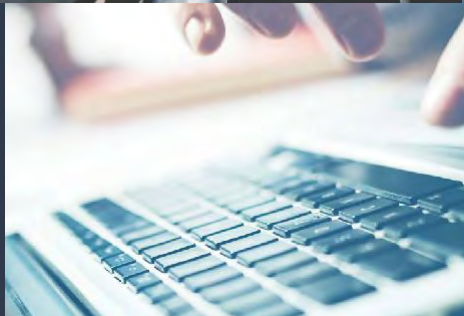
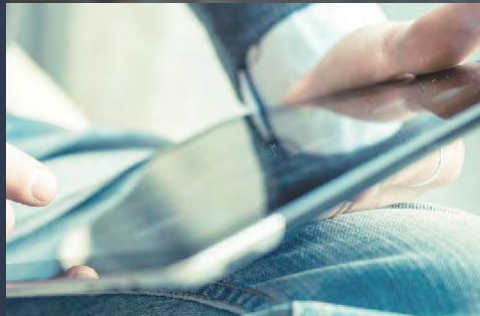




# DIGITAL BANKING USER GUIDE



1-800-445-3328    [WWW.SKYFCU.ORG](http://WWW.SKYFCU.ORG)  
LIVINGSTON    BOZEMAN    BELGRADE    BIG TIMBER    ENNIS

**Disclaimer**

Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author, publisher, Sky Federal Credit Union nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

# Getting Started

Welcome to Digital Banking with Sky Federal Credit Union! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your online banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the digital banking process. If you have additional questions, contact us Toll free at 800.445.3328 or by email to [memberservices@skyfcu.org](mailto:memberservices@skyfcu.org).



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# Getting Started

## New User Enrollment

If you're new to Digital Banking with Sky Federal Credit Union, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

**1. What you will need to Register for Online Banking:**

- Your Membership Number
- Date of Birth
- Social Security Number

Looking to locate your Account Number? It's at the top of your Monthly Statement and on your Membership Identification Card.



**Sky**  
ABOVE AND BEYOND

PO Box 1690  
Livingston, MT 59047  
1-800-446-3328  
www.skyfcu.org

Address Service Requested

Test Account  
111 North B Street  
Livingston, MT 59047

Find your holiday spirit with a Holiday Loan. Use funds to cover gifts, decor, food, and travel.  
Equal Housing Lender | Federally Insured by NCUA

Statement Period: 11-01-2023 to 11-30-2023      Account Number: 192864

Summary of Accounts	
Shares:	Balance
REGULAR SHARES	50.00
BASIC CHECKING	0.00
<b>Total</b>	<b>50.00</b>



**Sky**  
FEDERAL CREDIT UNION  
ABOVE AND BEYOND

Membership ID Card  
Account #  
XXXX64

Name: Test Account

Name:

Signature:  Test Account

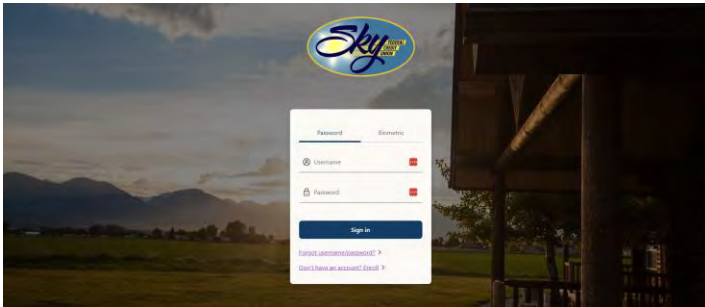


**Note:** Please be sure we have your most up-to-date information on file:  
Email address, Phone Number, and Cell Phone Number

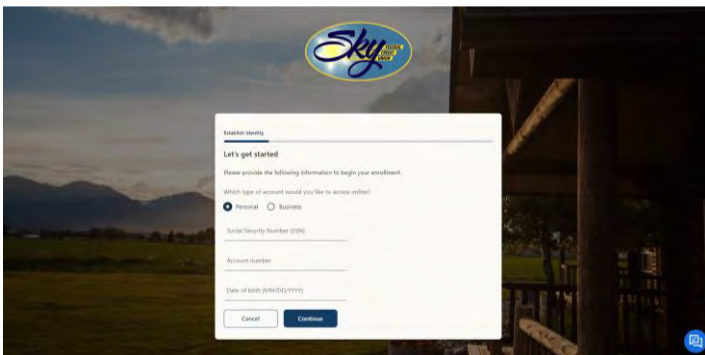
2. Type skyfcu.org into your browser and click the “Online Banking Login” link in the upper right. Sky@Home is optimized for Google Chrome and will work best in this browser.



3. Click the link “Don't have an account? Enroll >



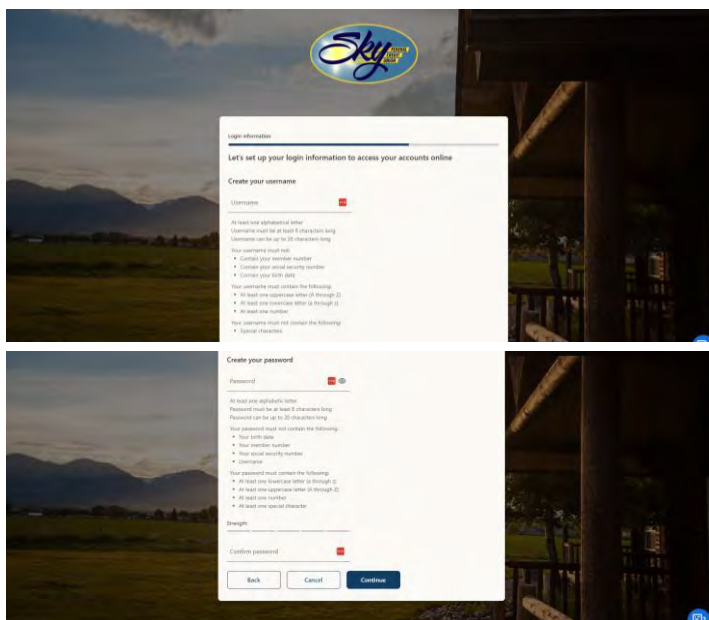
4. Establish Identity by entering your Social Security Number, Member Number, and Date of Birth



5. At the next screen confirm your contact information. Click Continue.



6. Setup your Login Information by creating your Username and scroll down to create your password. Click Continue.



**Log in information**

Let's set up your login information to access your accounts online

**Create your username**

Username

At least one alphabetical letter  
Username must be at least 8 characters long  
Username can be up to 20 characters long

Your username must not:

- Contain your member number
- Contain your email security number
- Contain your birth date

Your username must contain the following:

- At least one uppercase letter (A through Z)
- At least one lowercase letter (a through z)
- At least one number

Your username must not contain the following:

- Special characters

**Create your password**

Password

At least one alphabetical letter  
Password must be at least 8 characters long  
Password can be up to 20 characters long

Your password must not contain the following:

- Your birth date
- Your member number
- Your social security number
- Username

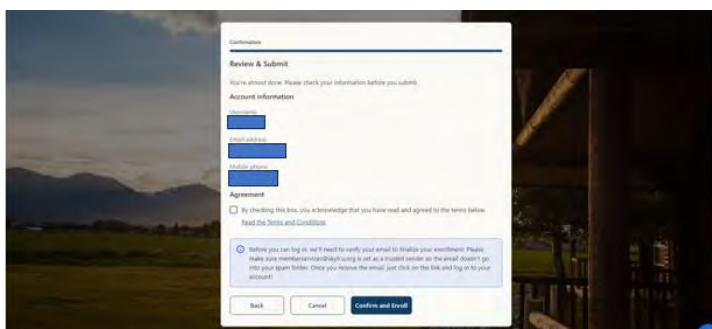
Your password must contain the following:

- At least one lowercase letter (a through z)
- At least one uppercase letter (A through Z)
- At least one number
- At least one special character

Strength: ■■■■■

Confirm password

7. Review and Submit. Verify everything you setup looks correct. Check the box to agree to the Terms and Conditions and Click Confirm and Enroll.



**Confirmation**

**Review & Submit**

You're almost done. Please check your information before you submit.

**Account information**

Username:

Email address:

Mobile phone:

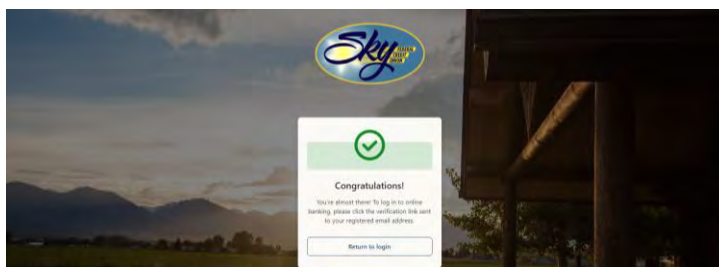
Social security:

**Agreement**

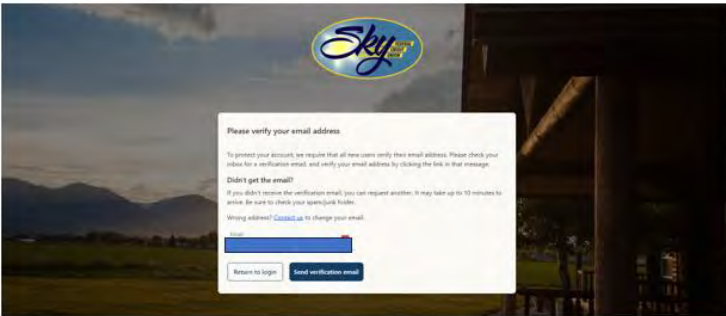
☐ By checking this box, you acknowledge that you have read and agreed to the terms below.  
[Read the Terms and Conditions](#)

☐ Before you can log in, we'll need to verify your email to finalize your enrollment. Please make sure [membercenter@skybanking.com](#) is set as a trusted sender in the email client you go into your spam folder. Once you receive the email, just click on the link and log in to your account.

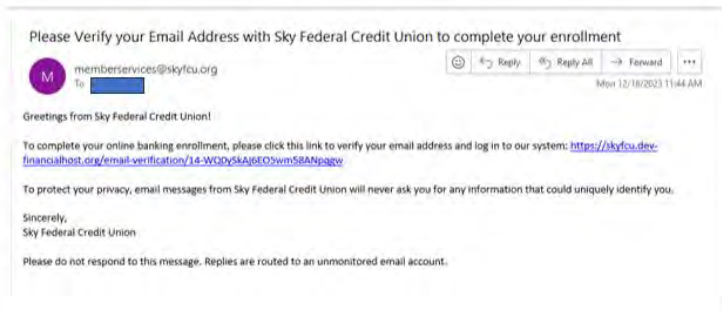
8. Congratulations! – You are Enrolled for Online and Mobile Banking.



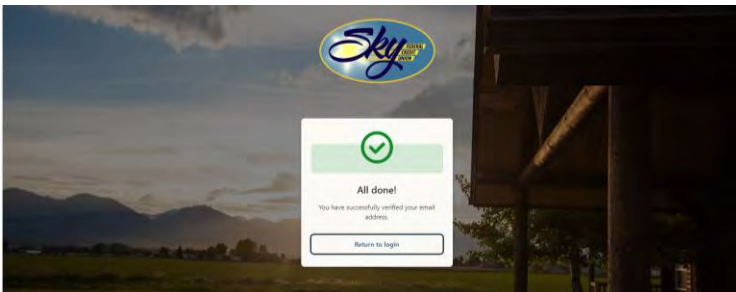
9. The first time you login with your new username and password you will be prompted to verify your email address.



10. Click Send verification email. Then navigate to your email inbox.

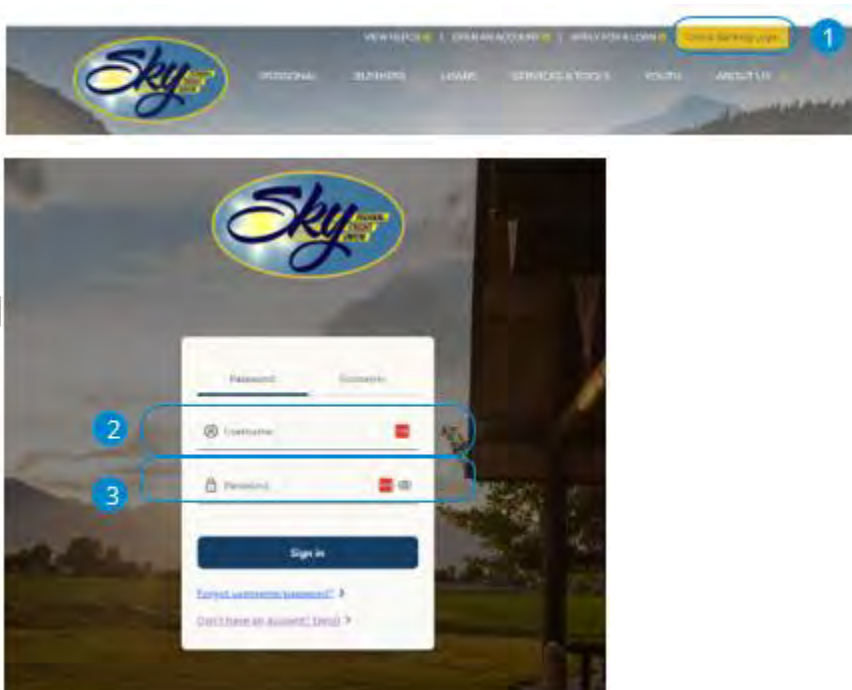


11. Click the link in the email. You will be returned to the completed verification screen.



## Logging In

After your first-time enrollment, logging in is easy and only requires your Member ID and password.



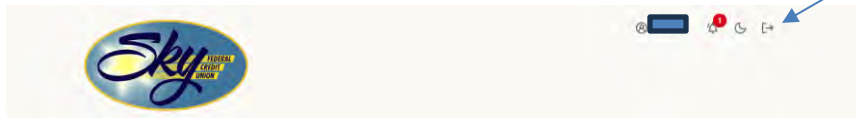
1. Click the **Online Banking Login** button.
2. Enter your Username
3. Enter your Password
4. Click the **Sign In** button.



**Note:** If you enter an incorrect password too many times, your account will be temporarily locked. You can wait for 5 minutes, use the Let's Chat feature or call us Toll free at 800.445.3328 for assistance.

## Logging Off

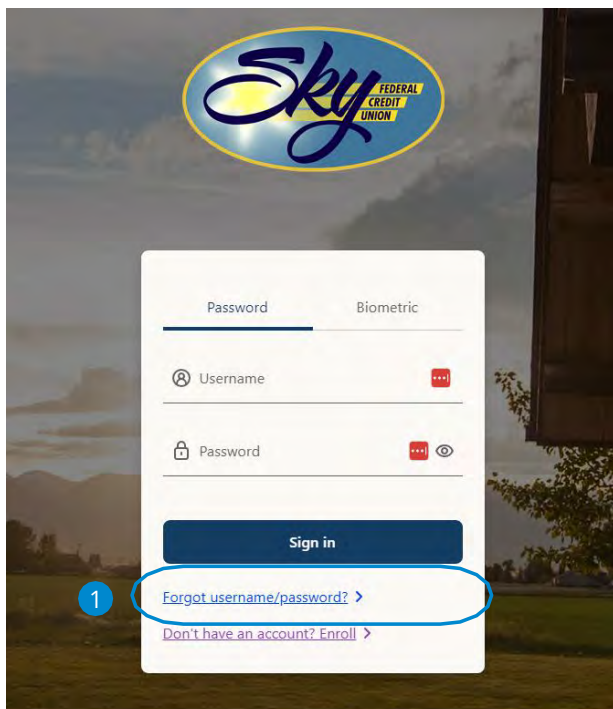
For your security, you should always log off when you finish your online banking session. We may also log you off due to inactivity.



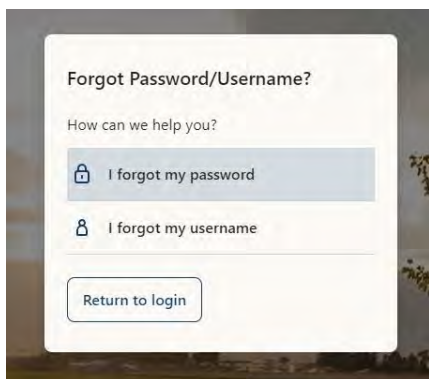
1. Click the **Log Out Icon** link in the upper right.
2. Close your internet browser.

## Resetting A Forgotten Password

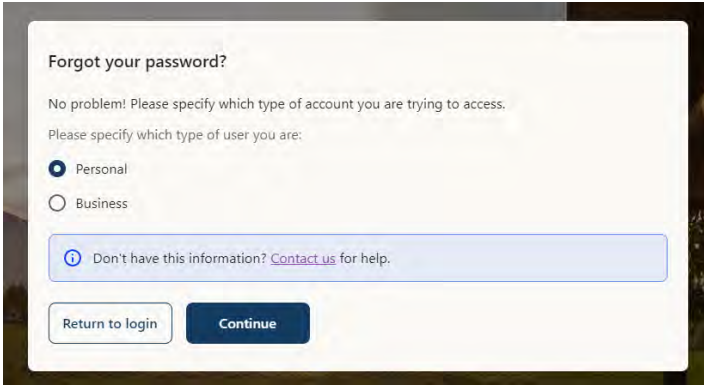
If you happen to forget your password, you can easily reestablish a new one from the Sky Federal Credit Union Home page—no need to call us!



1. Click the link “**Forgot Username/Password?**”
2. Select from the menu. “I forgot my password”.



3. Specify the type of User you are and click **Continue**.



**Forgot your password?**

No problem! Please specify which type of account you are trying to access.

Please specify which type of user you are:

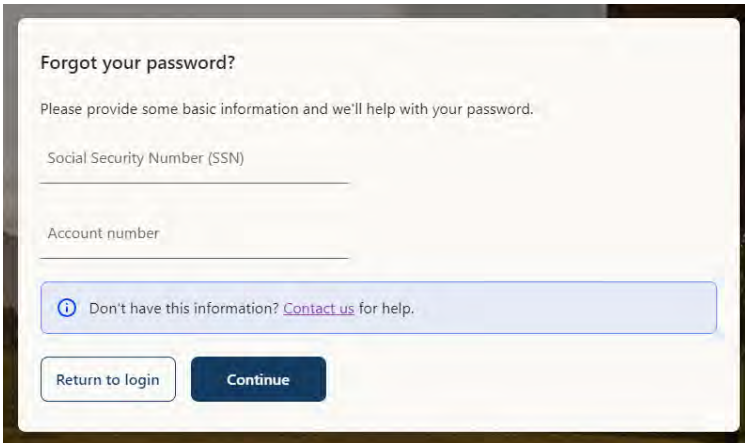
☒ Personal

☐ Business

[Don't have this information? Contact us](#) for help.

[Return to login](#) [Continue](#)

4. Enter your SSN and Account Number and click **Continue**.



**Forgot your password?**

Please provide some basic information and we'll help with your password.

Social Security Number (SSN)

Account number

[Don't have this information? Contact us](#) for help.

[Return to login](#) [Continue](#)


5. Answer the basic information question and click **Continue**.

### Forgot your password?

Please provide some basic information and we'll help with your password.

At what branch did you open your account \*\*2929?

- ☐ Livingston Branch
- ☐ Bozeman Branch
- ☐ Belgrade Branch
- ☐ Big Timber Branch
- ☐ Bozeman Walmart Branch

 Don't have this information? [Contact us](#) for help.

[Return to login](#)

[Continue](#)

### 6. Enter your new password and confirm then click Reset password.

### Reset your password

Please enter your new password. You'll use this password to log in to online banking and mobile banking.

Password 

Password must be at least 8 characters long  
Password can be up to 20 characters long

Your password must not contain the following:

- Your member number
- Your social security number

Your password must contain the following:

- At least one lowercase letter (a through z)
- At least one uppercase letter (A through Z)
- At least one number
- At least one special character

Strength: \_\_\_\_\_

Confirm password

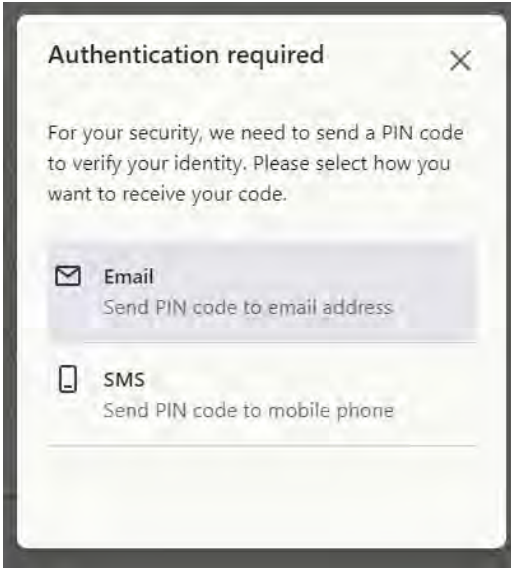
[Return to login](#)

[Reset password](#)



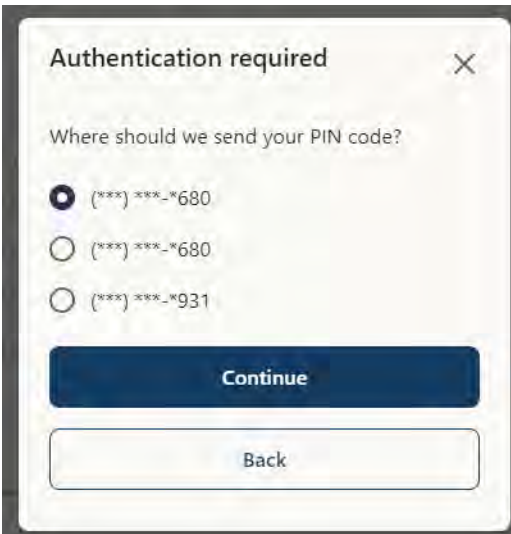
**Note:** You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device.

7. One-time PIN authentication required. Choose to receive via email or SMS.



A dialog box titled "Authentication required" with a close button (X) in the top right corner. The text inside reads: "For your security, we need to send a PIN code to verify your identity. Please select how you want to receive your code." There are two options: "Email" with an envelope icon and the subtext "Send PIN code to email address", and "SMS" with a mobile phone icon and the subtext "Send PIN code to mobile phone". The "Email" option is currently selected.

8. Select the phone number for SMS or email if selecting email. Click **Continue**.




A dialog box titled "Authentication required" with a close button (X) in the top right corner. The text inside reads: "Where should we send your PIN code?" There are three radio button options, each followed by a phone number: "(\*) (\*) (\*) \*680", "(\*) (\*) (\*) \*680", and "(\*) (\*) (\*) \*931". The first option is selected. At the bottom, there are two buttons: a dark blue "Continue" button and a white "Back" button with a blue border.

9. A text or an email will be sent to you. Enter the code and click **Submit**.

Text Message  
Today 11:59 AM

Greetings! Please enter the following  
PIN where prompted: 473632.





**Authentication required** ✕

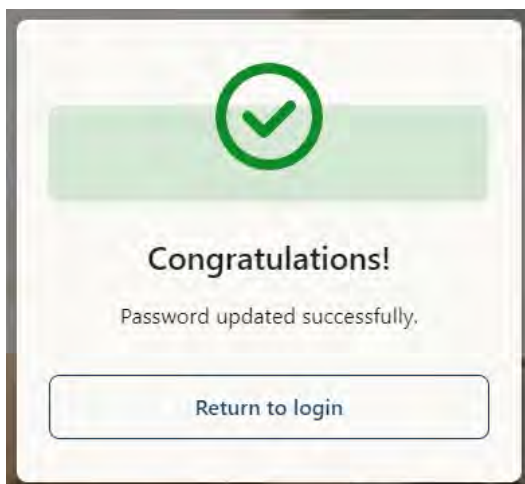
We've sent you a PIN code to your mobile (\*\*\*)  
\*\*\*-\*680. Please enter the code below.


\_\_\_\_\_

**Submit**

Back

10. You will receive confirmation that your password was updated successfully. Click **Return to login**.





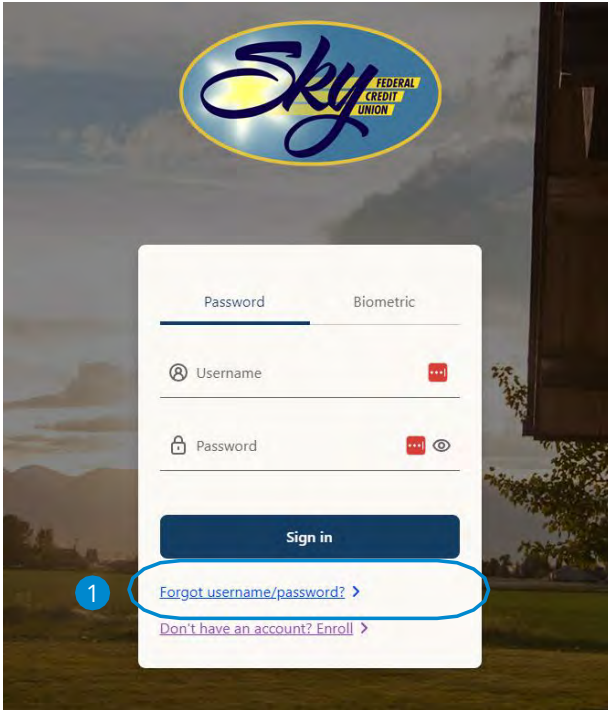
**Congratulations!**

Password updated successfully.

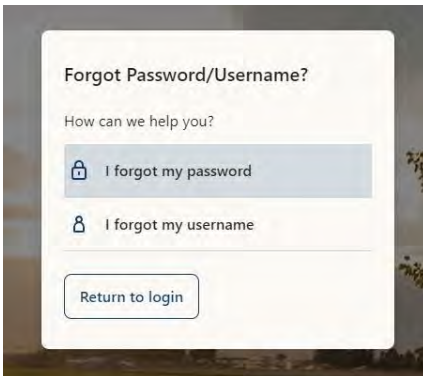
**Return to login**

## Receiving A Forgotten Username

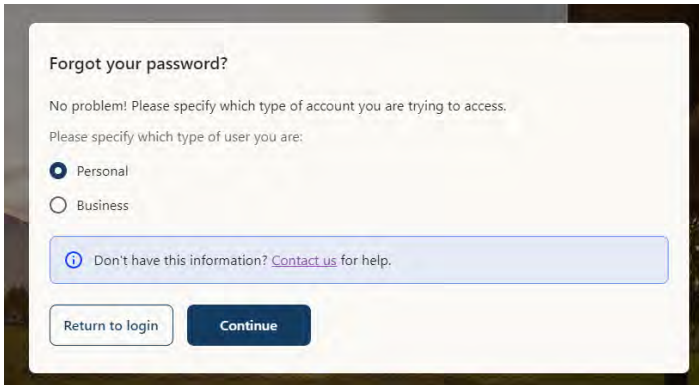
If you happen to forget your username, you can easily request an email with the username directly Sky Federal Credit Union Home page—no need to call us!



1. Click the link “**Forgot Username/Password?**”
2. Select from the menu. “I forgot my username”.



3. Specify the type of User you are and click **Continue**.



**Forgot your password?**

No problem! Please specify which type of account you are trying to access.

Please specify which type of user you are:

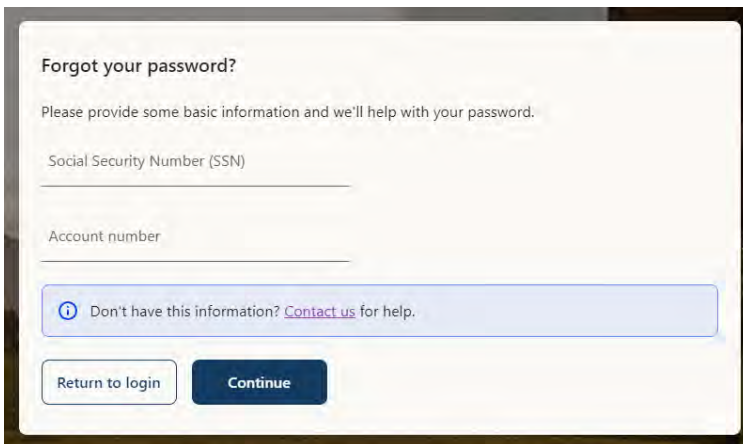
☒ Personal

☐ Business

[Don't have this information? Contact us](#) for help.

[Return to login](#) [Continue](#)

4. Enter your SSN and Account Number and click **Continue**.



**Forgot your password?**

Please provide some basic information and we'll help with your password.

Social Security Number (SSN)

Account number

[Don't have this information? Contact us](#) for help.

[Return to login](#) [Continue](#)


5. Answer the basic information question and click **Continue**.

**Forgot your password?**

Please provide some basic information and we'll help with your password.


At what branch did you open your account \*\*2929?

- ☐ Livingston Branch
- ☐ Bozeman Branch
- ☐ Belgrade Branch
- ☐ Big Timber Branch
- ☐ Bozeman Walmart Branch

 Don't have this information? [Contact us](#) for help.

[Return to login](#) [Continue](#)

6. You will receive confirmation that your Username has been sent to the email address we have on file.



**Congratulations!**

Your Username has been sent to the email address we have on file.

[Return to login](#)

7. An email will be sent to you. Enter the code and click **Submit**.

Online Banking Username Retrieval from Sky Federal Credit Union



memberservices@skyfcu.org

To: [redacted]



Wed 2/14/2024 12:07 PM

Greetings from Sky Federal Credit Union!

We received your request to retrieve your username. Your username is [redacted]

If you did not make this request, please contact us at (800) 445-3328 so we can check your login activity. To protect your privacy, email messages from Sky Federal Credit Union will never ask you for any information that could uniquely identify you.

Sincerely,  
Sky Federal Credit Union

Please do not respond to this message. Replies are routed to an unmonitored email account.

# Security

## Protecting Your Information

Here at Sky Federal Credit Union, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Digital Banking can be a secure and efficient method for all your banking needs.

### General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (Wi-Fi) networks that require a login ID and password.
- Never leave your computer unattended while using Digital Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Digital Banking when you're finished and close the browser.

### Username and Password

- Create strong username and passwords by using a mixture of upper and lowercase letters, numbers, and special characters.
- Do not create passwords containing your initials or birthday.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your username and passwords.

### Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately toll free at (800) 445-3328.

## Security Preferences

We take security very seriously at Sky Federal Credit Union. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features to strengthen your Digital Banking experience.

### Change Password

When you need to, you can change your password within Digital Banking.

From the Tools & Services dropdown under Contact & Settings:

1. Select Profile & Security
2. Click password.
3. Enter your current password.
4. Enter your new password.
5. Re-enter your new password.
6. Click the **Save** button when you are finished making changes.
7. You will receive confirmation via a message that says "Password successfully changed. All active sessions will be terminated."

Within Sky Federal Credit Union's Mobile Banking app, you can set up additional security preferences. These additional features make signing into your Digital Banking quick and easy, but also adds an extra layer of security to your private information while you are on the go!

### Enabling Biometric Login

Touch ID Authentication and Fingerprint Login are features that have face or fingerprint recognition technology that allows you to unlock your iOS or Android device to make payments or authenticate transactions using just your biometrics. With this feature enabled, you can now easily and securely sign into your Digital Banking using Biometric Login for both desktop and mobile access!

Sign into Sky Federal Credit Union's Mobile Banking app and tap the **Menu**. Icon in the bottom right. Tap the **Settings** (gear) icon in the upper right.

1. Toggle the **Face/Touch ID** or **Fingerprint Login** switch from "Off" to "On."



**Note:** You must have Touch ID or Fingerprint enabled on your mobile device before enabling it through our Digital Banking app.

2. Scan your face/fingerprint.
  - a. **iOS Device:** Scan your face or place your finger on the Home button to enable Touch ID.
  - b. **Android Device:** Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Once Biometric Login is enabled on your mobile device you will be able to use it via a push notification when logging in via a web browser.

The screenshot shows a login interface with two tabs at the top: "Password" and "Biometric". The "Biometric" tab is selected, indicated by a blue underline. Below the tabs is a "Username" field with a person icon on the left and a red eye icon on the right. At the bottom is a large blue button labeled "Sign in".

Select the Biometric tab and enter your username. Click Sign in and a push notification will appear on your mobile device.

## Disabling Biometric Login

You can disable the Touch ID Authentication or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign into your Digital Banking using your username and password.

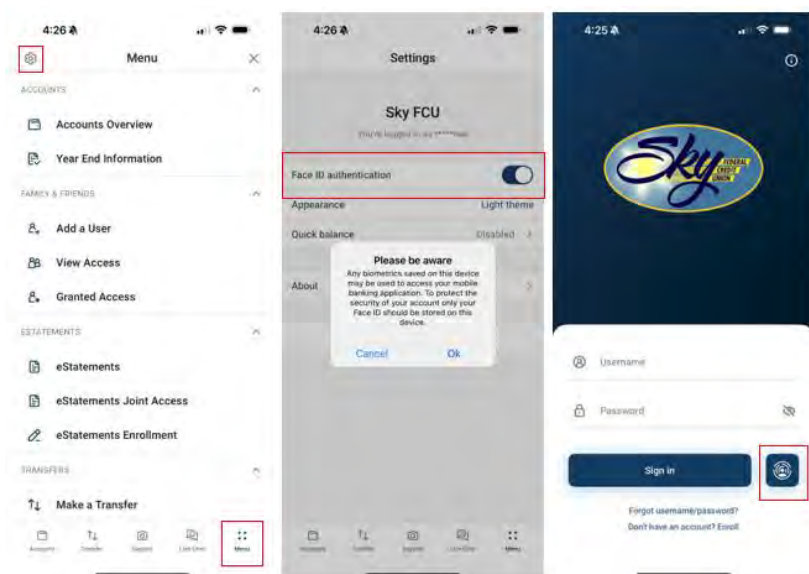
Sign into Sky Federal Credit Union's Mobile Banking app and tap the **Menu**. Icon in the bottom right. Tap the **Settings** (gear) icon in the upper right.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "On" to "Off."



## Enabling Face ID

Face ID is a feature which utilizes facial recognition technology allowing you to unlock your iOS device using your face instead of a login ID and password.



Sign into Sky Federal Credit Union's Mobile Banking app and tap the **Menu**. Icon in the bottom right. Tap the **Settings** (gear) icon in the upper right.

1. Toggle the **Face ID Authentication** switch from "Off" to "On."
2. Review the information about using Face ID and tap the **Ok** button.
3. Face ID is now set up. During your next login, tap the **Biometric ID** button to the right of the Sign In button to log in using Face ID.



**Note:** You must have Face ID enabled on your mobile device before enabling it through our Digital Banking Mobile app. Please wait for the pop-up box after toggling to enable.

# Accounts

## Accounts

### Accounts Overview

After logging in, you are taken directly to the Accounts Overview. The Accounts Overview is the initial screen that displays once you have successfully logged into online banking.



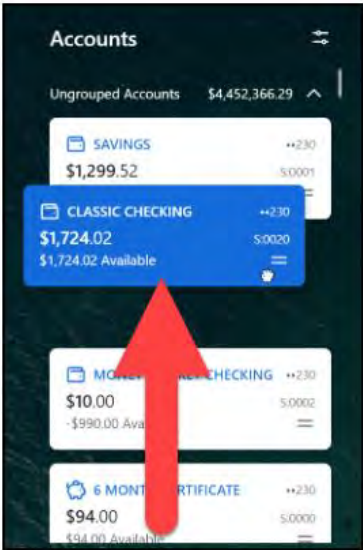
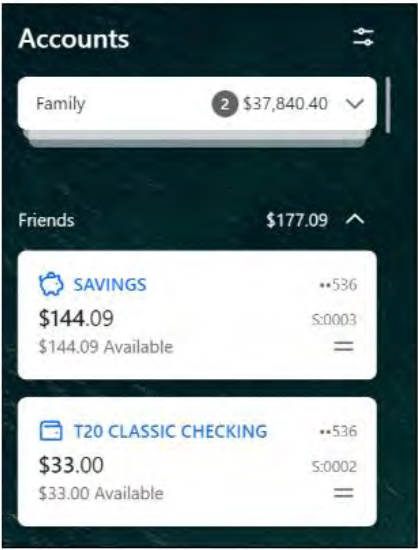
**Note:** The letters correspond to several available features on the Home page.



- A. Your Sky Federal Credit Union share and loan accounts are displayed in the Accounts widget on the left hand side of the screen with balances.

### Grouping

You can take advantage of the **Account Grouping** feature to aggregate your accounts into customizable groups. You can reorder and regroup your accounts however you like with the intuitive drag-and-drop interface, giving you faster access to your most-used accounts. To create a new group, select the preferences icon and choose **Manage account grouping**, then choose **Add new group**.



- B.** If you click on the widget tile for an individual share/loan on the left the details will appear in the middle of the page for that specific share. The transactions are listed below.

Transactions

All transactions initiated through Sky Federal Credit Union appear in Transaction History.

To view Transactions History for a Share, click the Account tile for the share you want to view on the left-hand side of the screen.

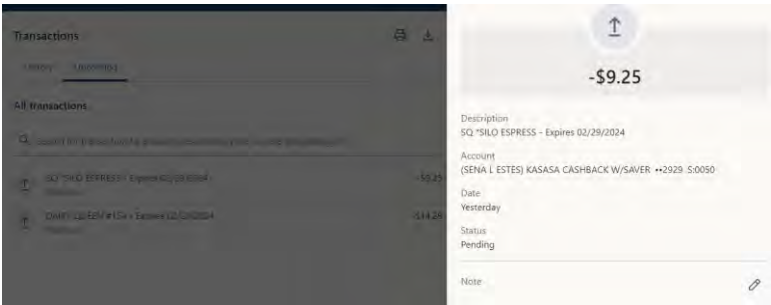
The transactions will be color coded **BLACK** = Debit and **GREEN** = Credit

CHX#4885 Savings	- \$271.48
Check # 4885 Feb 22, 2024	\$2,379.36
Withdrawal Round Up	- \$0.28
Feb 21, 2024	\$2,379.08
Withdrawal #509825 TOWN & COUNTRY FOODS INC 1217 W PARK LIVINGSTON MT	- \$43.72
Feb 20, 2024	\$2,335.36
Deposit Sky Federal Cred TYPE: DirectDep ID: [REDACTED]	+ \$1,760.42
Feb 20, 2024	\$2,605.78
Withdrawal Bill Payment #904776 NETFLIX COM LOS GATOS CA	- \$15.49
Feb 19, 2024	\$2,590.29

For check withdrawals if an image is available, it will display and image icon below the check number as shown above. You can click on the word check to view the image. You can also add notes and images (size 3MB or less) when one is not present to a transaction.



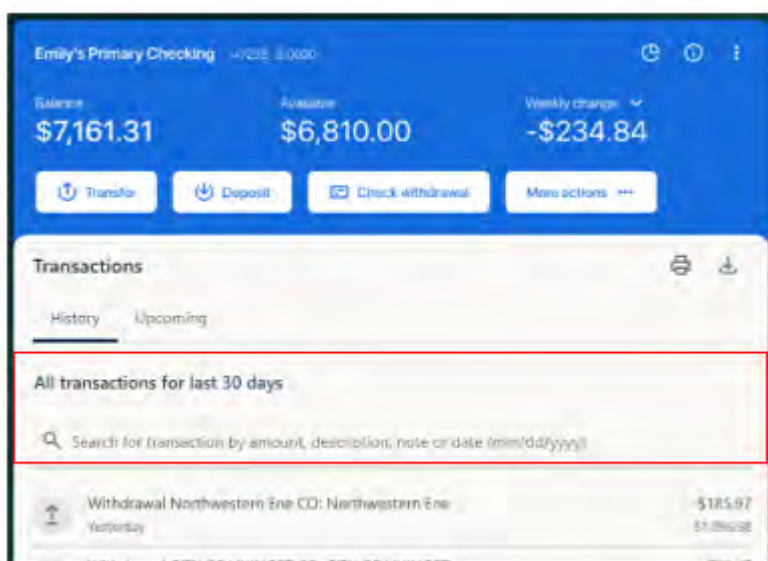
Pending Transactions and items on Hold will be in under the **Upcoming** tab at the top of the page. Holds are commonly placed on your account when a merchant preauthorizes a debit or credit card transaction. These types of holds will be released as soon as the actual card transaction clears your account. Holds may be placed on your account for various other reasons as well. You can conveniently view pending holds inside Online Banking.



- C. In the Transaction section, you have a few options. You can view history, upcoming transactions, print and download transactions. Transaction history may be downloaded in various formats. Options include:
- Quicken
  - QuickBooks
  - Open Financial Exchange (OFX)
  - Spreadsheet (CSV)
  - Word Processing (TXT)

### Transaction Searching

You can search for transactions in any account by amount, date, or transaction description (based on partial word search) for both past transactions and pending/scheduled transactions. You can also click on the **All transactions for last...** line for additional options.



- D. If you click the Transfers & Payments dropdown, you can make a transfer, view transfer activity, and access Bill Pay. The Make a Transfer page allows you to transfer between your accounts at Sky or another Financial. You can also transfer to another Sky member, request a Stop check payment, access Bill Pay, and wire money (if Wire Agreement Form is on file).

- E. If you click the Cards dropdown, you can access Card Controls and notify the credit union of upcoming travel so that your cards continue to work.
- F. If you click the Loans dropdown, you can apply for a Mortgage Loan or a Consumer Loan.
- G. If you click on Tools & Services, you can access Messages & Alerts, request a Stop Payment, or update Contacts & Settings for the primary account holder. If you click on Update phone, you can sign up for Text banking via SMS. Text banking allows you to text 86020 to receive account balances and history quickly via text.
- H. The upper right of the screen has icons for your login – displaying your username, a bell for Alert notifications, a sun/moon icon that allows you to switch between day and night mode, and the Logout icon in the upper right corner.

## Year End Information

The Year End Information section allows you to view year-to-date dividends earned and interest paid. Your accounts, shares, and loans will be listed. If you click on a specific share/loan you can view current totals and prior year totals.

End year tax information	
Account: ••2929	
<div>Loan interest</div> <div>Share dividend</div>	
VISA EMPLOYEE - 0001	\$40.63
LINE OF CREDIT - 0003	\$87.80

## Share details

### KASASA SAVER W/CASHBACK - 0002

2023 Dividend	\$11.30
2024 Dividend	\$0.83
2023 Withholding	\$0.00
2024 Withholding	\$0.00
2023 Penalty	\$0.00
2024 Penalty	\$0.00

## Family & Friends

The **Family & Friends** feature allows you to grant account access to specific sub users. There is a variety of flexible options to assign to sub users, including the ability to execute a variety of financial transactions between family and friends, such as:

- You can add a sub user.
- You can set up payment limits, account view, transaction amounts, and assigning view-only or editing access for each sub user.
- You can review details of all sub user account activity.

### Add a User

By clicking Add a User you can give account permissions.

Give accounts permissions

User Details

New user information

Name

Relationship

Email

Would you like to send a note to this user?

Optional

Cancel

Continue

Assign Specific Privileges

Each sub user can be assigned specific privileges, broken down by account. You can separately configure permissions to view the account, view the account's transaction history, and transfer money in for every sub user you enable.

Accounts Permissions

Allow accounts access

MONEY MARKET CHECKING

☐ View account

☐ View transactions

☐ Transfer in

CLASSIC CHECKING

☐ View account

☐ View transactions

☐ Transfer in

SAVINGS

☐ View account

☐ View transactions

☐ Transfer in

Set Limits

In addition to allowing access to various accounts, you can also give each sub user specific limits tailored to each account. You can set limits for different time frames, from daily to annually. Additionally, you can allow maximum amounts that can be automatically transferred within each time frame and can even set higher limits that require you to manually approve the transaction.



## View Access

An overview of transfer limits is provided for each account assigned to a sub user on a single page, making it easy for you to view how much access that sub user has in one convenient location. These limits can be easily changed at any time.

Transfers & Payments

Transfers & Payments access settings

Member to member transfers ☒

Limits per day  
\$100.00 (automatically approved)  
\$200.00 (with manual approval)  
[Edit limits](#)

Share to share/loan transfers ☐

[Set limits](#)

[Cancel](#) [Continue](#)

## Granted Access

← Give accounts permissions

Transfers & Payments

Transfers & Payments access settings

Member to member transfers ☒

Limits per day  
\$100.00 (automatically approved)  
\$200.00 (with manual approval)  
[Edit limits](#)

Share to share/loan transfers ☐

[Set limits](#)


[Continue](#)

[Cancel](#)

# eStatements

## eStatements

View your eStatements, grant your joint owners/authorized signers' access to your eStatements, or enroll for eStatements.




Monthly Statements

Credit Card Statements

Important Notices

Tax Statements

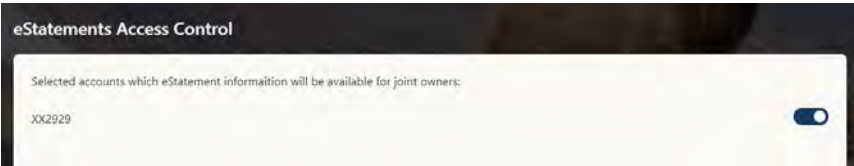
Statement	Inserts	Date
January 2024		01/31/2024
December 2023		12/31/2023
November 2023		11/30/2023
October 2023		10/31/2023

Helpful Links

[Sky FCU Homepage](#)  
[Credit Card Disclosure](#)  
[Disclosure and Reconciliation](#)  
[Privacy Disclosure](#)

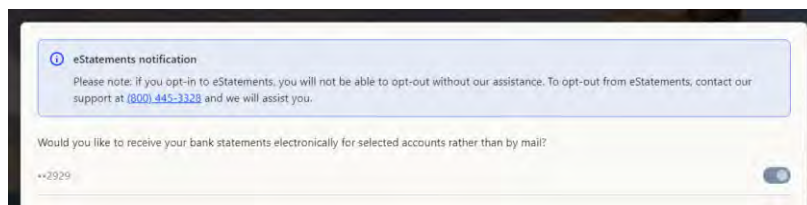
## eStatements Joint Access

The eStatements Joint Access page allows primary owners the ability to manually grant or revoke access to eStatements for joint owners on your membership accounts.



## eStatements Enrollment

If you are not already enrolled for eStatements you can do it here.



The screenshot shows a web interface for eStatements enrollment. At the top, there is a light blue notification box with a circular icon containing the letter 'D' and the text 'eStatements notification'. Below this, a paragraph states: 'Please note: If you opt-in to eStatements, you will not be able to opt-out without our assistance. To opt-out from eStatements, contact our support at [\(800\) 445-3328](tel:800-445-3328) and we will assist you.' Below the notification box, the question 'Would you like to receive your bank statements electronically for selected accounts rather than by mail?' is displayed. At the bottom left, the number '2929' is visible. On the right side, there is a toggle switch that is currently turned on (blue).

# Transfers & Payments

The heart of Digital Banking is the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of Sky Federal Credit Union, there are various features that help you transfer funds in different ways.

## Make a Transfer

### Between My Accounts

- Move money between your personal Sky Federal Credit Union accounts.

When you need to make a one-time or recurring transfer between your personal Sky Federal Credit Union accounts, you can use the **At SkyFCU** button. These transactions go through automatically, so your money is always where you need it to be.

The screenshot shows a digital banking interface for making an internal transfer. At the top, the title "Transfer internally" is displayed in white on a dark blue background. Below this, the form is divided into two main sections: "FROM" and "TO", each with a "Select account" dropdown menu and a chevron icon. A blue circular button with a white right-pointing arrow is positioned between the two dropdowns. Below these fields, there are three more input areas: "Amount" with a text field, "When to send the money?" with a dropdown menu showing "Now" and a chevron icon, and "Memo for transfer" with a text field. Below the memo field, the word "Optional" is displayed. At the bottom of the form, there is a large, light gray button labeled "Transfer".

1. Select the accounts to transfer funds between using the “To” and “From” dropdowns.
2. Enter the amount to transfer.
3. Select When to send the money? This is used to define one-time or recurring transfers.
4. You have an option to enter a memo for the transfer.
5. Click the **Transfer** button.



**Note:** You can view or cancel unprocessed transactions by accessing the Upcoming transaction tab within the Transaction History section. You can click on the item and choose to edit.

Mobile App view:

- Move money between your personal account at Sky Federal Credit Union and other Financial Institutions

**Transfer externally**

FROM TO

Select account ▼ → Select account ▼

⚙️ Manage external accounts

Amount

When to send the money? ▼

Transfer

Manage external accounts.

In manage external accounts you can setup and manage accounts at other financial institutions using their routing number and your account number at the other institution.

To complete the setup micro deposit/withdrawals are sent to the other financial institution. You then must enter and verify the amounts received in the other account to complete setup.

### Manage external accounts

[Link new](#) [Manage accounts](#)

Link your other bank account to make free and secure transfers.

Routing number:

Account number:

Primary name on account:

View only: ☐

Account type:

**i** We will make two micro deposits into the external account to confirm that it's yours. Once you see those deposits go through (usually within 48 hours), return here to confirm and use this account for transfers.

## Other Options

- Wire Money

The Wire money button will only appear if there is a completed Wire Agreement Form on file with Sky. Digital wire requests are limited to Domestic wires only and restricted to \$25,000 or less for security purposes. You can initiate a wire for up to \$2,500 without additional paperwork. Wire requests between \$2,500 and \$25,000 will require signed paperwork that will be sent via DocuSign to the email address on file. No funds will be sent until all documents are completed. Contact the credit union for wire requests over \$25,000.

See Fee Schedule for Wire fee details.

← Add new contact

Contact Information (Step 1 of 2)

Contact name

Address Line 1

Address Line 2

Optional

City

State

Zip code

Instructions

Cancel

Continue

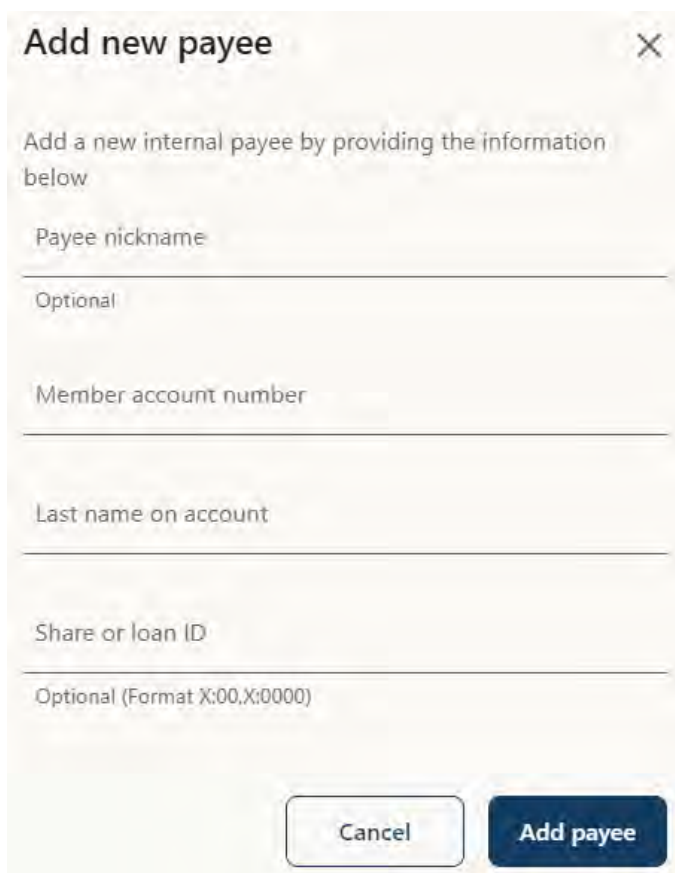
- Move money to Another Member’s Sky Federal Credit Union accounts.

If you have a friend or relative that also banks through Sky Federal Credit Union, **To another member** allows you to send them money immediately.



If you only need to send money to someone once, you can generate a single transaction with that person's account number, Share ID/Loan ID, and their last name.

1. Select the account to take funds from using the "From" drop-down.
2. In the "To Payee" drop-down, select Add new payee.



The screenshot shows a modal window titled "Add new payee" with a close button (X) in the top right corner. Below the title, it says "Add a new internal payee by providing the information below". There are five input fields: "Payee nickname" (with "Optional" text below it), "Member account number", "Last name on account", "Share or loan ID", and "Optional (Format X:00,X:0000)" (with "Optional" text below it). At the bottom, there are two buttons: "Cancel" and "Add payee".

3. You can enter a Payee nickname of your choosing.
4. Enter the member's account number.
5. Enter the recipient's last name to verify.
6. Enter the share/loan ID in the "Share or Loan ID" field. (enter per format using an S for Share "S:0050" or a L "L:0100" for loan where the X is displayed)
7. Click Add payee.

Once a Payee is added select it from the “To Payee” drop-down.

1. Enter the amount of the transfer.
2. Enter when to send the money.
3. You can enter a memo for transfer of your choosing.

- Stop check payment.

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time. Please see the Tools & Services section for more information.

- Make a Bill Payment: Move money to someone's external account or a company's account. See Bill pay section for more information.

# Transfer Activity

The Transfer Activity section allows you to view future transfer activity.

Transfer activity			
MAR 6	From: KASASA SAVER W/CASHBACK **2929 - S:0002 Monthly	To: 1ST MORTGAGE > 15 YRS 360/30, \$1,074.78 due 0...	\$0.00 >

From here you can select a transfer and view details, edit and delete.

### Transfer plan details

Next payment date

March 6, 2024

Transfer from

KASASA SAVER W/CASHBACK \*\*2929 - S:0002 - Savings

Transfer to

1ST MORTGAGE > 15 YRS 360/30, \$1,074.78 due 03/01/24  
\*\*2929 - L:0200 - Loan

Amount


\$0.00

Frequency

Monthly on day 6

Duration

No end date

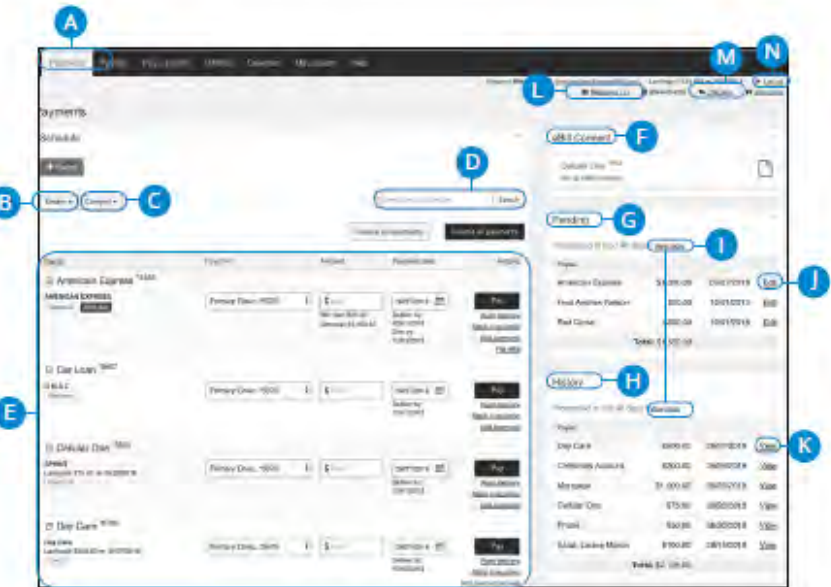
 Edit transfer

# Bill Pay

## Payments Overview

Bill Pay with Sky Federal Credit Union allows you to stay on top of your monthly finances. Having your bills linked to your credit union account enables you to electronically write checks and send payments in one place.

The first time that you click the **Bill Pay** tab, you will be asked to accept the terms and conditions.



In the **Bill Pay** tab:

- A.** The navigation bar appears in every view on the top of the screen. You can navigate to the payments features under the Payments tab.
- B.** You can use the "Display" drop-down to sort your transactions by Last 30 days, eBills, Company, Individuals, Inactive or Hidden.
- C.** You can filter your payments by category using the "Category" drop-down.

- D. You can locate payees using the search bar.
- E. All your payees are listed on the left side of your screen.
- F. eBill connect displays eBills awaiting additional action such as setup or payment.
- G. Your pending transactions appear in the right-side panel under "Pending."
- H. You can view your transaction history for the last 45 days in the right-side panel under "History."
- I. You can view more details about a pending transaction by clicking the "view more" link.
- J. Clicking the "Edit" link allows you to edit a pending transaction.
- K. Clicking the "View" link displays more details about a processed transaction.
- L. You can send or view your secure messages by clicking the "Messages" link.
- M. You can speak with a customer service member by clicking the "Chat Now" link.
- N. After you're finished sending payments, make sure you click the "Log out" link or click the X button to sign out.

## Hiding or Unhiding Payees from Payment Screen

You can hide or unhide payees from the Payment screen. This can be helpful if certain payees are not utilized as often as others.



In the **Payments** tab.

1. Click the – icon next to a payee to hide them from your Payments screen.
2. Click the "Display" drop-down and select Hidden.
3. Click the + icon next to a payee to unhide them from your Payments screen.

## Creating a Payee Overview

You can pay just about any company, person, loan, or account using Bill Pay. Before you can begin making payments, you need to decide what type of payee to create and how they receive funds.

- **Company:** Electronically pay a company such as your mobile phone provider, utility company or even your dentist.
- **Person:** There are multiple ways you can pay a person.
  - a. **Person via email:** Pay any individual with an email address. When the payee receives the email, they are given instructions for directing the funds to their account.
  - b. **Person via direct deposit:** Send money directly to someone's account using their routing and account numbers.
  - c. **Person via check:** Request a check to be sent to a payee. We print it and drop it in the mail for you.



**Note:** Not all companies are set up for electronic payment. These bills will be paid via paper check.

## Creating a Payee: Company

The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: Known and unknown.

**Known:** If the company you need to pay is preloaded in our database, you have the option to send a Rush Delivery or sign up for eBills. For more information, visit the Rush Delivery and eBills sections of this guide.

**Unknown:** If you have a payee who is not in our system, no problem! You can add their contact information, but you may not be able to send a Rush Delivery or sign up for eBills. They will be paid via a paper check.

The first screenshot shows the 'Payments' tab in the Bill Pay interface. A red circle with the number '1' highlights the '+ Payee' button. The second screenshot shows the 'Add payee' dialog box. A red circle with the number '2' highlights the 'Pay a company (e.g., credit card utilities, etc.)' option. The dialog box also includes a search bar and a list of companies to choose from.

In the **Pay Bills** tab:

1. Click the **+ Payee** button.
2. Select "Pay a company" and click the Next button.

**Add a payee**

Who are you trying to pay?

All fields are required unless designated with (optional)

Payee name

Payee account number

Confirm account number

Payee phone number ( ) - -

Payee zip code -

Back

Next

**Add a payee**

**Need more information about Gas Bill**

All fields are required unless designated with (optional)

Payee name Gas Bill

Payee account number 123456789

Payee phone number 314-555-0000

Payee address

Payee city Maryland Heights

Payee state Missouri

Payee zip code 63043

Payee nickname Gas Bill

Default pay from Regular Checking

Category (optional) Unassigned

More on bill (optional)

Back

Next

1. Enter the payee's name, account number, phone number and zip code.
2. Click the **Next** button.
3. (For unknown Payees) Enter the payee's street address, city, and nickname.
4. Click the **Next** button to create the payee.

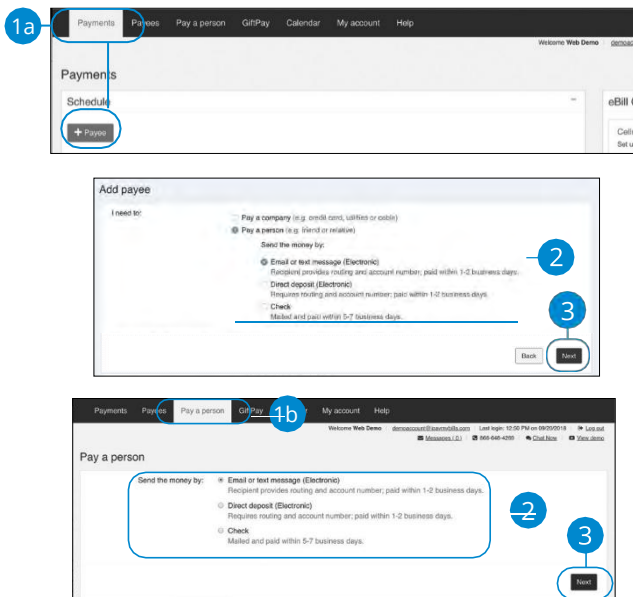


## Creating a Payee: Person

You can pay anyone, such as a babysitter, dog-walker, or a freelance worker, by creating them as a payee in Bill Pay.

### Part 1 of 3: Choosing Payee and Payment Method

To begin setting up a person as a payee you need to decide how they need to receive their funds. The three ways a person can receive funds is through email, direct deposit, or check.



1. There are two options to add a person as a payee.
  - a. Click on the **Payments** tab and click the **Add a Payee** button.
  - b. Click on the **"Pay a Person"** option.
2. Select **"Pay a Person"** and decide how to send funds to the payee.
3. Click the **Next** button.

## Part 2 of 3: Adding Payee Information

To create a person as a payee, you need to provide their contact information. The required information changes depending on if you are sending them a check, direct deposit, or email payment.

The image shows three screenshots of the 'Add payee' form in Bill Pay, illustrating the different information required based on the payment method chosen.

- 1a: Main Form** - This is the initial screen where you select the payment method. It includes fields for:
  - Payee first name
  - Payee last name
  - Payee email address
  - Confirm email address
  - Payee phone number (optional)
  - Payee nickname
  - Default pay from (Primary Account)
  - Category (optional)
 Buttons for 'Back' and 'Next' are at the bottom right.
- 1b: Email Direct Deposit Section** - This section is shown when 'Email' is selected. It includes fields for:
  - Payee first name
  - Payee last name
  - Payee email address
  - Confirm email address
  - Payee phone number (optional)
  - Payee nickname
  - Default pay from (Primary Account)
  - Category (optional)
 Buttons for 'Back' and 'Next' are at the bottom right.
- 1c: Direct Deposit Section** - This section is shown when 'Direct Deposit' is selected. It includes fields for:
  - Payee first name
  - Payee last name
  - Payee email address
  - Confirm email address
  - Payee phone number (optional)
  - Payee nickname
  - Default pay from (Primary Account)
  - Category (optional)
 Buttons for 'Back' and 'Next' are at the bottom right.

1. Enter the required information based on which delivery option you choose.
  - a. **Email:** Enter the payee's first and last name, their email address, nickname, and the account to pay from.
  - b. **Direct Deposit:** Enter the payee's first and last name, their phone number, routing and account number, account type, nickname, and the account to pay from.
  - c. **Check:** Enter the payee's first and last name, their phone number, street address, city, state, zip code, nickname, and the account to pay from.
2. Click the **Next** button.

## Part 3 of 3: Keyword (Email Only) and One-Time Activation Code

There is an additional step if you're paying a person via email transfer: Establishing a keyword, which will be used by the payee to receive your payment.

No matter which kind of transfer you are sending, you need to create a one-time activation code. This code is an added security measure that ensures you, the account owner, are creating the payee.

The image displays a series of five screenshots from a mobile application, illustrating the process of creating a payee via email transfer. Each screenshot is numbered 1 through 5, indicating the sequence of steps.

- Step 1:** "Create a keyword for Test". The screen shows a text input field for "Keyword" and a "Confirm Keyword" field. A "Next" button is visible at the bottom right.
- Step 2:** "First time payee activation". The screen shows two radio button options: "SMS Phone" and "Primary Email". The "Primary Email" option is selected. A "Next" button is visible at the bottom right.
- Step 3:** "First time payee activation". The screen shows the activation code being sent to "katherine". A "Next" button is visible at the bottom right.
- Step 4:** "First time payee activation". The screen shows an input field for "Enter Activation Code". A "Next" button is visible at the bottom right.
- Step 5:** The final "Pay" screen. It shows the payee name "Test", the amount "\$200.00", and a "Pay" button.

1. Enter a keyword and confirm it. This step is only needed if you are adding a payee that will receive funds in an email.
2. Click the **Next** button.
3. Select a preferred delivery method to receive your activation code.
4. Click the **Next** button.
5. Enter your activation code.
6. Click the **Next** button.
7. The new payee appears on the Payment screen.

### Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee’s account number or contact information changes.

The screenshot shows a web interface for editing a payee. At the top, a header bar contains a tab labeled 'Test' (callout 1), a 'Primary Acc.' dropdown, a date field '03/04/2017', and a 'Print' button. Below this is a section titled 'Payee details for Test' with a link 'Edit payee' (callout 2). The main area is titled 'Edit payee' and contains a form with the following fields: 'Payee name' (TEST), 'Payee phone number' (503-555-1234), 'Payee address' (123 Main St), 'Payee city' (Springfield), 'Payee state' (MD), 'Payee zip code' (83005), 'Payee website' (Test), 'Payee account number' (100456789), 'Default pay from' (Primary Account), 'Category (optional)' (Unassigned), and 'Name on bill (optional)' (A Murphy). A note at the bottom of the form states 'I would like to delete this payee'. At the bottom right, there are 'Cancel' and 'Submit' buttons (callout 4).

In the **Bill Pay** tab.

1. Select a payee to edit a payment.
2. Click the “Edit payee” link.
3. Make the needed changes to the payment.
4. Click the **Submit** button when you are finished making changes.

## Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.

The screenshot shows a web interface for managing payees. At the top, there's a header with a 'Test' payee selected, a 'Primary Account' dropdown, a balance of '0.00', and a date '03/03/2007'. Below this is a 'Payee details for Test' section with a 'Test' payee selected. The main section is 'Edit payee', which contains a form with fields for 'Payee name', 'Payee phone number', 'Payee address', 'Payee city', 'Payee state', 'Payee zip code', 'Payee nickname', 'Payee account number', 'Default pay from', 'Category (optional)', and 'Name on bill (optional)'. At the bottom of the form, there is a checkbox labeled 'I would like to delete this payee' and a 'Submit' button. Four numbered callouts are present: 1. Select a payee to delete, 2. Click the 'Edit payee' link, 3. Check the box 'I would like to delete this payee.', and 4. Click the 'Submit' button.

In the **Bill Pay** tab.

1. Select a payee to delete.
2. Click the "Edit payee" link on right side of your screen.
3. Check the box next to "I would like to delete this payee."
4. Click the **Submit** button to permanently delete the payee.

## Scheduling Payments

It is easy to pay your bills once you set up payees. When you click on the Payments tab, you will see all the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

The screenshot shows the 'Bill Pay' interface. It includes a 'Pay To' section with a list of payees (Electric Bill, Test, Check). The 'Pay from' dropdown is set to 'Primary Acct \*\*\*5000' (callout 1). The 'Amount' field is set to '\$ 10.00' (callout 2). The 'Payment date' is set to '03/03/2017' (callout 3). The 'Actions' section includes 'Pay', 'Review All Payments', and 'Submit All Payments' buttons (callout 5). A 'Memo' field is also present (callout 4). A calendar icon is visible next to the payment date field.

In the **Bill Pay** tab.

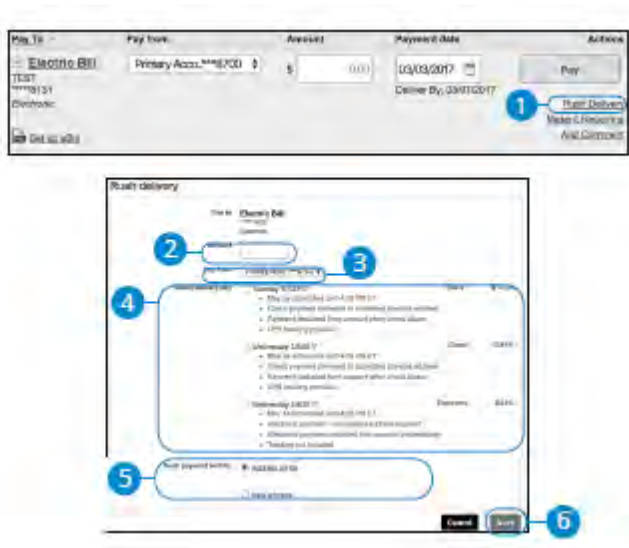
1. Select an account to withdraw from using the “Pay from” drop-down.
2. Enter the amount in the provided column.
3. Enter the payment date using the calendar feature. Based on the payment type, a process date and delivery date appear.
  - **Payment Date:** The date you would like to start the bill payment process.
  - **Delivery Date:** The date we estimate the payment will arrive and be processed by your payee.
4. Add a memo or comment to your payment.
5. Click the **Pay**, **Submit All Payments**, or **Review All Payments** button when you are finished.



**Note:** If you are making a payment requiring a coupon or piece of paper to go with your payment, we strongly suggest that you manually write a paper check and mail it along with the coupon. Although rare, court-ordered payments and other government payments may require a coupon for timely processing.

Rush Delivery

If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate. A standard fee may occur. Please see our Cost Recovery Fee Schedule for details.



In the **Bill Pay** tab.

1. Click the “Rush Delivery” link.
2. Enter the amount.
3. Select an account to withdraw from using the “Pay from” drop-down.
4. Select a delivery date with the appropriate charges.
5. Select an address.
6. Click the **Next** button.

Rush delivery

Warning

Delivery fees will not be refunded for an invalid or incorrect payee address.

Please provide a physical street address for American. Rush delivery not available to Post Office boxes. Rush Payments may need to be sent to another address than appears on your regular billing statement.

Pay to: **Electric Bill**

Electricity

Downs

Payment: Primary Account

Amount: 1.00

Next payment due: 03/08

Your delivery date: 03/2017

Payee phone number

Phone address

Payee city

Payee state

Payee zip code

Next

Rush delivery

Pay to: **Electric Bill**

Electricity

Downs

Payment: Primary Account

Amount: 1.00

Next payment due: 03/08

Your delivery date: 03/2017

Fee Debit Authorization

By clicking to deliver your payment to the payee on this screen, you are authorizing the posting of your payment to be debited to the payee's primary account.

By clicking to deliver your payment to the payee on this screen, you are authorizing the posting of your payment to be debited to the payee's primary account.

Next

Accept & Submit

- 7. Enter the payee's phone number, address, and city.
- 8. Choose the payee's state using the drop-down.
- 9. Enter the payee's zip code.
- 10. Click the **Next** button.
- 11. Review the payment summary and Fee Debit Authorization.
- 12. Click **Accept & Submit** when you are finished.



## Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

The screenshot displays the 'Car Loan' bill pay interface. At the top, it shows the payee 'Primary Credit Services' and the amount '\$100.00'. A blue circle with the number '1' points to the 'Make it recurring' link. Below this, a section titled 'To schedule your payment automatically, select your preferences below:' contains several fields: 'Pay from' (Primary Credit Services), 'Amount' (\$100.00), 'Frequency' (Select Frequency), 'Select first payment date' (with a calendar icon), and a checkbox 'Will this payment series end?'. A blue circle with the number '2' points to the 'Pay from' field, '3' to the 'Amount' field, '4' to the 'Frequency' field, '5' to the 'Select first payment date' field, and '6' to the 'Will this payment series end?' checkbox. At the bottom right, a blue circle with the number '7' points to the 'Submit' button.

In the **Bill Pay** tab.

1. Click the "Make it Recurring" link next to a specific payee.
2. Select an account to withdraw from using the "Pay from" drop-down.
3. Enter the amount.
4. Choose how often to repeat the payment using the "Frequency" drop-down.
5. Select the first payment date using the calendar feature.
6. Decide if the payment series should end. If so, enter the ending date or a certain number of payments that will be processed.
7. Click **Submit** when you are finished.

## Editing Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Processing in next 45 days | [View more](#)

Payee	Amount	Date	Action
American Express	\$1,000.00	09/27/2018	<a href="#">Edit</a>
Fred Andrew Nelson	\$50.00	10/01/2018	<a href="#">Edit</a>
Red Cross	\$500.00	10/01/2018	<a href="#">Edit</a>

**2** Pending Edit

**3** Continue

**4** Edit

**5** Submit

In the **Bill Pay** tab.

1. In the Pending window, find the payment you wish to edit and click the “Edit” link.
2. Choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.
4. Make the necessary changes.
5. Click the **Submit** button when you are finished making changes.

## Skipping Payments

You can skip a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Processing in next 45 days | [View more](#)

Payments			
American Express	\$1,000.00	09/27/2018	<a href="#">Edit</a>
Fred Andrew Nelson	\$50.00	10/01/2018	<a href="#">Edit</a>
Red Cross	\$500.00	10/01/2018	<a href="#">Edit</a>

☐ Pending payment  
☐ Add Recurring Contribution  
☐ Cancel Recurring Contribution  
☐ Cancel event

**Continue**

Skip this payment

Pay to:

Pay from:

Amount:

Item-Security Code:

Additional items:

**Skip Payment**

In the **Bill Pay** tab.

1. In the Pending window, find the payment you wish to edit and click the “Edit” link.
2. Select “Skip this payment” and select which payment you would like to skip.
3. Click the **Continue** button.
4. You will receive a confirmation message.

### Canceling Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.



In the **Bill Pay** tab.

1. In the Pending window, find the payment you wish to edit and click the “Edit” link.
2. Choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.
4. Click the box next to “I would like to stop this payment.”
5. Click the **Submit** button when you are finished.

## Setting Up eBills

Within online bill pay, major credit card companies, automotive finance companies and utility companies have been loaded into the system. Only billers that are preset in the system have the potential to be set up as an eBill. When you set up an eBill, you continue to receive bills from your biller. To stop receiving them, you must contact the company.

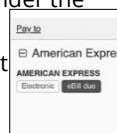
The image shows two screenshots of the online bill pay interface. The top screenshot is the 'eBill Connect' screen, which has a link labeled 'Set up eBill summary' circled in blue with a '1'. The bottom screenshot is the 'Set Up eBill' screen. It has four numbered callouts: '2' points to the 'Username' field, '3' points to the 'eBills Service User Agreement' text area, and '4' points to the 'Accept and Submit' button. The 'Password' field and 'Account type' dropdown are also visible on the 'Set Up eBill' screen.

In the **Bill Pay** tab.

1. Click the “Set up eBill summary” link under eBill Connect.
2. Enter your username and password for the biller’s website and select the account type from the drop-down.
3. Read the eBills Service User Agreement.
4. Click the **Accept and Submit** button when you are finished.



**Note:** When your eBill is available, it shows up in green under the payee’s name or you receive an alert by email or phone. You can then pay your bill by sending a one-time payment or a recurring payment.



## Adding an Account

You can add another share within your bill pay at any time. This is beneficial if you have multiple checking accounts to separate your expenses.

The image illustrates the process of adding a new account in a Bill Pay system through three sequential screenshots:

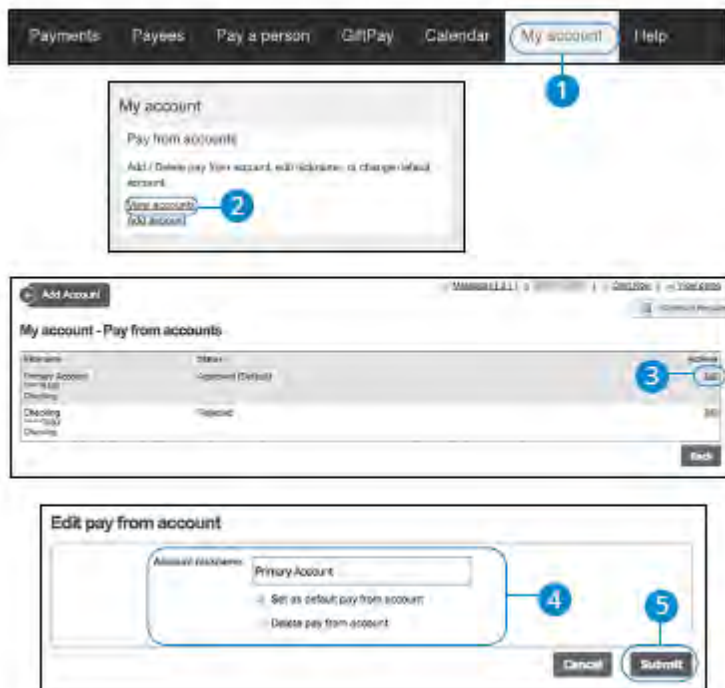
- Step 1:** The user is on the 'My account' tab in the top navigation bar.
- Step 2:** Under the 'Pay from accounts' section, the user clicks the 'Add account' link.
- Step 3:** The 'Add pay from account' form is displayed. The user enters an account nickname, account number, confirms the account number, and selects an account type from a drop-down menu. The user then clicks the 'Next' button.
- Step 4:** The 'Review pay from account' screen is shown, displaying a summary of the entered information. The user clicks the 'Submit' button to complete the process.

In the **Bill Pay** tab.

1. Click the **My Account** tab.
2. Click the "Add Account" link under the Pay from accounts tile.
3. Enter the account nickname.
4. Enter and confirm the account number.
5. Using the "Account Type" drop-down select the account type.
6. Click the **Next** button.
7. Review your account information.
8. Click **Submit** when you are finished.

## Editing an Account

Within the My Account tab, you can edit an account nickname at any time.

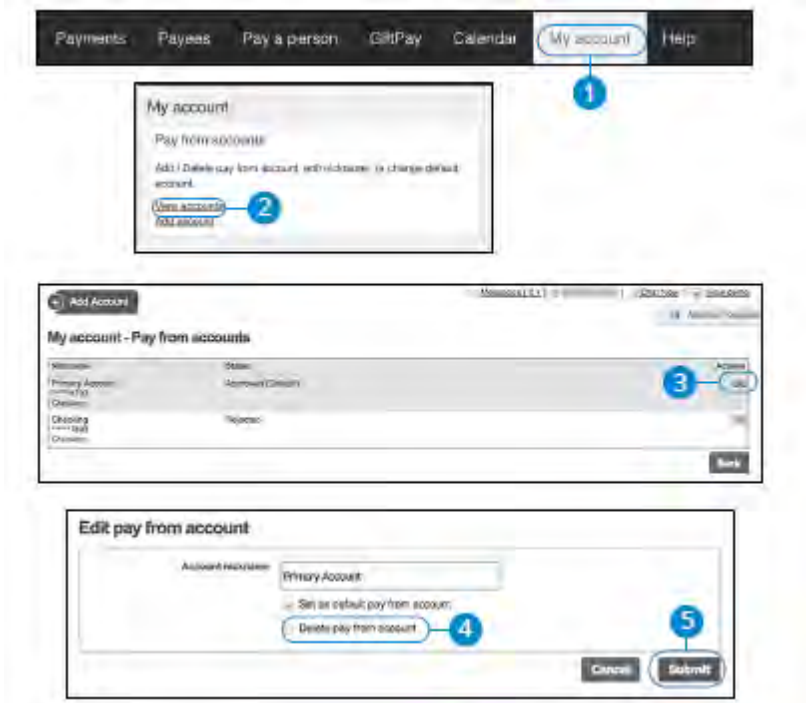


In the **Bill Pay** tab.

1. Click the **My Account** tab.
2. Click the "View accounts" link under the Pay from accounts tile.
3. Click the "Edit" link next to the account you would like to edit.
4. Make the necessary changes.
5. Click **Submit** when you are finished making changes.

## Deleting an Account

If an account is no longer needed or you have a new account you can easily delete the account, but it does not erase data from an existing payment using this account.



In the **Bill Pay** tab.

1. Click the **My Account** tab.
2. Click the "View accounts" link under the Pay from accounts tile.
3. Click the "Edit" link next to the account you would like to edit.
4. Click the box next to "Delete pay from account" to delete the account.
5. Click the **Submit** button when you are finished making changes.



## Editing Personal Information

Keeping your personal information up to date is very important, especially if you go through a life changing event such as getting married or moving. Making sure your information is current is the first step in making sure your bills get paid.

The screenshot shows the 'My account' tab selected in the top navigation bar. Below it, the 'Personal Information' section is visible. A blue box highlights the 'View/Edit personal information' link. A challenge prompt is shown below the link. The main form contains fields for personal details, a secondary account holder section, and a section for mobile device messages. The 'Submit' button is at the bottom right.

**Personal Information**

Review and edit address, phone numbers, and email addresses. Add or edit a secondary account holder.

[View/Edit personal information](#)

**Challenge prompt:**

Answer the challenge prompt and click the **Submit** button.

**Personal Information**

Primary account holder: A. Murphy

Address: [Text Field]

City: [Text Field]

State: [Dropdown Menu]

Zip code: [Text Field]

Phone number: [Text Field]

Home number (optional): [Text Field]

Mobile number (optional): [Text Field]

Primary email: [Text Field]

Secondary email (optional): [Text Field]

**Secondary account holder (optional)**

First name: [Text Field]

Middle name: [Text Field]

Last name: [Text Field]

**Text messages for mobile devices (optional)**

Choose an address for your mobile messages (if you have more than one address).

Select your primary address: [Dropdown Menu]

Phone number: [Text Field]

Send text messages: [Text Field]

**Submit**

In the **Bill Pay** tab.

1. Click the **My Account** tab.
2. Click the "View/Edit personal information" link under the Personal Information tile.
3. Answer the Challenge prompt and click the **Submit** button.
4. Make the necessary changes.
5. Click the **Submit** button when you are finished making changes.

## Categories

You can divide your payees into categories to better organize your transactions.

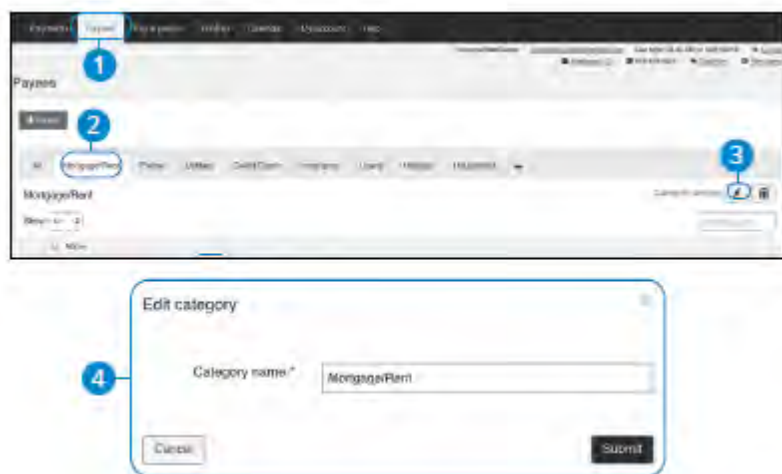


In the **Bill Pay** tab.

1. Select "Add new category" from the drop-down.
2. Select "New category" from the drop-down.
3. Enter your category name.
4. Click the **Submit** button when you are finished.

## Editing a Category

You can edit a category at any time. This is helpful if you need more ways to organize specific payees.

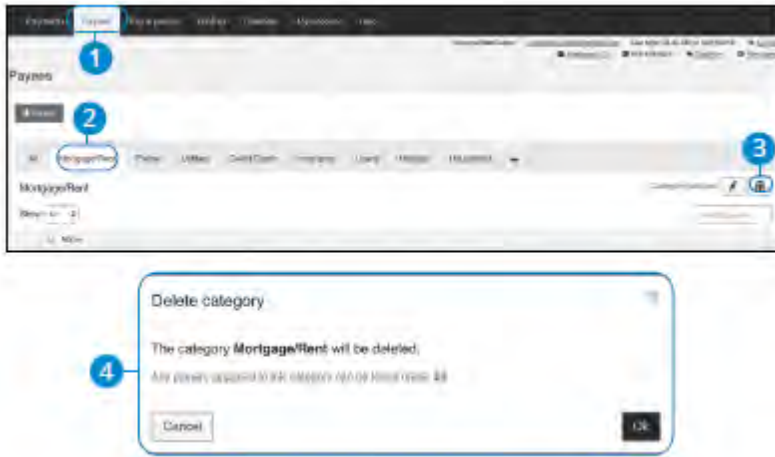


In the **Bill Pay** tab.

1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click on the pencil icon to edit.
4. Edit the category name and click the **Submit** button.

## Deleting a Category

You can delete a category at any time. This is helpful if you no longer need a category.

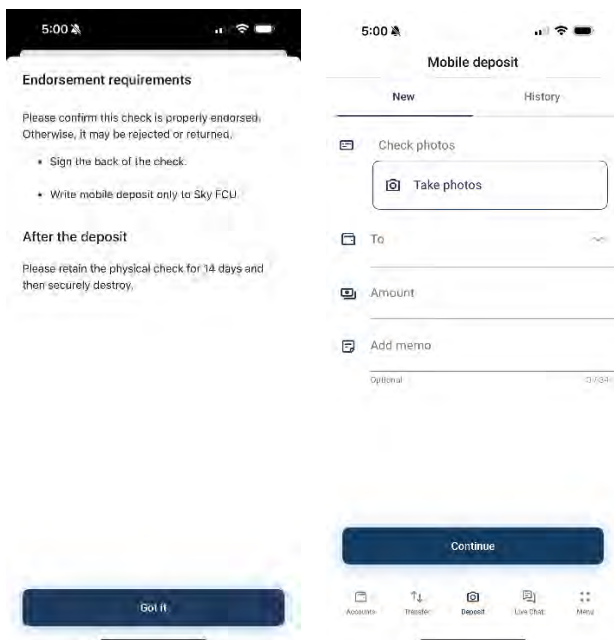


In the **Bill Pay** tab.

1. Click on **Payees** tab.
2. Click the tab for the category to be deleted.
3. Click on the trash icon to delete.
4. Click the **OK** button.

## Mobile Deposit

If you want to save time and avoid unnecessary trips to a branch, you can deposit checks through the Mobile Banking app using Mobile Deposit. In order to use Mobile Deposit, you must meet a few qualifications.



In the **Mobile Deposit** tab.

1. Read and agree to the Alert message.
2. Choose the Account where you would like the check deposited.
3. Enter the Amount of the check.
4. Take a picture of the front and back of your check, following the on-screen instructions (make sure you sign it and endorse it properly)
5. Click **Submit** when you are finished.

Daily Limits are:

- Single item: \$1,500
- Item limit: 10 items per day
- Multiple items – Daily limit: \$1,500 total

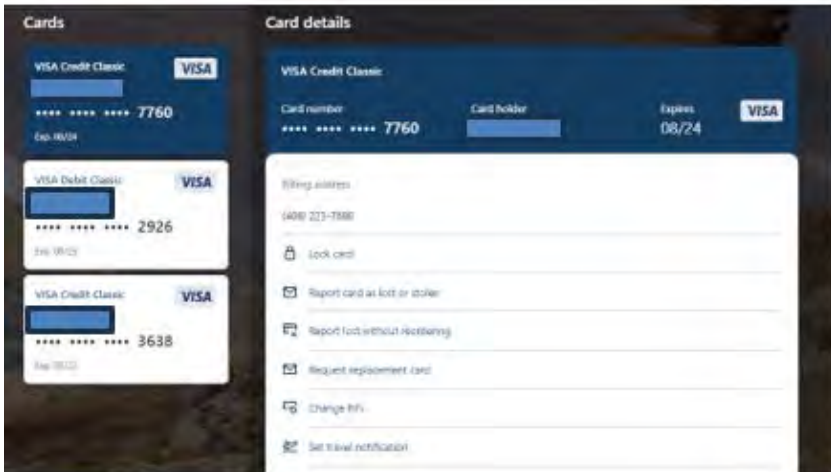
Deposit Holds will apply.

# Card Services

## Card Controls

Card Controls allows you to lock a card, report a card as lost or stolen, report lost without reordering, request a replacement card, change your PIN and notify Sky Federal Credit Union of future Travel schedules.

### Card Controls Overview



In the **Card Controls** tab.

- A.** All Cards will appear.
- B.** Select the Card you want to View.
- C.** From here you can choose next steps for each individual card.

### Lock Card

Easily lock or unlock a card if you feel it has been lost giving you a chance to try to locate it before blocking permanently.

### Report a Card Lost or Stolen

Easily report your card as lost or stolen. This selection will have a replacement card with a new number mailed to you.

## Report lost and reorder

Marking a card as lost will permanently deactivate that card and will remove it from your cards list. If you proceed, a new card will be sent to the card's billing address.

Cancel

Confirm

## Report lost without reordering.

Easily report your card as lost without reordering if you do not want the replacement card mailed. If lost you will still have to have a completely new number issued. You can then visit any of our branches to have an instant issue card printed.

## Report lost without reordering



Marking a card as lost will permanently deactivate that card and will remove it from your cards list. If you choose to proceed, please contact the credit union for instructions on ordering a replacement card.

Cancel

OK

## Request replacement card

If your card is worn out, you can request a replacement card with the same number. This card will be mailed to the address on file.

## Change PIN

The change PIN feature gives you a number to call to change your PIN.

## Change PIN



You are about to initiate a phone call to (800) 290-7893 and leave the application

Cancel

Call

## Travel Notifications

Notify us of your travel plan(s) so your card is ready to travel with you.

The image displays two screenshots of a mobile application interface. The left screenshot is titled 'New Travel' and contains the following elements: a 'Travel Period' section with 'Start Date' set to 'February 10, 2021' and 'End Date' set to 'February 11, 2021'; a 'Destinations' section with a text input field 'Enter Country or US State' and a plus icon; a 'Select Cards For Travel' section with an 'All' toggle switch and three VISA cards listed: 'VISA Credit Classic \*\*\*\* 7760', 'VISA Debit Classic \*\*\*\* 7176', and 'VISA Debit Classic \*\*\*\* 3737'. A blue 'Submit' button is at the bottom. The right screenshot is titled 'Card Controls' and has two tabs: 'Cards' and 'Travels'. The 'Travels' tab is active, showing a large calendar icon and the text 'No upcoming travels. Please add information about upcoming travel plans to make use of your cards abroad.' A blue circular button with a white plus sign is located at the bottom right.

In the **Card Controls** tab.

1. All Cards will appear.
2. Select the Card you want to View.
3. Click the **Schedule Travel** link or select the Travels tab at the top of the screen and click the + icon to add.
4. Select the card(s) that will be used.
5. Enter your departure and return dates.
6. Select where you will be traveling. For domestic travel, select which state you will be traveling to. For international travel, select which country you will be traveling to.
7. Enter a contact number.
8. Click the **Submit** button.

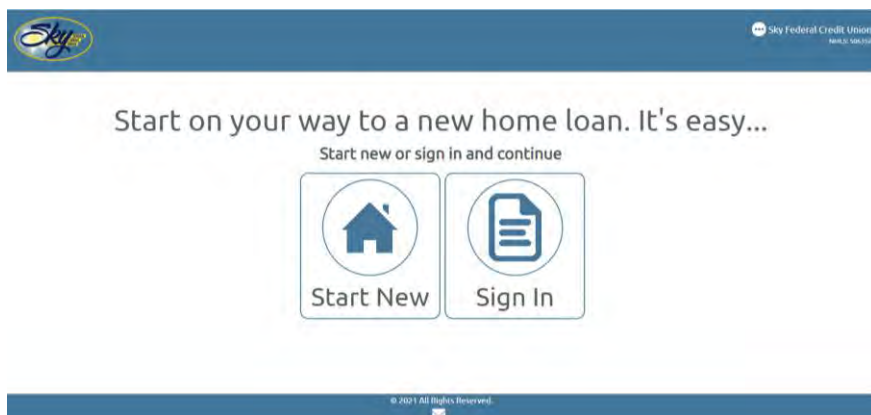


# Loans

## Mortgage Loan Application

Entrust your mortgage to Sky FCU — where we put your interests first. Let our local lenders work with your unique needs.

From the **Loans** drop-down, select **Mortgage Application**



1. Click Start New. (the Sign In option is for applications already in progress)
2. For new applications you will be asked to create a username and password. This is helpful if you are unable to complete the application in one sitting, it allows you to save and login later to complete.
3. Select the type of Loan you would like to apply for. Purchase or Refinance.
4. Complete the application.
5. Review and click **Submit**.

## Loan Application

**New online loan application coming soon!**

Until then visit our website and click Apply for a Loan. See Apply for a Loan – website section.

# Tools & Services

## Messages & Alerts

### New Message and Message Center

Starting a new conversation through Digital Banking is just as effortless as sending an email.



In the **Tools & Services** tab, click **New Message**.

1. Select from the options in the Send to field.
2. Enter the subject.
3. Enter your message.
4. Click the **Send message** button in the upper right when you are finished.

After sending a message you can view any responses or review your message from the **Message Center** under **Tools & Services**.

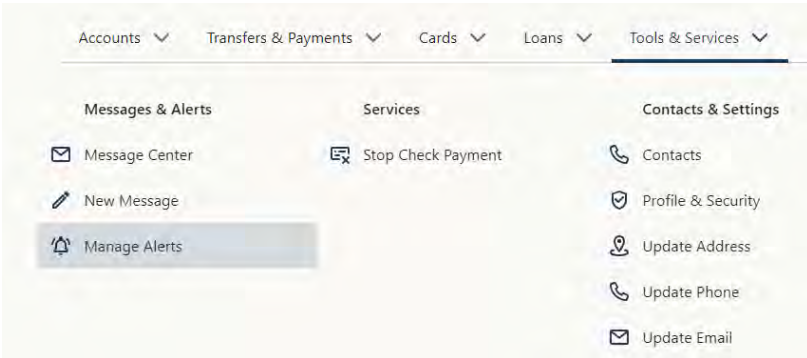


## Manage Alerts

Having peace of mind is critical when it comes to your digital banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

There are 2 types of Alerts.

In the **Tools & Services** tab, locate **Manage alerts**.



On the left-hand side of the screen, you can select Security alerts or Account alerts.

### Security Alerts:

- Failed login alert
- Login alert (un-editable/required)
- Profile change alert
- Secure message alert

### Account Alerts:

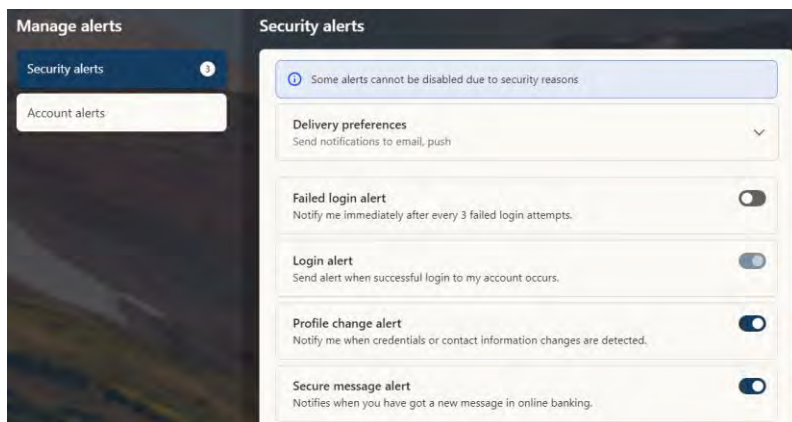
- |                        |                                       |
|------------------------|---------------------------------------|
| Balance alert          | Certificate of deposit maturity alert |
| Balance change alert   | Loan payment due alert                |
| Balance summary report | Transaction size alert                |

## Security Alerts

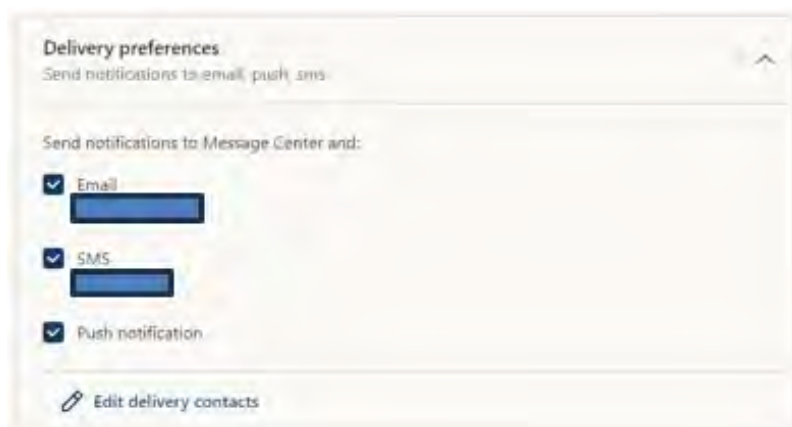
Setting up a Security alert ensures that you are notified when your account is accessed, when information is changed, or when you receive a secure message.

In the **Tools & Services** dropdown, click **Manage Alerts**.

1. Select Security alerts on the left-hand side.



2. Click on Delivery preferences.



3. Select how you would like to receive your alerts. To update phone information click **Edit delivery contacts**.

4. Move the toggle switch for the alerts you would like on/off.

<b>Failed login alert</b> Notify me immediately after every 3 failed login attempts.	<input type="checkbox"/>
<b>Login alert</b> Send alert when successful login to my account occurs.	<input checked="" type="checkbox"/>
<b>Profile change alert</b> Notify me when credentials or contact information changes are detected.	<input checked="" type="checkbox"/>
<b>Secure message alert</b> Notifies when you have got a new message in online banking.	<input checked="" type="checkbox"/>



**Note:** The Login alert is not editable. This is always turned on to notify you that someone has logged into your account from a new device or browser.

## Account Alerts

If you're ever concerned about changes in your balance, certificate maturity, or missing a loan payment, you can create Account alerts. Account Alerts can also notify you when the balances in your accounts go above or below a number you specify, or a transaction for a specific size post.

In the **Tools & Services** tab, click **Manage Alerts**.

1. Click of the type of alert, then click the **Add Alert** link, and follow the prompts.
2. Click the **Save** button when you are finished with this Alert type.

**Balance alert**

Notifies you when the balance of a share or loan rises above or falls below a specific dollar amount. >

**Balance change alert**

Notifies you when the balance of a share or loan changes due to a specific transaction type. >

**Balance summary report**

Notifies you about the current state of account's balance at specific date and time. >

**Certificate of deposit maturity alert**

Notifies you when you are within a specified number of days of a certificate reaching maturity. >

**Loan payment due alert**

Notifies you when you are within a specified number of days of a loan payment being due. >

**Transaction size alert**

Notifies you when a transaction above or below a specific dollar amount takes place. >

+ Add balance alert

Send when the balance

Below



\$100.00

Associated accounts



KASASA CASHBACK W/SAVER - \*\*2929 - S:0050



SKY SECURE CHECKING - \*\*2929 - S:0051



REGULAR SHARES - \*\*2929 - S:0001



KASASA SAVER W/CASHBACK - \*\*2929 - S:0002

## Ordering Checks

You can conveniently order checks online at any time on our trusted vendor's website within Online Banking.

Click the link on the right to open this service in a new browser tab. If the tab doesn't open, confirm that your browser is configured to allow popups from [skyfivestfinancialbest.org](http://skyfivestfinancialbest.org) and try again.

[Open tab](#)



In the **Tools & Services** tab, under **Services** click **Check Ordering**.

1. Choose the account you want checks ordered for.
2. Complete your order on our vendor's website.



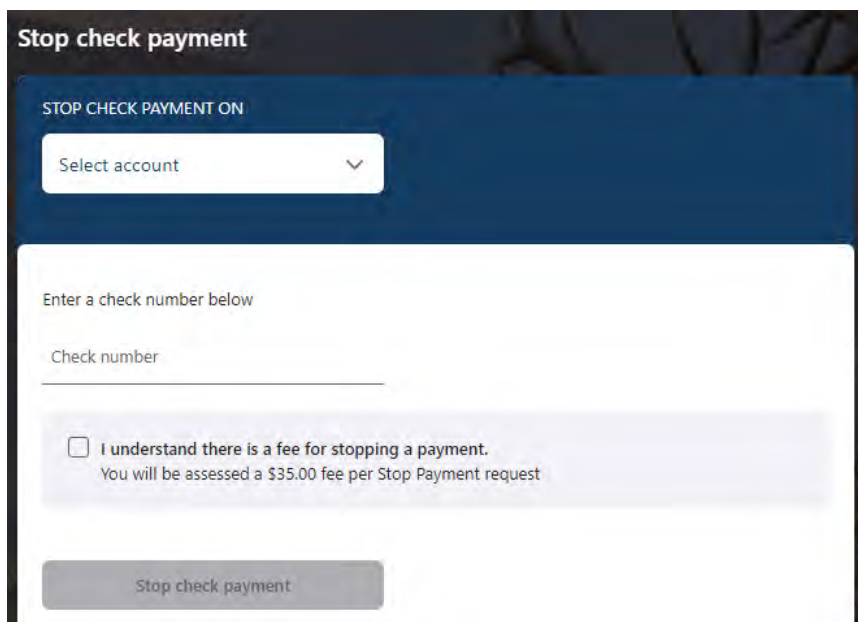
**Note:** If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.



## Stop Check Payment

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time.

If you're ever worried about multiple pending written checks, you can contact a Sky representative to initiate a stop payment request to prevent a range of checks from being processed.



The screenshot shows a web form titled "Stop check payment" with a dark blue header. Below the header, there is a section labeled "STOP CHECK PAYMENT ON" containing a white dropdown menu with the text "Select account" and a downward arrow. Below this is a white input field with the placeholder text "Enter a check number below" and "Check number". Underneath the input field is a light purple box containing a checkbox and the text "I understand there is a fee for stopping a payment. You will be assessed a \$35.00 fee per Stop Payment request". At the bottom of the form is a grey button with the text "Stop check payment".

Under **Transfers & Payments or Tools & Services** click **Stope Check Payment**.

1. Select the appropriate account using the drop-down.
2. Enter the check number.
3. Check the box agreeing to the fee.
4. Click the **Stop Check Payment** button when you are finished.

## Contacts & Settings

It is important to keep Sky Federal Credit Union updated with your most current contact information. That's why we've made it so simple to edit your personal data!

### Contacts

The Contacts link sends you to Settings allowing you to update your Profile & Security and Contact Details.

### Profile & Security

The Profile & Security link displays the Time zone, allows you to change your password and view event logs.

### Update Address

The Update address link shows your current physical and mailing addresses of the primary owner and allows you to update them.

### Update Phone

The Update phone link shows the phone numbers of the primary owner you have on file with the credit union and allows you to update them.

When you have a Mobile phone number on file with us, you can enroll for SMS Banking by clicking on the phone number details and toggling the Text Messaging alerts.

Your phone can be used to deliver important notifications, help you sign in, and more

#### Preferences



Text messaging alerts



Use this number to receive security text messages and account alerts.

Text **STOP** to 86020 to deactivate SMS mobile banking.

Text **COM** to 86020 to fetch list of available commands.

Message and data rates may apply. Message frequency depends on account settings.

### Update Email

The Update address link shows your current physical and mailing addresses of the primary owner and allows you to update them.

## Other Services

### Open an Account – website.

**New online member application coming soon!**

You can apply for membership and open a checking, savings, money market or certificate account quickly and easily on our website [www.skyfcu.org](http://www.skyfcu.org).



Click the **Open an Account** link at the top of the page.

1. Select a checking account type.
2. Click the **Open in Minutes** button.
3. Select if you are currently a member or not.

Are you currently a member of Sky Federal Credit Union?

Yes No

4. Enter the required information to complete the Online Form and Read and Agree to the Disclosures.
5. Click the **Submit** button.

## Apply For a Loan - website.

Quickly and easily apply for a loan online.

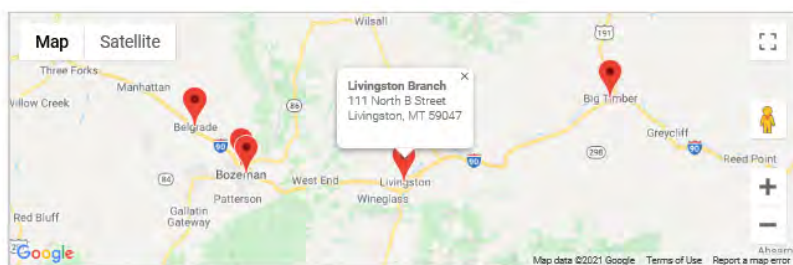


Click the **Apply for a Loan** link at the top of the page.

1. Select the type of Loan you would like to apply for.
2. Click the **Apply Now** button.
3. Enter the loan information.
4. Click the **Next** button.
5. Enter your Personal Information.
6. Click the **Next** button.
7. Enter your Employment Information.
8. Click the **Next** button.
9. Click the **Continue & Review the Application** button.
10. Review the loan application summary and disclosure.
11. Check the box next to "I agree with the statement above."
12. Click the **Submit** button.

## Branches and branch ATMs

If you need to locate a Sky Federal Credit Union branch or ATM, the interactive map on our website can help you find locations nearest you. If using a mobile device and your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



LIVINGSTON BRANCH	ATM ✓	Map 📍	+
BOZEMAN BRANCH	ATM ✓	Map 📍	+
BOZEMAN WALMART BRANCH	ATM ✓	Map 📍	+
BELGRADE BRANCH	ATM ✓	Map 📍	+
BIG TIMBER BRANCH	ATM ✓	Map 📍	+

Select the **About Us** tab, click Locations & Hours.

- A. Details about branches or ATMs are displayed by clicking the + icon.
- B. You can locate a Sky Federal Credit Union branch or a branch ATM by clicking Map.
- C. Branches and their ATMs are marked on the map within their specific locations, Click a branch for additional information.

## Telephone Teller

Telephone Teller allows you to check balances, review account history, transfer funds between your shares, make a loan payment, and perform a few other tasks from a touch-tone phone.

You will need to contact a Sky FCU Representative to request an audio banking PIN.

1. Use a touch-tone phone. **Toll Free: 1-800-701-9931 Local: 406-222-0180**
2. When entering information such as an account number, Telephone Teller may pause for a moment. However, if you enter the information followed by the "pound sign." This is the pound key (#) on your phone pad, it will bypass the pause. When you press this key, you are telling Telephone Teller that you have finished entering the requested information.
3. You will be prompted to enter your account number and your 4-digit audio PIN.
4. Once you have entered your account number and audio PIN, you will be taken to the Main Menu.

- Account Balance Information:**

- savings, checking, certificates, IRAs, and loans

- Account History:**

- cleared checks, deposits, and withdrawal information

- Activate a Card or to Change your Debit Card PIN:**

- Transfer Funds or Make a Payment:**

- transfers from savings to checking or checking to savings within the same account number or to another authorized member's account
- make loan payments by transferring funds from savings or checking

- Share or Loan Withdrawal:**

- withdrawal funds by requesting a check payable to yourself

- More Options:**

- Stop Payment information
- Future Dated Transactions
- Change your audio PIN
- Credit union information

- Transfer to State National regarding a Collateral Protection Insurance (CPI) Notice**

- Report a card lost or stolen**

At any time during your call, you can press three (3) and the star key (\*) to return to the main menu.

If you need to inquire about different account, you may press nine (9) and the star key (\*) to switch to a different account number.

If you need assistance during your call, you can press one (1) and the star key (\*) for the help menu or press zero (0) to speak with a service representative. The non-automated option is only available.


## Mobile App

Mobile Banking allows you free, 24/7 access to your account — in the palm of your hand.

You can utilize this service two convenient ways:

- App download – [iPhone®](#) | [Android™](#)
1. Download the Sky FCU Mobile Banking App and click to Open.
  2. Enter your digital banking credentials, then agree to the Terms and Conditions.
  3. A One Time PIN (OTP) will be sent SMS or to the email address you have on your account.
  4. Retrieve the One Time PIN from your phone/email and enter it when prompted.
  5. You will be sent a confirmation email.
  6. You should be logged into Mobile Banking.

## Conversational Banking

Let's Chat 

### Chatbot

Aurora is our Chatbot. It is a robot that helps to resolve your questions in a conversational interface, helping Sky to provide 24/7 support to our members in our digital channels.

The Let's Chat button is in the bottom right corner of the screen in a browser and is part of the menu at the bottom of the screen in the mobile application. Clicking this button opens a chat window where you can enter questions.

### Live Chat

If our Chatbot Aurora is unable to answer your questions you can request to **Talk to an Agent**. By selecting "Talk to an Agent" you will be connected to our Live Chat with a credit union representative. Our Live Chat option is only available during business hours.

### Video Chat

There is also an option for Live Video Chat during business hours from your mobile device.

1. Login to the mobile app
2. Click the Menu button in the bottom right.
3. Scroll to the bottom and click on **Video Chat**.

