

## New Online Banking Experience!

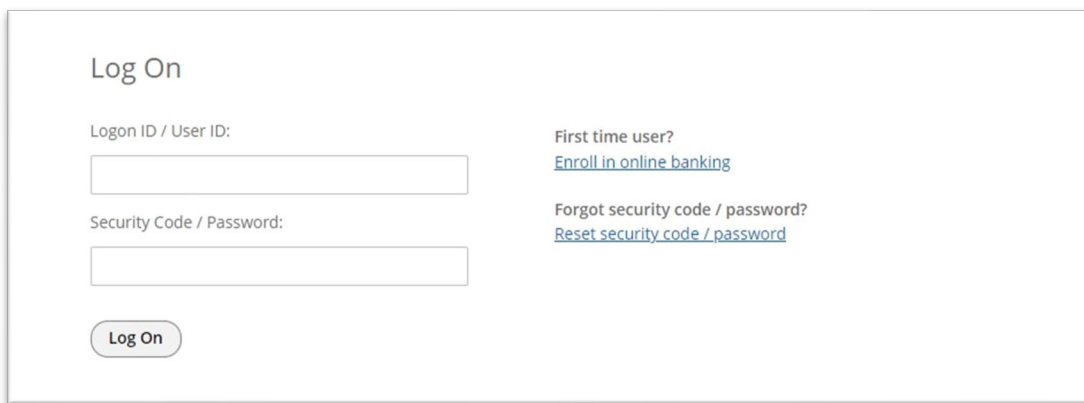
Get ready for an updated look for online banking! Starting on Tuesday, September 12<sup>th</sup>, you will need to go to this link to login to online banking: <https://eastriverfcu-dn.financial-net.com/web>

***If you have the current Online Banking address saved as a Favorite, you will want to update to this new link!***

### LOGGING ONTO VIRTUAL BRANCH NEXT ONLINE BANKING

Enter your **current Online Banking Login ID** and **Security Code**. You may be prompted to answer your Security Questions, email address and/or mobile phone number.

Then you may have to accept the terms and conditions.



Log On

Ligon ID / User ID:

Security Code / Password:

Log On

First time user?  
[Enroll in online banking](#)

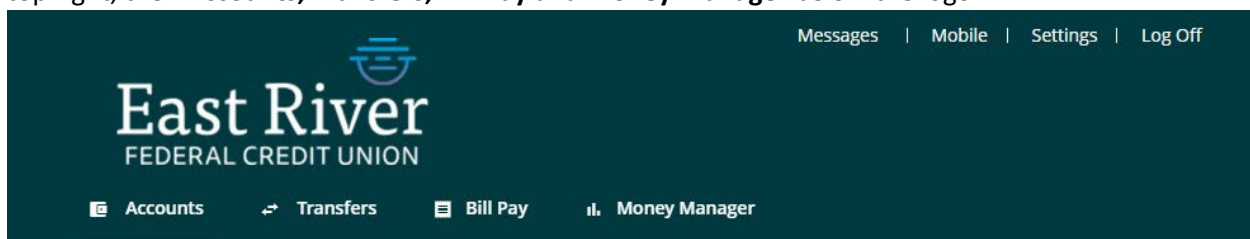
Forgot security code / password?  
[Reset security code / password](#)

You can also **enroll in online banking** on this page if you have not done so, just follow the directions.

You can **reset your security code** on this page if needed. You will

- Verify you are not a robot.
- Enter your login ID.
- Then an email with a confirmation code will be sent to the email on file. ***You must access the confirmation code within 15 minutes or you will need to resubmit your request.***
- Once you enter your confirmation code, you will then answer a Security Question.
- Finally, you will enter a new security code/password.

Once you have logged in, you will see the following: **Message, Mobile, Settings** and **Log Off** at the very top right, then **Accounts, Transfers, Bill Pay** and **Money Manager** below the logo.



## ACCOUNTS

The **Accounts** page is the default landing page when you log in. On the **Accounts** page you will see an overview of your accounts. You can expand the accounts section by clicking on the + and which will then show you **Available** and **Current** balances of individual accounts.

If you have Linked Accounts, those will show up under **Linked Accounts**.

The screenshot displays the 'Accounts' page interface. On the left, there is a sidebar with expandable sections: 'Favorite Accounts', 'Checking Accounts', 'Savings Accounts', and 'Linked Accounts'. The 'Checking Accounts' section is expanded, showing a table for account '\*9997=2 (Checking)'. The table has two rows: 'Available' with a balance of '\$20.00' and 'Current' with a balance of '\$20.00'. On the right side of the page, there are links for 'Transfer Money', 'Create Alert', and 'eStatements'. Below these links is a 'Recent Transactions' section with a 'View All' link. A dropdown menu is set to '\*9997=2 (Checking)'. The transactions list shows two entries for 'JUN 30 2023': a debit transaction '- TEST ACCOUNT FOR V...' for '\$20.00' and a credit transaction 'DEPOSIT' for '\$0.00'.

In the box to the right of your accounts, you will see a summary of recent transactions from your **Favorite** account ([go to Settings then Accounts to setup your Favorites](#)). You can click on the down arrow and choose a different account to view **Recent Transactions**. If you click on **View All**, you will then see **Account Details**. You can also go **Account Details** by clicking on the account in the box on the left side as well.

## ACCOUNT DETAILS

**Account Details** gives more information about your account. You can search for transactions and print those selected transactions. You can view checks you have written that have been deposited or cashed. You can easily switch between account details for other accounts by clicking on **Switch Accounts**.

Account Details [Switch Account](#) ▾

**\*9997=2 (Checking)**  
99997~2

**Available Balance**  
\$15.00

**Current Balance**  
\$15.00

[Transfer Money](#) [Export Transactions](#)

[Account info](#) [Check Reorder](#)

[eStatements](#) [More actions](#)

### Transaction Details

From:   To:   Check #:  From #:  To #:

[Clear Search](#) [Print Transactions](#)

[Load Pending Transactions](#)

On this page you can also re-order checks, export your transactions in a date range to a .CSV or Quicken file, and if you click on **More Actions**, you can select **Check Payment Stop** or you can request a **Check Copy**. *Please note that there is a \$25 fee for a stop payment on a check and there may be a fee for a check copy depending on the date of the check.*

## TRANSFER MONEY

You can click on **Transfer Money** on both the **Accounts** and **Account Details** pages. Then choose where the transfer is from, then to, amount and date. You can also make this a recurring transaction as well.

You will be able to see your scheduled or recurring transactions on the **Accounts** page under **Scheduled Transfers**. By clicking on the underlined amount, you can edit the transfers.

Scheduled Transfers [View All](#)

|                   |                              |               |
|-------------------|------------------------------|---------------|
| AUG<br>17<br>2023 | *9997=2 to *9998=2<br>Weekly | <u>\$1.00</u> |
|-------------------|------------------------------|---------------|

**Transfer Money**

From: \*9997=2 (Checking) \$20.00

To: \*9997=A (Savings) \$0.00

Amount: 1.00

Date: 8/16/2023 [Make recurring](#)

[Review](#) [Cancel](#)

## eStatements

Click on the **eStatements** link to sign up for eStatements or if you're already signed up, you can view them and any inserts from the CU.

**Please note you can only change the Delivery Method for the account through which you logged in, NOT for an account that is linked.** Example: You logged in with the credentials for account 99999, and that account has 88888 linked to it. You cannot change the Delivery Method of your statements on 88888, only on account 99999. You will need to login or create a login for 88888 and then change it there.

eStatements

Member ID: 99997

DOCUMENTS DELIVERY METHOD

Document Name: All Statements From: 2/17/2023 To: 8/16/2023

[Search](#) [Clear Search](#)

| Date         | Description                      |
|--------------|----------------------------------|
| JUN 30, 2023 | <a href="#">Statement Insert</a> |
| MAR 31, 2023 | <a href="#">Statement Insert</a> |

Member ID: 99998

DOCUMENTS DELIVERY METHOD

Document Type: Statements Electronic Paper

Save Cancel

## CREATE AN ALERT

You can create an alert from **Accounts** page by clicking on **Create Alert**. You can then select your alert type in the drop down, which will then give you the criteria to fill in for that specific alert, and where to send the alert. General Alerts that all accounts have are listed, along with any account alerts that you have created. You can delete any alerts you have created or edit all of them, including General Alerts.

## Active Alerts

### General Alerts

| Alert Type  | Action  |
|---|---|
| <a href="#">Customer service sends email to inbox</a> | <a href="#">Edit</a>   <a href="#">Delete</a> |
| <a href="#">Email address changed</a>                 | <a href="#">Edit</a>                          |
| <a href="#">eStatement is available</a>               | <a href="#">Edit</a>                          |
| <a href="#">Logon ID changed</a>                      | <a href="#">Edit</a>                          |
| <a href="#">Security code changed</a>                 | <a href="#">Edit</a>                          |

## MESSAGES

If you go back up the top right menu, you have the option of **Messages**. When you click on that, you are taken to your inbox where you can send and receive secure messages from our staff along with receiving CU announcements.

## MOBILE

Going back up to the top menu, you can select **Mobile** which will give you a list of services and devices. Here you can add a mobile device that will allow you to receive text message alerts (along with your email alerts) and you can also use **SMS Banking** for simple account information. Instructions on how to use **SMS Banking** will be sent to you via text once you sign up.

You can also click on the **Mobile Apps** tab, this will give you a list of mobile devices that have been registered to your account through the mobile app. You can then remove those devices that you no longer use. You can also click on the links to download the mobile app via the **App Store** or **Google Play**.

## Services & Devices

SMS SERVICES

MOBILE APPS

| Mobile Number                | Status | SMS Banking | SMS Alerts | Action |
|------------------------------|--------|-------------|------------|--------|
| There are no mobile devices. |        |             |            |        |

Registered devices have been added but need to be verified before they can be enrolled for Mobile Banking services. Disabled devices have been temporarily disabled by the bank or other security process. To re-enable a disabled device please contact your bank.

Save Changes

Cancel

Add Mobile Device

## SETTINGS

Back to the top menu, the **Settings** link will take you to the Settings section and allow you perform the following:

- **Profile** – Update **your Logon ID, Security Code, Address, Phone Number, Email Address** and **Time Zone**; You may have to answer a Security Question correctly to change a profile item.
- **Security and Alerts** – Update your **Security Questions, and Alerts**.
- **Accounts** – Here you can **reorder your accounts, add them to your Favorites, rename them, change their SMS Nickname, and hide any accounts**. If you **hide** an account, it will no longer be visible in **Accounts** or for account-based transactions like transferring money with the exception of Bill Pay.
- **Mobile Banking** – Update your Services and Devices.

### Account Preferences

Drag the handles on the left up and down to reorder your accounts. The sort order is only saved for your top 25 accounts. If you select 'Hide Account' your account will no longer be visible in Accounts or for account based transactions with the exception of Bill Pay.

| Account              | Nickname | SMS Nickname | Hidden                   | Favorite                 | Action               |
|----------------------|----------|--------------|--------------------------|--------------------------|----------------------|
| ☰ *9997=2 (Checking) | *9997=2  | 1            | <input type="checkbox"/> | <input type="checkbox"/> | <a href="#">Edit</a> |

Account: \*9997=2 (Checking)

Nickname:

SMS Nickname:

Hide Account ?

Add to Favorites ?

SAVE

Cancel

## BILL PAY AND MONEY MANAGER

**Bill Pay** and **Money Manager** are still available through online banking! Just click on either link to access **Bill Pay** or **Monday Manager** as you have before!