



**FINANCE
FACTORS**

SAVINGS • CDS • MORTGAGES

ONLINE SERVICES



MEMBER
FDIC



NMLS #449916

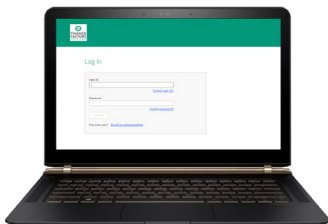
Welcome to Finance Factors Online Services

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.**

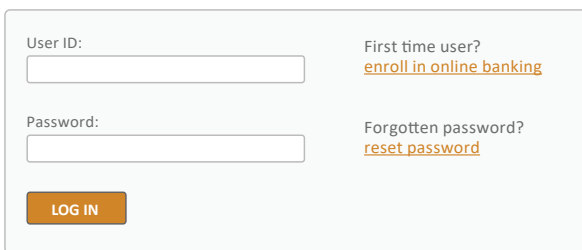
* There is a limit of 6 electronic or preauthorized transfers and/or withdrawals from a Finance Factors savings account per calendar month. An online transfer would count towards this limit.



** Not all statements are available online. Certain conditions apply.

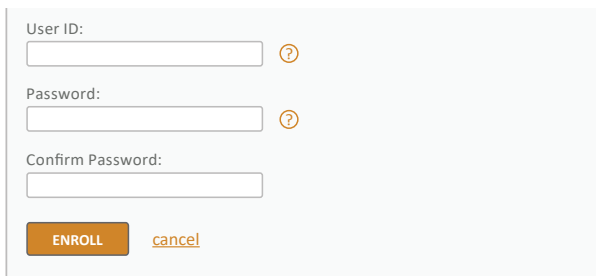
Getting Started

Visit us at online.financefactors.com. At the login screen, select '**enroll in online banking**'.



The login screen features two input fields: 'User ID:' and 'Password:'. To the right of the 'User ID:' field is the text 'First time user?' with a link '[enroll in online banking](#)'. To the right of the 'Password:' field is the text 'Forgotten password?' with a link '[reset password](#)'. At the bottom left is an orange button labeled 'LOG IN'.

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.



The enrollment screen features three input fields: 'User ID:', 'Password:', and 'Confirm Password:'. To the right of the 'User ID:' and 'Password:' fields are orange question mark icons. At the bottom left is an orange button labeled 'ENROLL', and to its right is a link labeled '[cancel](#)'.

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.

Accounts Transfers Pay Bills >

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.

Accounts Transfers Pay Bills >

Account Details

REGULAR SAVINGS
*0123

\$1,000.00
Current Balance
Available Balance \$1,000.00

- [Transfer money](#)
- [Export transactions](#)
- [Create Alert](#)
- [External transfer](#)
- [Account info](#)

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

CLOSE

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.

Accounts Transfers Pay Bills ▾

Transfer Money

Services

From:

Please select...

To:

Please select...

Amount:

\$0.00

Date:

11/25/16 [make recurring](#)

Memo:

REVIEW

[cancel](#)

[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:

MAKE TRANSFER

[cancel](#)

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.



Account Details

REGULAR SAVINGS
*0123



\$1,000.00
Current Balance

Available Balance \$1,000.00

- [Transfer money](#)
- [Export transactions](#)
- [Create Alert](#)
- [Account info](#)
- [External transfer](#)

Transaction Details

Type: From: To:

[clear filters](#)

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.

Transfer Money | History | Manage Accounts | Help

You must **validate your email address** before you can transfer funds.

Amount(\$) *

Transfer

From *

To *

Send On *

Memo

* Required field [Funds Transfer Disclaimer](#)

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.

FOR _____
Sample Check
⑆ 123456789 ⑆ 1234567890 ⑈

Routing Number*
XXXXXXXXXX
ABC Federal Credit Union

Account Number*
XXXXXXXXXX

Re-Enter Account Number*
XXXXXXXXXX

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.

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

Example Transaction History		
Date	Description	Amount
02/01/2017	Finance Factors Ltd	+ \$0.XX
02/01/2017	Finance Factors Ltd	+ \$0.XX

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

[Send me two deposits](#)

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, XXXXXX0234 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.

\$ 0. 0 \$ 0. 0

[Verify](#)

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.

Transfer Money History Manage Accounts Help

Amount(\$) * ⓘ

Transfer

From * ▾

To * ▾

[Add a New Account](#)

Send On * ⓘ Make Recurring ▾

Delivered by 02/09/2017 for a \$0.00 Fee ⓘ

Memo

* Required field [Funds Transfer Disclaimer](#)

Continue

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.

Transfer Money History Manage Accounts Help

Review Transfer

Amount(\$)	100.00
From	ABC Federal Credit Union, Checking, XXXXXX0234
To	INCENTIVESAVINGSACCOUNT, XXXXXX1234
Send On	02/06/2017
Deliver On	02/09/2017
Memo	

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

Item #: 123456789

Amount: \$100.00

From: ABC Federal Credit Union, Checking XXXXXX0234

To: Finance Factors Ltd., INCENTIVESAVINGSACCOUNT, XXXXXX1234

Service: Standard Inbound


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**.

Account Details

REGULAR SAVINGS
*0123



\$1,000.00
Current Balance

Available Balance \$1,000.00

-  [Transfer money](#)
-  [Create Alert](#)
-  [Account information](#)
-  [Online statements](#)
-  [Request Statement Copy](#)
- MORE ACTIONS ▾

A pop-up window will be displayed showing the account selected. Click **'Continue'**.

Online statements (X)

Account: REGULAR SAVINGS *0123
A new window will open for this service.

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.

Please [click here](#) to get your eSign Confirmation Code.

Statement Access Confirmation Code

Next, a pop-up window providing the necessary confirmation code will appear.

Please enter this code - **VVK00** - into the box labeled **"Confirmation Code"** and click on the **"I Agree"** button to complete your enrollment.

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.

Please [click here](#) to get your eSign Confirmation Code.

Statement Access Confirmation Code

I Disagree

I Agree

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.

<u>Account Type</u>	<u>Account Number</u>	<u>e-Statement</u>	<u>Paper</u>
Savings	*****0123	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Previous

Next

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.

<u>Account Type</u>	<u>Account Number</u>	<u>e-Statement</u>	<u>Paper</u>
Savings	*****0123	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Previous

Enroll

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.