Under the Security bubble, click on change security code and follow the instructions. Your security code may only be 8 characters; you need at least 2 numbers or at least 2 alpha characters.

**Q: What do I do if I forgot my Security Code/Password?**

**A:** Click on "**Forgot Your Security Code? Click Here**", on the Home Page. This will bring you to a screen to enter your logon id, click ok. This will bring you to another screen that will ask for your email address and to answer your two Pass Phrases you have already setup. Click ok. Note: Be sure to use the same email address you used when you setup your pass-phrases, answer the questions exactly and use lower case. If approved it will allow you to change your security code right then... If not you will get an error message.

## **Bill Pay Q & A**

**Q: Can I setup a payment to reoccur every month?**

**A:** Yes. Keep in mind you cannot schedule a payment to be made on a weekend or on a holiday.

**Q: Do I have to be worried about when the payment will pull from my Share Draft Account?**

**A:** Yes. The money must be available in your account by no later than 11:00 am on the day you have scheduled your payment. However, this does mean the payment can come out any time within the 24-hour period on the date you have scheduled your payment on.

**Q: Will the system alert me if there are problems?**

**A:** Yes. You must set up your alerts, which are under the personal options in the Self Service Tab. Once you have set up your alerts, you will be notified through your Internet email of a problem that may be occurring with one of your payments.