



**FINANCE
FACTORS**

SAVINGS • CDS • MORTGAGES

ONLINE SERVICES



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 www.olb-ebanking.com/321381233/login.
At the login screen, select '**Please click here to enroll in Online Services**'.

Sign in to Online Banking

Please enter your username and then click "Continue".

Username:

Continue

[Reset your password?](#)

If you have forgotten your password, you can reset it yourself and get signed on quickly after your identification is verified.

 [Please click here to enroll in Online Services](#)

On the next screen, enter your Social Security Number, Finance Factors Account Type, Account Number and Date of Birth (this is a secure website and all information is encrypted for your security), then click '**Continue enrollment**'.

Next, you will need to create a '**Username**', '**Password**', and provide a primary e-mail address then click '**Continue enrollment**'. Review the information you provided for accuracy and then click '**Continue enrollment**' to complete the process.

Enter **ALL** of the following

Tax ID (SSN or TIN)

Account

Account type

Account number

Date of birth

Continue enrollment

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.

- 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)
- Accept the Terms and Conditions for Finance Factors Online Services

Accessing Account Information

Once logged in, a listing of your Finance Factors accounts will be displayed. Click on the account you want to view.

Savings					Sort ▼ ▲
Account Name	Number	As Of	Available Balance	Current Balance	
Savings-1234	*1234	09/01/2021	100.29	100.29	
Savings-3456	*3456	09/01/2021	1,000.00	1,000.00	
Totals:			\$1,100.29	\$1,100.29	

The next screen displays details on the selected account, including information on recent account transactions.

Accounts	Money Movement	Self Service	Tools
Account Detail			
Savings-1234 ▼		\$100.29 Available Balance	
Pending Transactions		Sort ▼ ▼	
No Recent Available			
Posted Transactions		Reset	Search
		Sort ▼ ▼	
Date	Description	Withdrawal/Deposit	Balance
07/30/2021	Interest Earned	0.15	100.15
08/31/2021	Interest Earned	0.14	100.29
Note: Available balance includes memo posted activity			

Setting Up External Transfers

Log in to your Finance Factors Online Services account. Click the **'Money Movement'** tab in the top menu and then select the **'Add Accounts'** option under the **'Transfer'** heading.

Enter the requested external account information then click **'Continue'**.

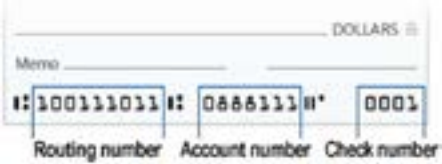
Accounts **Money Movement** Self Service Tools

Transfer
Make Transfer Activity Manage Templates

Manage Accounts

Add an Account Internal External

For checking accounts, the account and routing number can be found at the bottom of your check. For savings accounts, this information may be found at the bottom of your deposit slip. If you need help locating this information please contact your financial institution.



Account Type

Checking

Savings

Business account

Yes

No

Routing number:

Account number:

Financial Institution:

Continue Cancel

On the next screen, review and verify that all of the information provided is correct then click **'Submit'**.

Two micro test deposits will be made into the external account you are attempting to verify. Click the **‘Verify’** button for the account that requires verification.

External			Sort ▼ ▲
Account Name	Number	Status	
John Smith (Checking)	*1234	Pending Verification	<input type="button" value="Verify"/> <input type="button" value="Delete"/>

The next screen will ask you to verify the amounts of the two micro test deposits made to the external account. Enter the amounts in their respective boxes and then click the **‘Submit’** button.

Verify External Account

Test transactions were sent to this external transfer account. To verify the external account, enter the amounts of the test transactions that were processed.

Enter the amount of each test deposit. For example, for a test transaction of six cents, enter 06. The amounts can be entered in any order.

Deposit one:

\$ 0.

Deposit two:

\$ 0.

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.

Transferring Funds Internally or Externally

Transferring funds across your eligible Finance Factors accounts is easy! Select the **'Money Movement'** tab in the top menu and then select **'Make Transfer'**.

Accounts

Money Movement

Self Service

Tools

Transfer

 [Make Transfer](#) [Activity](#) [Manage Templates](#)

Next, select the **'From'** account, the **'To'** account, the **'Amount'** you want to transfer, the **'Frequency'** of the transfer, and a **'Date'** for the transfer. Once you've provided all the required information, click the **'Continue'** button to review the selections before authorizing the transaction.

Make Transfer

Transfer from:

Savings-1234 - 100.29 ▼

Transfer to:

▼

[+ Add Accounts](#)

Amount:

\$

Description (optional):

Frequency:

Once ▼

Transfer Dates

When would you like the transfers to start?

Transfer Now

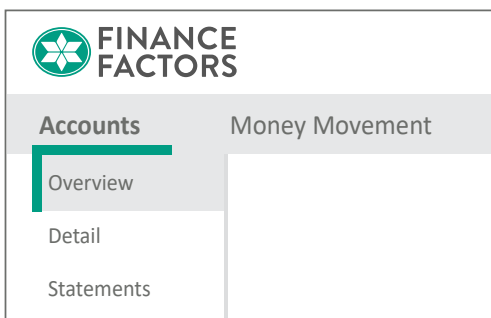
Select Transfer Date

[Continue](#)

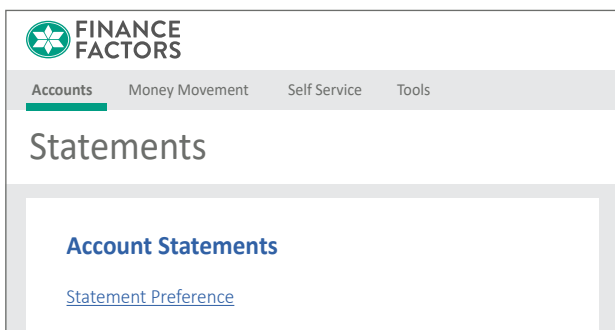
If the information is correct, click on the **'Continue'** button to complete the transaction.

Enrolling in Paperless Statements**

To enroll in Paperless Statements, select the 'Statements' option from the drop-down menu.



Next, click on the 'Statement Preference' link to verify and update your email address (if necessary) and select statement preferences.



Click 'PDF Reader' to open a PDF with an access code.

Confirm PDF Access

If you are changing a delivery method to Online, you must be able to view documents in a PDF format. Click [PDF Reader](#) to verify you have access to PDF documents and enter the code from the document in the field below.

Retrieve the access confirmation code from the PDF and input the code in the entry field.

PDF access confirmation code: **159372486**

Confirm PDF Access

If you are changing a delivery method to Online, you must be able to view documents in a PDF format. Click [PDF Reader](#) to verify you have access to PDF documents and enter the code from the document in the field below.

Next view/open the Statement Service Agreement and Disclosure then click the check box to accept, and then click the **Submit** button.

Service Agreement and Disclosure Information

For each account that you have specified the "Online" delivery method, a paper copy of the document will no longer be produced. We ask that you read our Statement Service Agreement and Disclosure information and select the following box to indicate that you agree to the terms of use.

I have read and agree to the term of the [Statement Service Agreement and Disclosure](#).

You will see a confirmation screen acknowledging your enrollment in paperless statements.

Change Statement Delivery Method

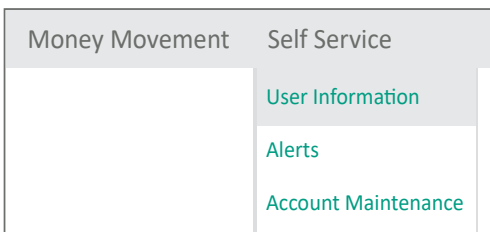
Confirmation



The statement delivery method for one or more of your accounts was changed.

Setting Up Account Alerts

To add an account alert, select **Alerts** from the drop-down menu under **Self Service**.



On the next screen you will be able to review/edit your contact information to receive the alerts.

Manage Alerts

Contact information

Primary e-mail: johnsmith@gmail.com • [Change](#)

Secondary e-mail: None on Record • [Add](#)

Text Message Phone: (808) 555-1234 • [Change](#) • [Delete](#)

After confirming your contact information for the alerts, select the type of 'Account Alerts' or 'Service Alerts' you would like to receive by clicking 'Add' next to the type of alert.

Account Alerts | Service Alerts

Here is a list of available alerts for this account with your current settings. You can add a new Account alert and change or delete an existing alert. To view alerts for another account, select the account and click "Go."

CD-2022 - 0.00

Go

Send Alert When

Send To

[-] Maturity Alerts

Maturity n Days in Advance

Alert is Off

[Add](#)

Check marks indicate a subscribed alert. Mandatory alerts cannot be deleted.

Once the alert type and notification method have been selected, click the 'Add alert' button. Repeat the process for any additional alerts you would like to receive for activity on your accounts.

CD-2022 - 0.00

Go

Send Alert When

Send To

[-] Maturity Alerts

Maturity n Days in Advance

Sends an alert the following number of days in advance of the maturity date for CD-2022.

5

johnsmith@gmail.com
 (808) 555-1234
(text message)

Add alert

Do not add alert

System Requirements

- Device with Internet capability
- Microsoft Edge current version
- Mozilla Firefox current version
- Google Chrome current version
- Safari (Mac OS only) current version
- Apple iOS 8.0 or higher
- Android 4.0 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 866-300-9559.