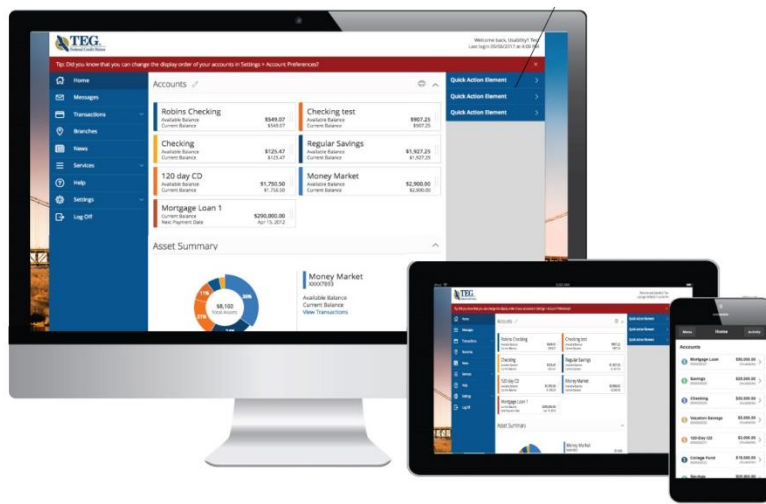




Online & Mobile Banking Guide



We work hard to provide our members with the financial tools they need to achieve the goals in life that matter. One of those important tools is Online and Mobile Banking.

Our new system is designed for ease of use. Whether you access it from your desktop, tablet or smart phone, it looks and functions the same across all devices. It is full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the anytime, anywhere convenience of on-the-go banking with TEG Federal Credit Union.

We're excited to begin this journey with you through our online experience, whether you access your accounts using a PC, laptop, tablet or smartphone. The purpose of this guide is to provide you with an overview of important details regarding the many features and improvements available, whether you recently joined the Credit Union or have been a member-owner for many years. We're certain you'll enjoy all the capabilities now offered through this enhanced experience.

Your understanding and appreciation of this new technology is important to us, so we've taken steps to provide you with a comprehensive look at the features you're most likely to access along with some of the exciting additional functionality available in the new experience.

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Welcome to your enhanced online banking experience! With Online and Mobile Banking, you can manage all of your TEG Federal Credit Union accounts 24/7, from wherever you are! The information that follows is for your initial login after conversion to the new online banking platform. This brief, one-time process is important because it provides an additional layer of security to your Online Banking service. After you complete the initial login process, your future login will consist of simply entering your User ID and Password, provided that you have registered your browser.

System, Browser and App Requirements

The only browser requirement is that your browser must be HTML5 compatible. **We recommend updating your browser to the latest version available** - not just to ensure compatibility with the new online banking experience, but also to ensure that your online banking is as secure as possible. Find out which browsers are compatible in the helpful charts below.

Online Banking

Browser	Preferred Version
Microsoft Internet Explorer	Version 11 and later
Firefox	Version 33 and later
Google Chrome	Version 37 and later
Safari (on Mac OS X10 only)	Version 8 and later

Mobile App Banking

Device	Preferred Version
Android Devices	Version 4.2.X and later
Apple iOS	Version 9 and later

Note: you will not be able to view or log in to enjoy the full experience if you are still using older or beta browser versions of Internet Explorer or older versions of other browsers.

Manage your TEG accounts on your mobile device!

Banking that fits your lifestyle with anywhere, anytime access to all of your accounts. The TEG FCU Mobile Banking App is available for download on any smart device.

For the most secure and consistent experience with online banking on smartphone devices and tablets, use the mobile banking app instead of an Internet browser.

To login for the first time after conversion if you are a Mobile Banking App user, you will be required to download our upgraded Mobile Banking App from the App Store for Apple devices or the Google Play™ Store for Android devices, which will be available any time after 9 am on October 17th.

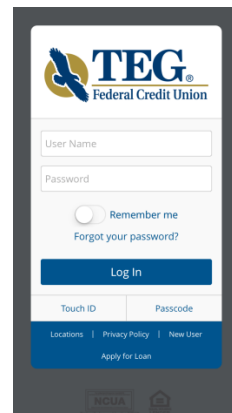
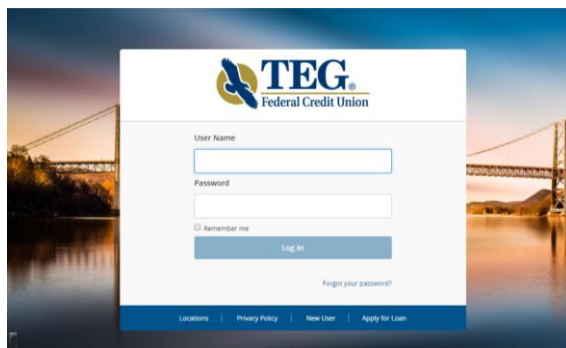


Note the following details about the TEG Bank Mobile App:

- A valid email address and telephone number are required.
- Be sure your email address and cell phone are updated within your Online banking service.
- Our TEG Mobile App functions best when the GPS or native mapping app (also called Location Services) is enabled.
- Windows Phone, Blackberry, and Kindle Fire operating systems are not compatible with the mobile app.
- Mobile connectivity needs to be 4G LTE or Wi-Fi.

Step One: The Log-In Process

Beginning on Tuesday, October 17th, go to the Login box on our website home page, or on your smartphone or tablet device.



Enter your existing online banking User Name and Password on the login screen as usual. Your User Name and Password for your mobile device are the same ones you use on a desktop device.

Joint Account Holders

Currently, **user names are attached to the primary account holder**. You can verify who the primary is on your account by logging in to our current online banking and seeing whose name is next to the Welcome at the top of the screen, or by looking at who your monthly statement is addressed to. With the new online banking, the primary account holder will maintain their existing user name. If you have a primary account plus joint accounts, you do not need to establish a new used id and password. However, if you only have a joint account and are not the primary account holder, then you will need to create your own user name and password by selecting "New User" on the login page.

Note: *The home screen will give you an overview of all of your primary and joint accounts at TEG in a comprehensive list with available balances in one place.*

Multiple Accounts

If you have multiple accounts, they will **now all display under one user name**. Therefore, please select one user name from the multiple user names that you currently have.

Forgot your password? Simply click "Forgot Password" and select where you would like to receive your Secure Access Code, and then follow the instructions to reestablish a password.

New User? Simply click "New User" and complete the steps to enroll into TEG's Online banking.

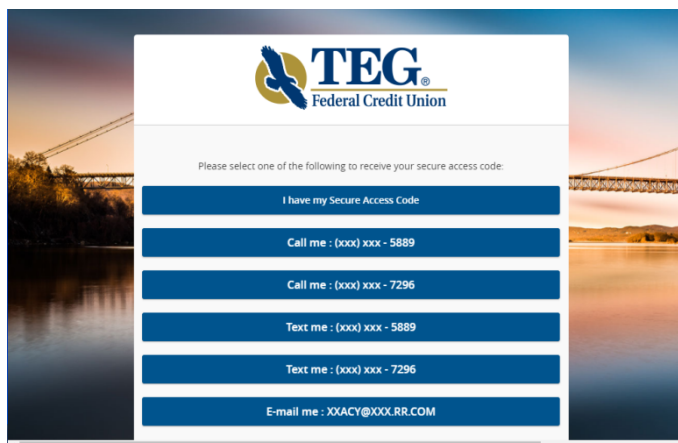
Step Two: Obtain your SAC from your chosen device and enter it on your screen

Once logged in, your identity will be further validated with a Secure Access Code (SAC).

The SAC is a one-time multi-factor authentication code to further confirm your identity as the authorized online banking user. You will select the delivery method of your Secure Access Code based on the contact information that we have on file for your account. You will see a list of SAC delivery methods on this screen. You may choose:

- 1. Voice (Phone).** Select your primary phone number to receive a call, or
- 2. Text (SMS).** Select your mobile phone number to receive a text message, or
- 3. Email.** Select your email address to receive an email message.

Your SAC will then be sent to you on the device chosen within seconds. It is valid for a short time.



When you receive your six-digit Secure Access Code from your chosen device, enter it in the access code screen and click Submit.



If the contact information we have on file is inaccurate or out-of-date, you cannot proceed further. Please call us at (845) 452-7323 to update your contact information.

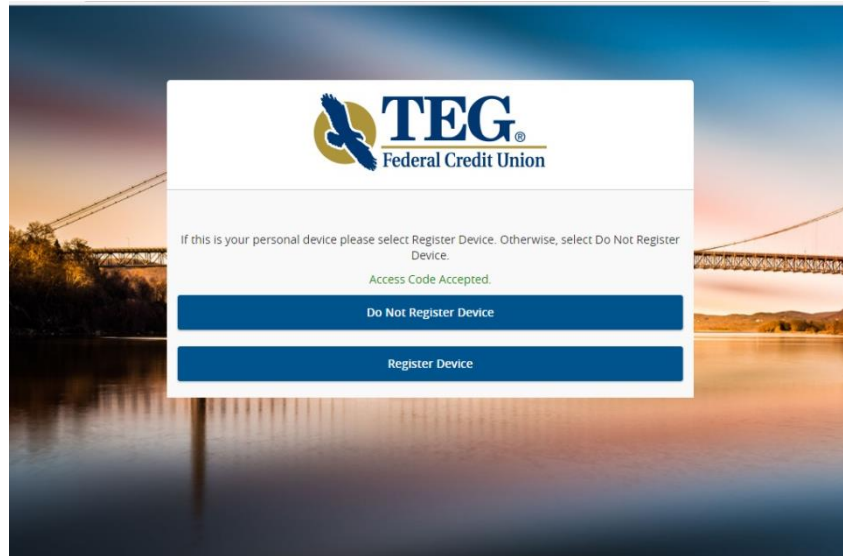
If you requested to have a SAC sent to you via email and do not receive it, be sure to check your spam folder. A SAC can only be delivered to a direct phone line. A SAC cannot be delivered to a work phone extension. SMS Text is only available if you have your cell phone number on file with TEG.

Note: You will no longer be asked security questions.

Step Three: Register/Remember Your Device

Once your access code has been accepted, you will be asked if you would like to register your device. You must register each device you use for online banking and retain your cookies to avoid repeated re-authentication. Otherwise, you will be required to receive a Secure Access Code (SAC) each time you login.

Note: If you use multiple browsers, you must register your device for each browser.



Should I register my device?

If this device is a "private" device where you have exclusive access, you may want to register your device to have it recognized for future logins to save time. We do not recommend registering a public device where other people could have access to the same computer, for example, at a public library.

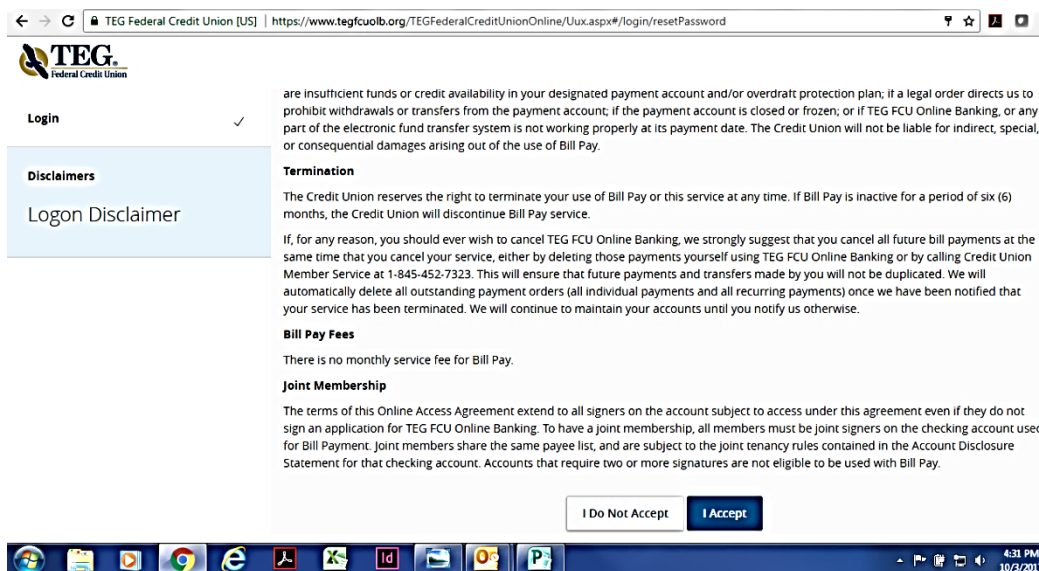
Step Four: You will then be prompted to change your password. For your protection, you will need to create a password that meets the stated security criteria. Please follow these instructions when creating your new Password:

- Password must be at least 8 characters long.
- Password can be no more than 25 characters long.
- Password must contain letters, a minimum of one number, one upper case letter, one lower case letter, and one special character.

When finished, click Submit.

Step Five: Review and Accept the Online Banking Services Agreement

You are now presented with a copy of TEG's Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking I Accept. You will be prompted to re-accept all the agreements for the services you use, including Bill Pay, E-statements, Mobile Banking and Remote Check Deposits. Credit card holders will be asked to enter their email address to re-connect their account so that they can see their credit card information online.



are insufficient funds or credit availability in your designated payment account and/or overdraft protection plan; if a legal order directs us to prohibit withdrawals or transfers from the payment account; if the payment account is closed or frozen; or if TEG FCU Online Banking, or any part of the electronic fund transfer system is not working properly at its payment date. The Credit Union will not be liable for indirect, special, or consequential damages arising out of the use of Bill Pay.

Termination

The Credit Union reserves the right to terminate your use of Bill Pay or this service at any time. If Bill Pay is inactive for a period of six (6) months, the Credit Union will discontinue Bill Pay service.

If, for any reason, you should ever wish to cancel TEG FCU Online Banking, we strongly suggest that you cancel all future bill payments at the same time that you cancel your service, either by deleting those payments yourself using TEG FCU Online Banking or by calling Credit Union Member Service at 1-845-452-7323. This will ensure that future payments and transfers made by you will not be duplicated. We will automatically delete all outstanding payment orders (all individual payments and all recurring payments) once we have been notified that your service has been terminated. We will continue to maintain your accounts until you notify us otherwise.

Bill Pay Fees

There is no monthly service fee for Bill Pay.

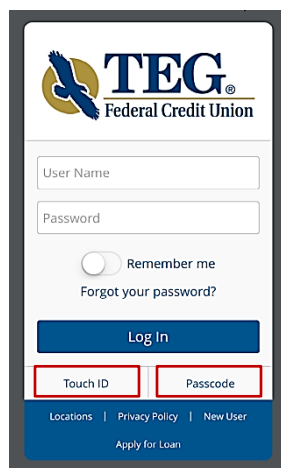
Joint Membership

The terms of this Online Access Agreement extend to all signers on the account subject to access under this agreement even if they do not sign an application for TEG FCU Online Banking. To have a joint membership, all members must be joint signers on the checking account used for Bill Payment. Joint members share the same payee list, and are subject to the joint tenancy rules contained in the Account Disclosure Statement for that checking account. Accounts that require two or more signatures are not eligible to be used with Bill Pay.

Scroll to bottom of page to accept

Mobile App Special Security Login

The mobile app allows you to set up Touch ID and Passcode access in lieu of a login ID and password once you have completed your initial successful login.



Log In

Touch ID Passcode

Locations | Privacy Policy | New User

Apply for Loan

Note: Only one registered user per mobile device can enable the Passcode or Touch ID features.

Note: You must set up fingerprint authentication on your device before logging in. Click on "Security Preferences" and then turn the button next to "Touch ID" to "On." You will then be required to re-enter your User Name and Password and press your finger to the home button to take advantage of this one-touch login to access our unified new mobile banking experience.

Touch Authentication is tied to your online banking password. Therefore, if you change your password for online banking, you must disable fingerprint authentication, then enable it again to be able to log into online banking with Touch Authentication.

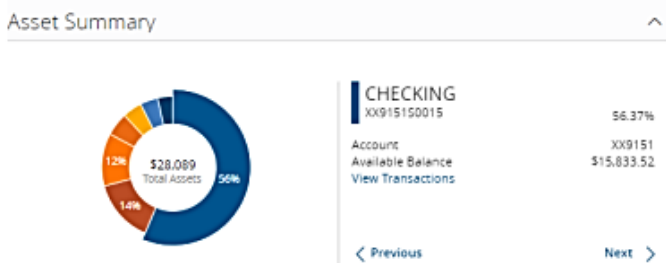
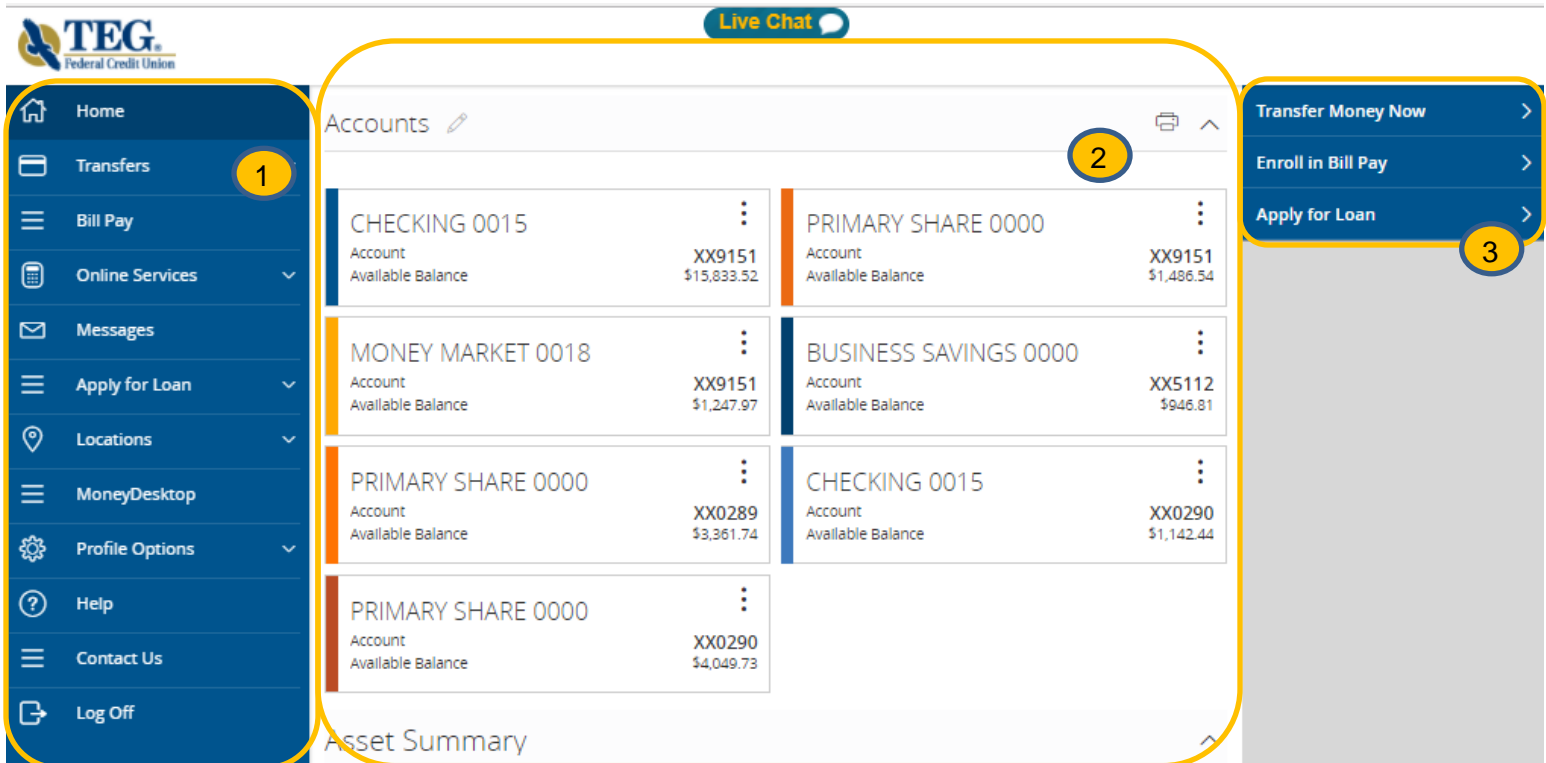
Logging Off

As a secure practice, you should log off your Online Banking session with TEG Federal Credit Union before you close out of Online Banking, or anytime you walk away from your computer. For additional security, TEG will log you out automatically due to inactivity or when your Online Banking session reaches the maximum time limit.

Home Page

You have successfully logged into your Enhanced Online Banking! The Home Screen will give you an overview of all of your primary and joint accounts at TEG Federal Credit Union displayed in a comprehensive list with available balances conveniently in one place.

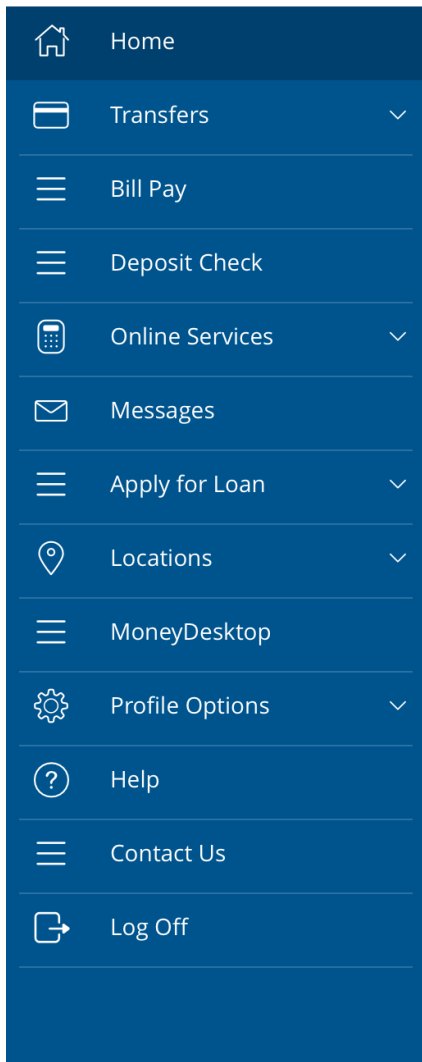
If you're unsure of which accounts are which, you can click on any of them to find out more details. You also have the option of nicknaming and reordering your accounts as well.



If you ever need to quickly assess how much money is in all your accounts, you can scroll down to the Account Summary graphic. This interactive chart represents your total assets, represented by specific colors and percentages.

The Main Menu

In order to maintain a unified experience across all of your devices, we've moved the menu to the left side of your homepage. It contains most of the features you're likely to use in a typical online banking session. Read below for a basic overview of what is contained and we'll go into detail a little later on some of the features you'll find here.



Home - Click here to return to the main homepage to see your accounts and view credit card and mortgage information.

Transfers - Here you'll find our various ways to move money including Transfer Funds, Member to a Member Transfers, Person to Person Transfer and add and verify External Accounts.

Bill Pay - An easy way to organize and pay your bills through online banking. You can set up one-time payments, schedule future payments or create recurring payments from your account.

Deposit Check - Is available on our mobile app to make a remote check deposit.

Online Services - Review your online activity, set up Travel Notifications, make a Stop Payment, reorder checks, view eStatements, or update your contact information.

Messages - This secure message feature allows you to ask us any questions you might have about your accounts or your online banking experience as well as receive responses from us. You can also request a check withdrawal or a check copy.

Apply For Loan - Find direct links to all loan requests, including auto, credit cards, personal, home equity and mortgage on any of your devices.

Locations - Search for Credit Union branches, ATM locations, and Surcharge-free ATM locations near you.

MoneyDesktop - helps you budget and manage your finances by allowing you to import all of your accounts, across multiple institutions, so you can see your balances and transactions all in one place.

Profile Options - Allows you to set your Account Preferences such as Nicknaming or changing the order of your accounts. Set your Security Preferences, manage Alerts, update your personal information and select your Statement Delivery method.

Help - Access the help documentation.

Contact Us - View the various ways to reach TEG.

Log Off - For security purposes, you should always Log Off when you are done with Online Banking.

Note: On a tablet or a smartphone, the main menu does not always appear. Tap the Menu button or swipe from the left edge of the screen to show it. Tap the Menu button again or swipe to the left edge of the screen to hide it. Tap the More button on the right edge of the screen to access Quick Actions.

Live Chat




is always available for you to communicate with a Member Service Representative. 9

The Account Detail Page



Selecting a TEG account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances so you stay organized and on top of your finances.

Click on an account to view transaction details about that account, view check images or download transaction history quickly.

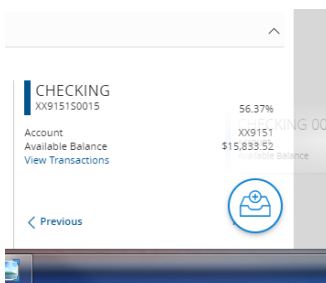
HOME PAGE

Accounts 		 	
CHECKING 0015	⋮	PRIMARY SHARE 0000	⋮
Account	XX9151	Account	XX9151
Available Balance	\$14,656.42	Available Balance	\$1,486.54
MONEY MARKET 0018	⋮	BUSINESS SAVINGS 0000	⋮
Account	XX9151	Account	XX5112
Available Balance	\$1,247.97	Available Balance	\$946.81
PRIMARY SHARE 0000	⋮	CHECKING 0015	⋮
Account	XX0289	Account	XX0290
Available Balance	\$3,361.74	Available Balance	\$1,306.65
PRIMARY SHARE 0000	⋮		
Account	XX0290		
Available Balance	\$4,049.73		

ACCOUNT DETAIL PAGE

< CHECKING 0015		
Last Updated: 10/5/2017 1:57 PM		
<input type="text" value="Search transactions"/>		  Details
Current Balance	\$14,656.42	Year-to-date interest amount
Available Balance	\$14,656.42	Last Interest Paid Amount
Open Date	8/14/2012 12:00:00 AM	MICR #
Date	Description	
OCT 2 2017	TYPE: LEASE PAYM CO: GMF LEASING/Withdrawal ACH GMF LEASING	
SEP 30 2017	Withdrawal	

- To view the account details screen you can click on an account name or use the enhanced quick action by clicking the three vertical dots on the desired account.
- Click on the date, transaction or amount to see the full details on the transaction.
- You can find transactions within that account by using the search bar.
- Transactions can be sorted by time, type, amount or check number.
- Grouping accounts - You can use the Account Grouping feature to categorize accounts on your home page. To create a new account group, click or tap an account card and drag it to the New Group icon that appears in the lower-right corner of the screen while a card is being moved. When the card is "dropped" on the New Group icon, the following new field group appears. Enter a name for the new group and click the check mark button to save your changes.



MoneyDesktop

Linking accounts held at external financial institutions allows you to manage your finances by seeing balances and transactions all in one place, on any device. Link your credit cards, loans, checking, and savings accounts from other financial institutions one time, and keep your view updated so you always see accurate balances and recent transactions.

Note: You can only link accounts from domestic, U.S.-based financial institutions.

To link an account

On the MoneyDesktop page, click or tap the Link Account button in the widget bar. Alternately, click or tap the link account icon () above the first account group or the Link Account tile below the account groups. A list of frequently chosen financial institutions appears.

Select a financial institution by either:

- Clicking or tapping the financial institution's name or logo.
- Typing the name or URL of the financial institution in the Search box. As you type, a list of matching financial institutions appears from which you can select the appropriate match.

To link an account, provide the credentials you use to log into the online banking system at the external financial institution, then click Continue. If the account requires multi-factor authentication (MFA), you will be prompted to supply the additional information, such as a secure access code.

After you link accounts, they appear in a Linked Accounts group on the Home page, providing a full financial picture. You can reorder and regroup accounts, as necessary.

Note: If your login credentials change for a linked account, you can update online banking to ensure that the synchronization of your account information continues.

Transfers

In addition to the many payment options available in our previous online banking platform, we've added some exciting new options.

Move Money



Easily transfer between any of your checking or savings accounts.

Member to Member



NEW Transfer any amount between Credit Union members.

Person to Person



NEW Transfer from your Credit Union account to anyone: babysitter, lawn service, etc.

External Funds



Add accounts you own at other financial institutions to access in "Transfer Funds."

Move Money: This allows you to easily transfer money between any of your existing Credit Union checking or savings accounts.

Member to Member: This new feature allows you to transfer money to other Credit Union member-owners.

Person to Person: This new person-to-person payment service, allows you to make direct payments to people outside the Credit Union using your existing debit card. The only information needed is their cell number or email address.

External Accounts: Add accounts you own at other financial institutions to your financial profile to make them available for use in our Move Money feature.

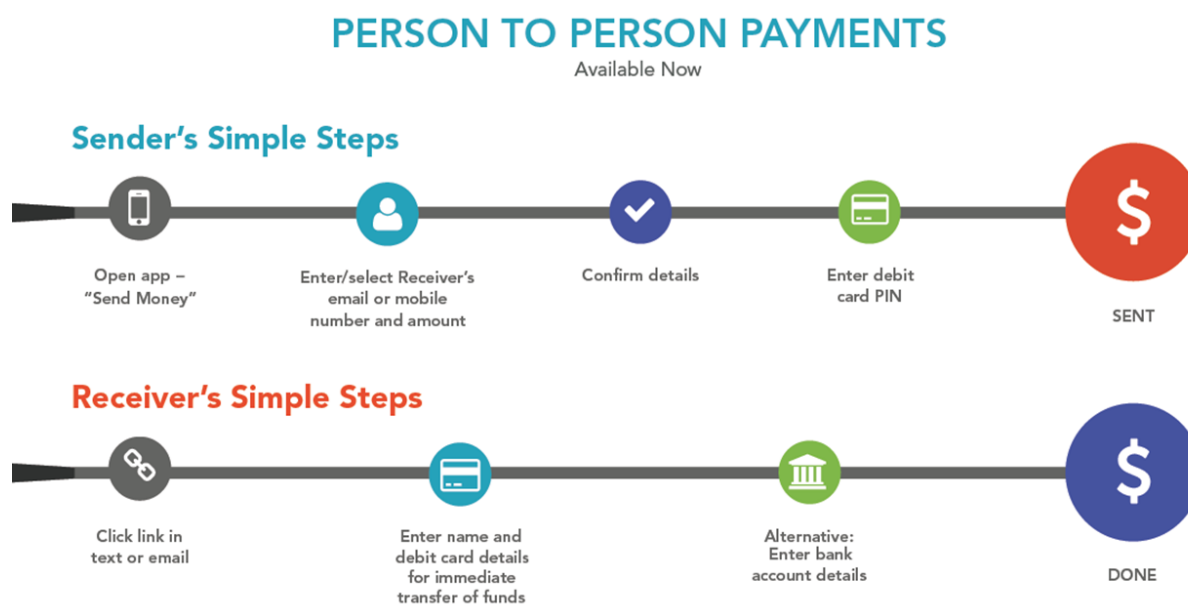
Member to Member Transfers

With the Member to Member Transfer feature, you can send money to any Online Banking user at TEG. You will need the recipient's account number, Share ID or Loan ID, account type and the first three letters of their last name.

Click on the Member to Member tab.

1. Use the drop-down to choose the account you wish to withdraw funds from. If you wish to include a description to go with your transfer, do so in the provided box.
2. Enter the information for the person you wish to receive the funds.
3. Click Submit.

Person to Person Transfers



Person to Person transfers allows you, the User, to make P2P payments in real-time, in just four easy steps:

1. The User initiates a P2P request to make a payment from his or her participating debit card.
2. The request is validated via a secure online PIN pad and guarantees "Good Funds" for the recipient.
3. The recipient is notified via email or text that funds are available and activates an embedded link.
4. The recipient provides his or her first and last name, and account or debit card information.

For added security, Person to Person also validates your P2P transaction using Acculynk's PaySecure® patented scrambling online PIN pad. The numbers entered re-scramble each time the cardholder

External Accounts:

In order to transfer funds to an account outside TEG Federal Credit Union, you must first enroll the new external account. This will ensure the ability to make fund transfers to the outside account by integrating it into one, simple location.

To Add an External Account:

Click on the **Add External Account** tab.

1. Enter the **Account Number** and the financial institution's Routing Number in the spaces provided. These numbers can be located towards the bottom of a paper check.
2. From the drop-down menu, choose the **Account Type**.
3. Click **Continue**. You should then receive micro deposits in 2-3 business days deposited to the external account to show the process has been initialized. Micro deposits are random deposits in amounts less than \$1. Once you see that you have received these deposits, go to the **Verify External Account** tab to enter the amounts and activate your external account.

Once you have made a request to add an external account, check the history of that account and locate the two "micro" deposits that have been made. You will then be asked to provide those amounts which will verify the ability to make transfers and prove ownership of the outside account.

To Verify an External Account:

Click on the **Verify External Account** tab.

1. **Select the Account** you would like to verify.
2. Enter the amounts of the micro deposits that you see in your external account.
3. Click **Submit**.

Mobile Deposits

With our Mobile App on your Android or iOS device, you can deposit checks into your TEG Federal Credit Union Online Banking account by simply snapping a photo of a paper check.

To Deposit a Check via Your Smartphone:



Choose the account to where you wish to make a deposit.

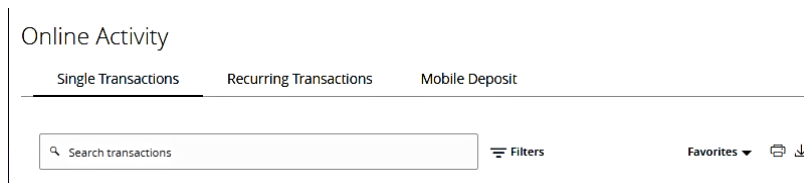
1. Enter check number and amount, then click **Save**.
2. Click the **Capture Image** button for each side.
3. Verify that all four corners of the check are visible and all elements are legible.
4. Take the image of the backside so that the endorsement is on the left side of the image.

New Online Services Features

Online Activity Center

Located in Online Services tab of the Main Menu is our new Online Activity feature. This useful tool allows you to quickly access the history of single transactions, recurring transactions or checks deposited online by searching your entire online banking profile.

The Online Activity page includes all transactions that you create in online and mobile banking, including recurring transactions. You can use the Activity Center to view or cancel a transaction that has not completed processing. After a transaction is posted to your account, it also appears on the Account Details page.



- You can choose to view **Single Transactions**, **Recurring Transactions** or **Mobile Deposits** by clicking on the appropriate tab at the top.
- Click on a transaction to view more details.
- Click **Show Filters** for additional search options.
- You can search transaction descriptions by typing a word or phrase in the text bar and clicking **Search**.
- Select **Actions** to perform additional functions like to **Copy** a transaction or **Print Details**.

How is Activity Center page different from Account History?

The Activity Center page contains all transactions initiated via electronic banking, but does not include transactions made via other means, like ATM or debit/credit card transactions. This page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed.

In contrast, the transactions listed on the Account Details page is a record of pending and cleared transactions against your account from all sources, not just electronic banking. Additionally, account history does not include transactions that have been drafted/approved/canceled via electronic banking, but only those that have already cleared or will clear your account the next processing day.

Travel Notification

When traveling, we recommend that you notify TEG before you go if you plan to use your debit or credit card. Now there is an easy way to submit a travel alert online to avoid your debit or credit card from being blocked while you are away. Simply let us know your plans by going to the travel notification tab under the online services feature on the main menu.

Messages

You can use the Message tab to send and read secure messages in online and mobile banking.

For a **Check Withdrawal** from your account, send a secured Message. Please provide the following information: Account Number and Share Id, Amount to Withdraw.

A check payable to the primary member will be mailed to the address on the account on the business day following the day your request is received.

Tip: You can save important conversations by clicking or tapping a message and then clicking **This message should never expire** in the message detail area.

Note: There is a maximum check withdrawal limit of \$6,000.00 per day.

Note: On mobile devices, only the Inbox displays until you select a message to read.