



A Quick and Easy Guide to Online Banking and Bill Pay



Member FDIC | ucbi.com



Published by Murphy & Company, Inc.
13610 Barrett Office Drive
St. Louis, MO 63021
www.mcompany.com

© 2009-2024 Murphy & Company, Inc. Microsoft, Microsoft Money, Windows and Internet Explorer are registered trademarks of Microsoft Corporation. Firefox is a registered trademark of the Mozilla Foundation. Quicken is a registered trademark of Intuit, Inc. Macintosh is a registered trademark of Apple® Computer, Inc. Adobe Reader is a registered trademark of Adobe Systems, Inc. © 2012 Portions of this guide were written by Q2eBanking.

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 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 Online Banking with United Community! Whether at home or at the office, from 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 online banking process. If you have additional questions, contact us at 1-800-UCBANK1 (1-800-822-2651).



Table of Contents

Getting Started

New User Enrollment	8
Logging In.....	10
Logging Off	10
Resetting a Forgotten Password	11

Home Page

Home Page Overview	13
Account Summary Overview	15
Manual Accounts	16
Add a Manual Account	16
Edit a Manual Account.....	18
Delete a Manual Account.....	19
Account Details Overview	20
Account Nickname.....	22
Details & Settings.....	23
Account Grouping.....	24
Editing a Group Name.....	25
Deleting a Group.....	25

Security

Protecting Your Information.....	26
General Guidelines	26
Login ID and Password.....	26
Fraud Prevention	26
Security Preferences.....	27
Change Password	27
Change Login ID.....	28
Secure Delivery	29
Mobile Security Preferences.....	30
Enabling Touch ID or Fingerprint Login	30
Enabling Passcode Authentication	32
Disabling Passcode Authentication, Touch ID or Fingerprint Login	33
Enabling Face ID.....	34
Apple® Watch	35
Apple® Watch Setup	35
Viewing Balances and Transactions	35

Alerts Overview	36
Account Alerts	37
History Alerts	38
Online Transaction Alerts	39
Reminder	40
Enabling and Disabling Push Notifications	41
Secure Message Overview	42
Sending a Secure Message	43

Transaction Types

Moving Money Overview	44
-----------------------------	----

Transactions

Funds Transfer	45
Add a Personal External Transfer Account	47
Instant Verification	47
Manage External Transfer Accounts	48
Nickname External Transfer Accounts	48
Remove External Transfer Account	49
Send Money with Zelle® Setup	50
Initial Setup	50
Adding a Recipient	51
Send Money with Zelle®	52
Request Money with Zelle®	54
Split Payment with Zelle®	55
Zelle® Settings	56
Activity Center Overview	57
Using Filters	58
Creating or Deleting Custom Views Using Favorites	58
Editing Transactions	59
Canceling Transactions	60

Bill Pay

Bill Pay Overview	61
Creating a Payee	61
Editing a Payee	63
Deleting a Payee	64
Schedule Payments	65
Desktop	65
Mobile	67
Recurring Payments	68
Desktop	68
Mobile	69

Rush Delivery.....	70
Setting Up eBills	71
eBill Options	72
Editing a Payment.....	73
Deleting a Payment	74
Payment History.....	75
Picture Pay	76
View Vault	78
Upload Document.....	78
Manage Vault Document	79
Updating Preferences.....	80

My Money Manager

Initial Setup.....	81
Linking an Account.....	81
Unlinking an Account	82
Categorizing Transactions	83
Splitting a Transaction.....	84
Online Banking Home Page.....	85
Spending Overview.....	86
Spending: Recategorizing a Transaction.....	87
Budgets Overview.....	89
Auto-generated Budgets.....	90
Budgets From Scratch	90
Editing or Deleting a Budget.....	91
Managing Budgets.....	92
Trends Overview	93
Cash Flow Overview.....	94
Adding a Suggested Cash Event.....	95
Creating Your Own Cash Event	96
Editing, Deleting or Skipping a Cash Event	98
Net Worth Overview	99
Debts Overview.....	100

Services

Stop Payment Request.....	101
Reordering Checks.....	102
Statements.....	103

Settings

Account Preferences	104
Text Enrollment.....	105
Accessibility.....	107
Statement Delivery	108

Locations

Branches and ATMs	109
-------------------------	-----

Getting Started

New User Enrollment

If you're new to Online Banking with United Community, you need to complete the enrollment process the first time that you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type ucbi.com into your browser and select "Personal" from the Enroll drop-down from the Online Service Login box for Online Banking at the top of the page.
2. Review and "Accept" the Personal Online Banking Service Agreement and Disclosure Statement associated with these services. Fill out the Online Banking Enrollment Form with the required information and click the **Continue** button.



Note: The details that you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at 1-800-UCBANK1 (1-800-822-2651) to update your profile.

3. A confirmation box should appear, indicating that you have successfully enrolled in United Community Bank's Online and Mobile Banking service. Take note of the "Login ID" indicated in the confirmation box. You will need this to access your account in the future.



Note: Newly opened accounts will be available within online and mobile banking the next business day.

4. Once your Login ID has been saved in a secure location, click the **Continue** button. Select, where you would like your Secure Access Code (SAC) to be delivered.
5. Upon receipt of your Secure Access Code, enter it into the field indicated on your desktop, tablet or mobile device and click the **Submit** button.
6. Once your Secure Access Code has been accepted, you will set your new password, referring to the password requirements indicated. Click the **Submit** button.

7. Review, update and complete your Online and Mobile Banking Account Profile by filling in the fields indicated. Upon completing your Account Profile, click the **Submit** button and you are ready to begin using United's Online and Mobile Banking service.

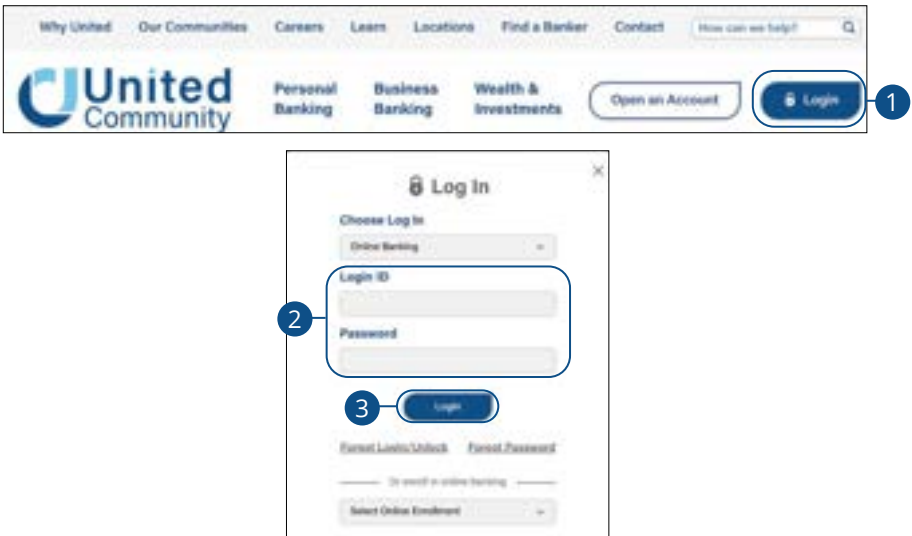


Note: For additional security, we suggest that you do not register your devices. However, if you would like to skip the need to enter a Secure Access Code on future visits, you will need to register your device, by selecting 'Register Device' during your initial login process. You will also need to ensure your browser is not set to automatically delete cookies when you go to register your device.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in using a device that you have not previously registered, you need to request a Secure Access Code (SAC).




1. Click the **Login** button.
2. Enter your login ID and password.
3. Click the **Login** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at 1-800-UCBANK1 (1-800-822-2651) for assistance.

Logging Off

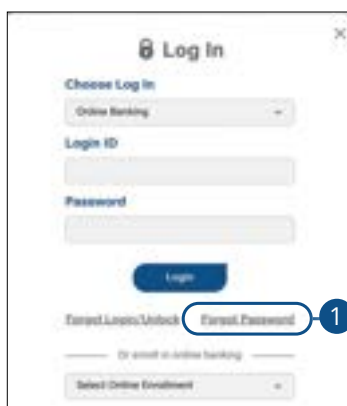
For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

1. Click the **Log Off** tab in the navigation menu. 
2. To ensure you are logged out successful you will see the "Logout Successful page" or you will return to the login page on mobile banking.

Getting Started

Resetting a Forgotten Password

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



The screenshot shows a "Log In" window with a close button (X) in the top right corner. Below the title, there is a "Choose Log In" dropdown menu with "Online Banking" selected. Below that are input fields for "Login ID" and "Password". A blue "Login" button is positioned below the password field. At the bottom of the window, there is a link that says "Forgot, Locked, Unblock" followed by "Forgot Password", which is circled in blue with a "1" next to it. Below the link, there is a checkbox for "Or email to online banking" and a "Select Online Enrollment" dropdown menu.



The screenshot shows the United Community logo at the top. Below the logo, there is a heading that says "Please submit your user name to reset your password." Below the heading is a "Login ID" input field, which is circled in blue with a "2" next to it. Below the input field are two buttons: "Back" and "Continue".

1. Click the "Forgot Password" link.
2. Enter your login ID and click the **Submit** button.



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. Call us at 1-800-UCBANK1 (1-800-822-2651) for assistance.



United Community

How would you like to receive your code? Select an option below:

Text: (XXX) XXX-7199

Text: (XXX) XXX-0604

This screenshot shows the United Community logo at the top. Below it, the text asks "How would you like to receive your code? Select an option below:". There are two radio button options: "Text: (XXX) XXX-7199" and "Text: (XXX) XXX-0604". A blue circle with the number 3 is positioned to the right of the first option, with a line pointing to the radio button.



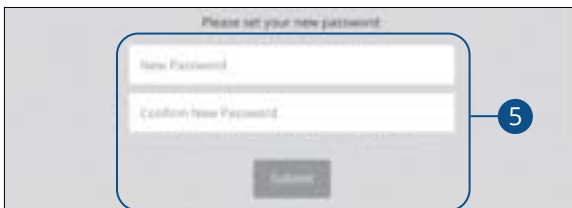
United Community

Enter your Secure Access Code

Secure Access Code

Back Continue

This screenshot shows the United Community logo at the top. Below it, the text asks "Enter your Secure Access Code". There is a text input field labeled "Secure Access Code". Below the input field are two buttons: "Back" and "Continue". A blue circle with the number 4 is positioned to the right of the "Continue" button, with a line pointing to it.



Please set your new password

New Password

Confirm New Password

Submit

This screenshot shows the United Community logo at the top. Below it, the text asks "Please set your new password". There are two text input fields: "New Password" and "Confirm New Password". Below the input fields is a "Submit" button. A blue circle with the number 5 is positioned to the right of the "Submit" button, with a line pointing to it.

3. Choose the contact method that allows United Community to reach you immediately with a six-digit SAC.
4. Enter the SAC and click the **Submit** button.
5. Create a new password based on our password requirements and, click the **Submit** button when you are finished.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and United Community accounts, see your account summaries and more!




The screenshot shows the United Community Home Page interface. Callout letters A through G point to specific features:

- A:** The left-hand navigation menu.
- B:** The 'Checking (05/18)' account card showing an available balance of \$1,128.72.
- C:** The 'Savings 4354' account card showing an available balance of \$2,768.25.
- D:** The 'MY MONEY MANAGER' section, specifically the 'Link Account' button.
- E:** The 'MY ACCOUNTS' section header.
- F:** The 'LOANS' section, specifically the 'Link Account' button for a Home Equity Loan.
- G:** The top right corner of the page, including the user's name and account type.

The main content area includes a 'Change is Good' security message, an 'Accounts Summary' section, a 'MY MONEY MANAGER' section, a 'MY ACCOUNTS' section with cards for Savings and Checking, a 'LOANS' section with cards for Home Equity Loans, and an 'ACCOUNT SUMMARY' section at the bottom featuring a donut chart showing total assets of \$4,936.

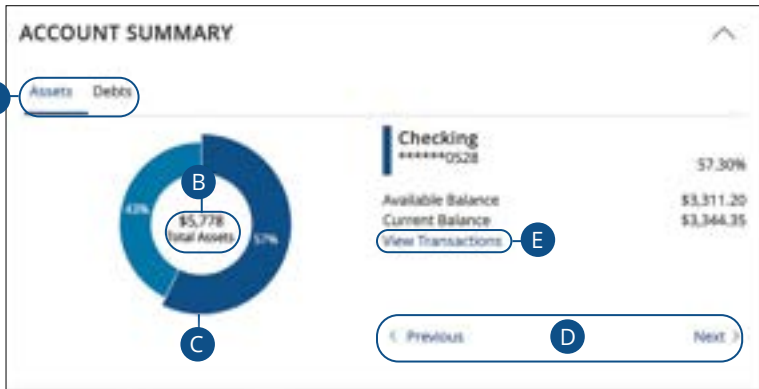


Note: The letters correspond to several available features on the Home page.

- A.** The menu bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.
- B.** Your United Community accounts and linked external accounts are displayed in an account card with its balance.
- C.** If you click an account name, you are taken to the Account Details page. You can also click the  icon on the right side of an account card and select View Activity for more details.
- D.** The  icon allows you to print a summary of current available funds in your accounts.
- E.** You can expand or collapse account details by clicking the  icon.
- F.** If you click and hold an account card, you can drag and drop it to a new location to change the order in which your accounts appear.
- G.** The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Account Summary Overview

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



- A. Click the tabs to toggle between your asset and debt accounts.
- B. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.
- C. Each colored piece represents one of your United Community or linked accounts and displays its percentage of total funds as well as the balance.
- D. Clicking "Next" or "Previous" lets you view different accounts and details.
- E. You can click the "View Transactions" link for more information.

Home Page

Manual Accounts

This feature is available to consumers. Manual Accounts allows consumers to add manual accounts to My Money to get a clearer picture of their Net Worth. Examples of assets and debts you can add and edit are the value of your home, cash on hand and outstanding loans to or from individuals.

Add a Manual Account



1. Click the **Get Started** button.

The screenshot shows a web form titled "Create Manual Account". Below the title is a descriptive paragraph: "Manual accounts are a way to represent external debts, properties, or any account type that you are unable to link to another financial institution. You can utilize this feature to track your balance and accurately reflect your financial health." The form contains several input fields and a dropdown menu, each with a blue circle and number next to it:

- 2. Account name: A text input field containing "Loan From Mom".
- 3. Account type: A dropdown menu with "Loan" selected.
- 4. Balance (optional): A text input field containing "\$15,000.00".
- 5. Financial institutions (optional): A text input field.
- APR (if optional): A text input field containing "2%".
- Credit limit (optional): A text input field containing "\$0.00".
- Original balance (optional): A text input field containing "\$30,000.00".

At the bottom of the form are two buttons: "Cancel" and "Save". The "Save" button is highlighted with a blue circle and the number 6.

2. Enter an account name.
3. Use the drop-down menu to select an account type.
4. (Optional) Enter a balance.
5. Additional information needed will vary depending upon the account type selected.
6. Click the **Save** button.

Edit a Manual Account



Edit Manual Account

Account name
Loan From Mom

Account type
Loan

Balance (optional)
\$1,000.00 X

Financial institution (optional)

APB (N) interest
2%


Credit limit (optional)
\$0.00

Original balance (optional)
\$25,000.00

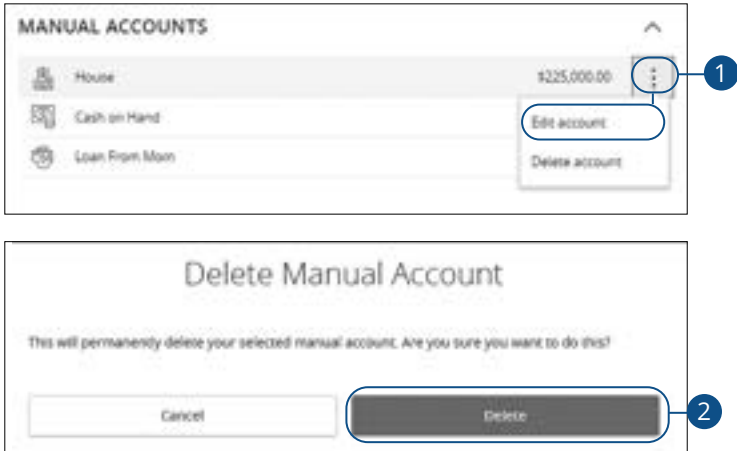
2


Delete Cancel Save



1. Click the  icon and click "Edit account."
2. Make changes to the account and click the **Save** button.
3. Click the **Done** button when you are finished.

Delete a Manual Account



1. Click the  icon and click "Delete account."
2. Click the **Delete** button.

Home Page

Account Details Overview

Selecting a United Community 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.

A

REGULAR SAVINGS XXXX	\$43,270.48	SAVINGS XXXX	\$118,547.75
Current Balance	\$43,270.48	Current Balance	\$118,547.75
Available Balance	\$43,270.48	Available Balance	\$118,547.75

B

← Back to Accounts Summary

Savings xxxxxx4354

Last Updated: November 26, 2023 11:08 AM

Current Balance: **\$2,467.28** Available Balance: **\$2,467.28**

Transactions Details & Settings

Search transactions

Date	Description	Amount
NOV 15 2023	Transfer From 6556 Transfer	\$50.00

C **D** **E** **F**

G **H** **I**

Details







Category: Transfer ✓

Online Description: Transfer From 6556 ✓

Statement Description: Transfer from XXXXXX6556 Test of 15th and EOM transfer

Date: 11/15/2023

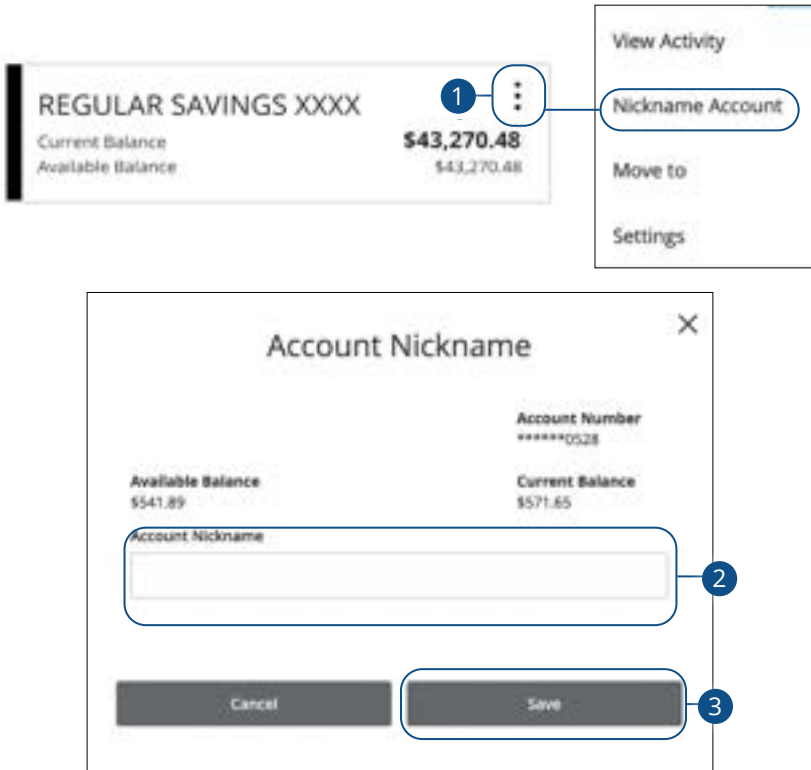
Type: Credit

- A.** On the Home page, you can click on an account name to view the Account Details screen.
- B.** The current and available balances of that account displayed in the top right corner.
- C.** The  icon opens the search bar to find transactions with that account.
- D.** Transactions can be sorted by time, type, amount or check number. Click the  icon for more options.
- E.** Export your transactions into a different format by clicking the  icon.
- F.** The  icon lets you send a secure message about that account or print a list of transactions.
- G.** The  icon indicates how the Date, Description and Amount columns are sorted.
- H.** You can view more details about a transaction by clicking on it.
- I.** The  icon lets you send a secure message about that transaction or you can print details about it.

Home Page

Account Nickname

Change an account's nickname directly from the home page.

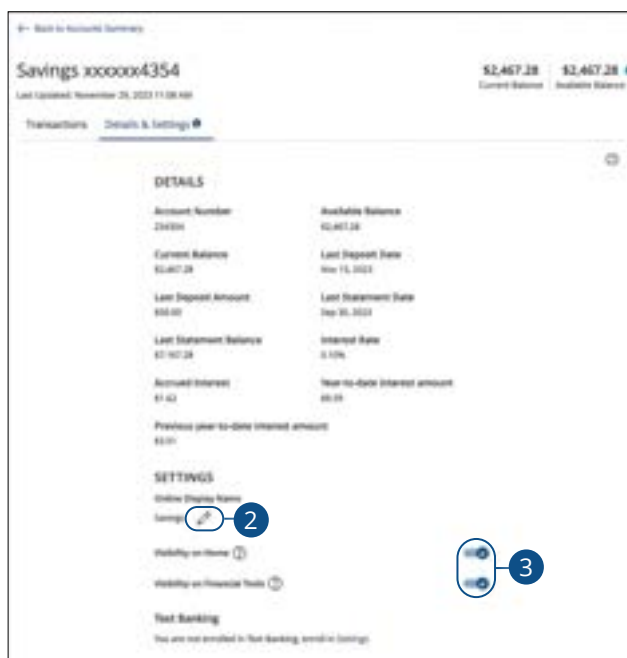
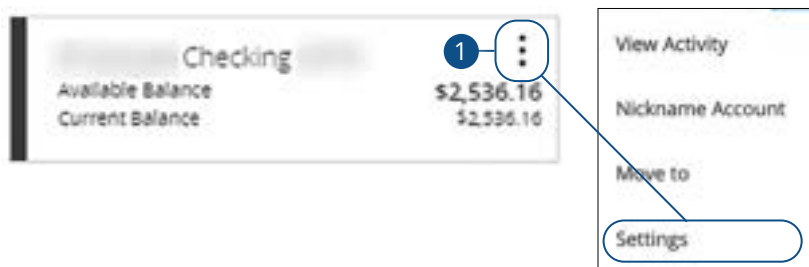




1. Click the ⋮ icon on the right side of an account card and select Nickname Account.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Home Page

Details & Settings

View additional details about an account and change the account's visibility.

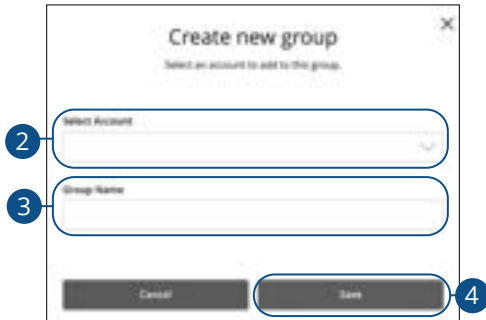



1. Click the  icon right side of an account card and select "Settings."
2. Click the  icon to edit the display name.
3. Use the toggles to decide whether or not your account is visible on the Home page and within Financial Tools.

Home Page

Account Grouping

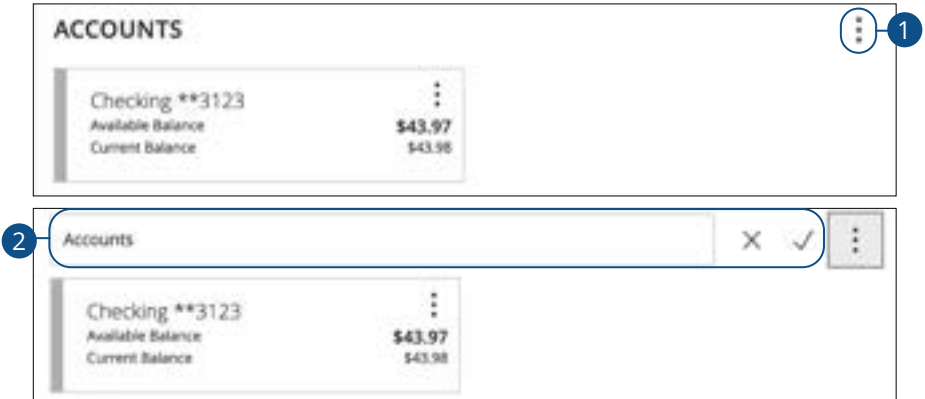
You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.




1. Create a new group by clicking the  icon and selecting "Create new group."
2. Use the drop-down to select an account.
3. Enter the group name.
4. Click the Save button.

Editing a Group Name

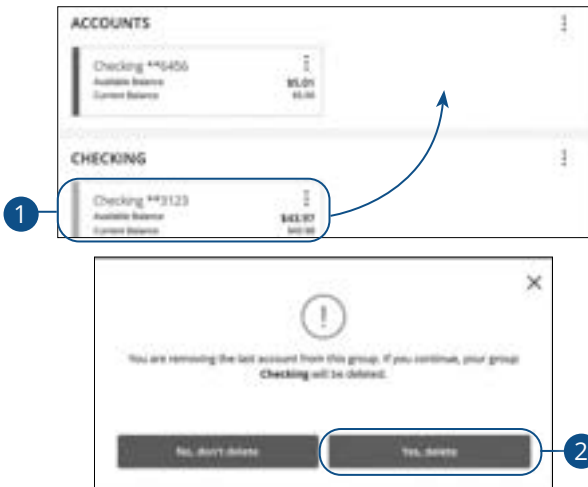
The names of existing groups can be edited in just two easy steps.



1. Click  icon and selecting "Edit group name."
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.



1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at United Community, we do all that 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, Online 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 (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

Login ID and Password

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

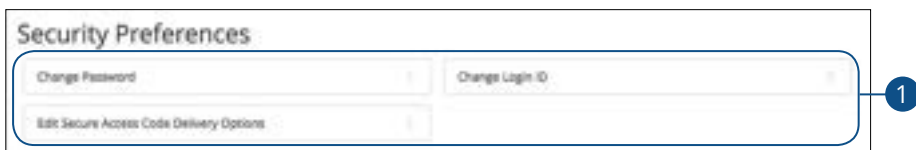
Fraud Prevention

- 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 at 1-800-UCBANK1 (1-800-822-2651).

Security

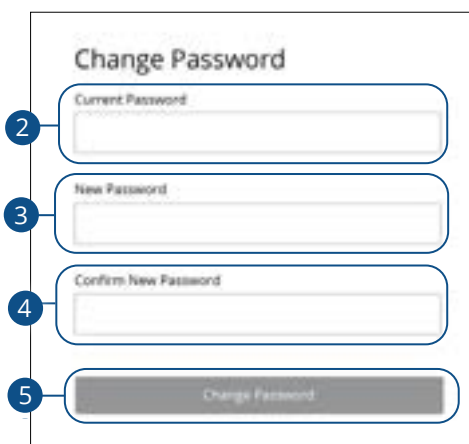
Security Preferences

We take security very seriously at United Community. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.



Change Password

When you need to, you can change your password within Online Banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

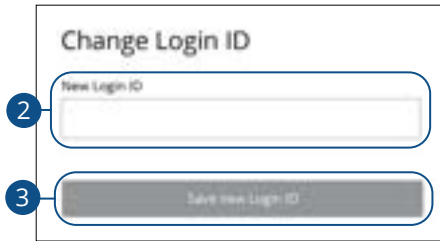
A screenshot of the 'Change Password' form. The form has a title 'Change Password' and three input fields: 'Current Password', 'New Password', and 'Confirm New Password'. Below the input fields is a 'Change Password' button. Numbered callouts (2, 3, 4, 5) are placed to the left of the form, pointing to the 'Current Password' field, the 'New Password' field, the 'Confirm New Password' field, and the 'Change Password' button respectively.

In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your current password.
3. Create a new password.
4. Reenter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Login ID

You can also change your login ID at any time. To ensure that you create an effective login ID, create an ID that you will remember and that follows our required guidelines.



The image shows a dialog box titled "Change Login ID". It contains a text input field labeled "New Login ID" and a button labeled "Save new Login ID". A blue circle with the number "2" points to the input field, and another blue circle with the number "3" points to the button.

In the **Settings** tab, click **Security Preferences**.




1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Save new Login ID** button when you are finished making changes.

Secure Delivery

United Community verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.

The screenshot shows a form titled "Secure Delivery Contact Information". Below the title is a subtitle: "Enter your preferred email and/or phone contact information below. This contact information will be used for Secure Access Code delivery." The form contains an "Email Address" input field with the value "johndoe@email.com". To the right of this field are two icons: a pencil (edit) and a trash can (delete). Below the email field are three buttons: "New Text Number", "New Voice Number", and "New Email Address". A separate callout box shows a close-up of the email input field with a checkmark icon to its right.

In the **Settings** tab, click **Security Preferences**.

1. Click the **Edit Secure Access Code Delivery Options** button.
2. Make changes to a secure delivery method by clicking the  icon to make changes or the  icon to delete a secure delivery method.
3. Enter your new contact information and click the  icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Text Number**, **New Voice Number** or **New Email Address** button at the bottom of the page.

Security

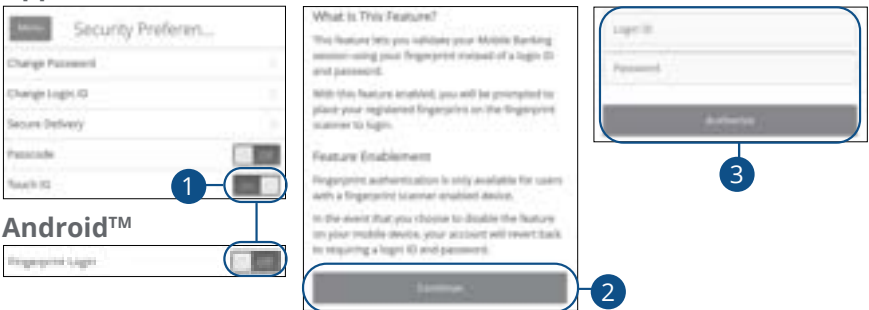
Mobile Security Preferences

Within United's Online Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Online Banking quick and easy but also adds an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login are features that have fingerprint recognition technology that allows you to unlock your iOS or Android™ device to make payments or authenticate transactions using just your fingerprint. With this feature enabled, you can now easily and securely sign in to your Online Banking using Touch ID or Fingerprint Login on our mobile app!

Apple®

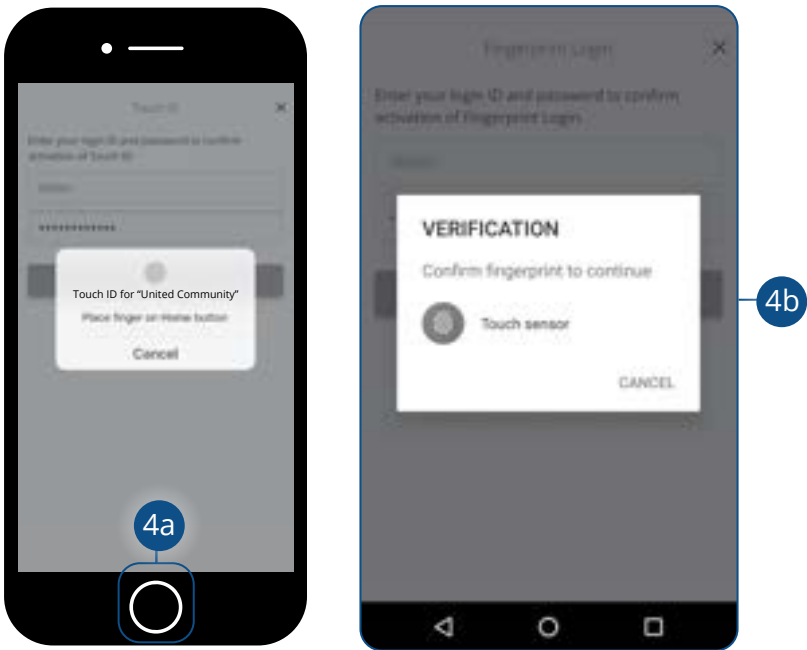


Sign in to United Community's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password, and tap the **Authorize** button.



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

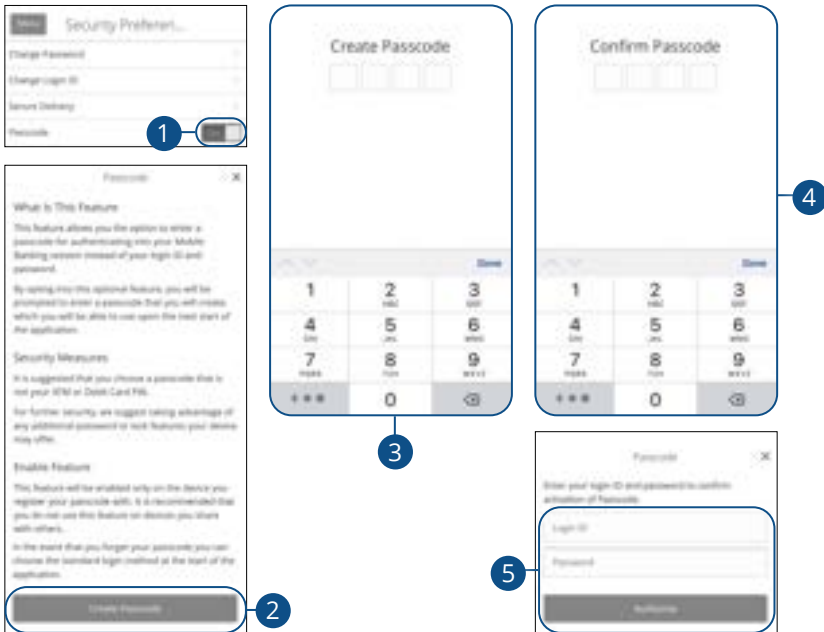


4. Scan your fingerprint.

- a. **Apple® Device:** 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.

Enabling Passcode Authentication

Create a unique passcode within our Online Banking app to quickly and easily sign in to your Online Banking on the go!



Sign in to United Community's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your four-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password, and tap the **Authorize** button.

Disabling Passcode Authentication, Touch ID or Fingerprint Login

You can disable Passcode Authentication, Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your login ID and password.

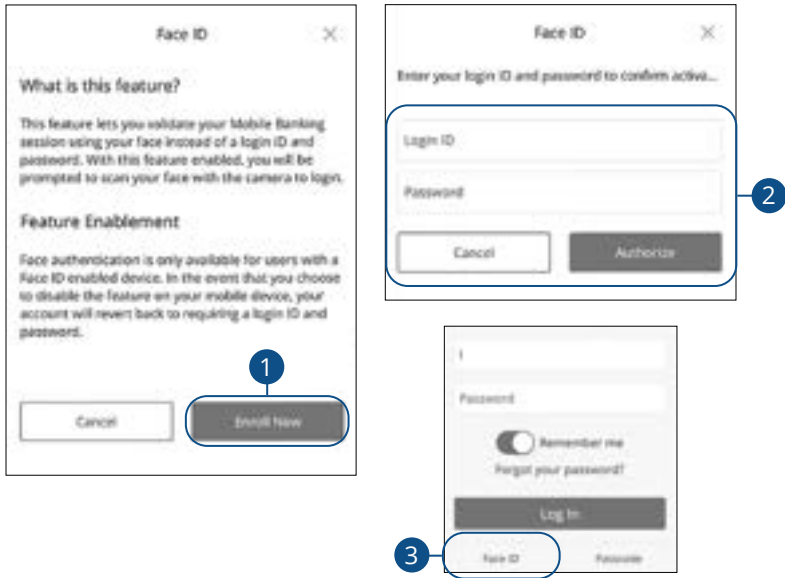


Sign in to United Community's Online Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

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.



Open United Community's mobile app and tap the **Face ID** button.

1. Review the information about using Face ID and tap the **Enroll Now** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. During your next login, tap the **Face ID** button to log in.



Note: You must have Face ID enabled on your mobile device before enabling it through our Online Banking mobile app.

Security

Apple® Watch

With the convenience of the Apple® Watch feature, you can now check your balances and recent transactions faster than ever.

Apple® Watch Setup

Activate the Apple® Watch feature in your mobile banking app using your smart phone or tablet.



Sign in to United Community Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Apple® Watch**.

1. Toggle the **Apple® Watch** switch from "Off" to "On."

Viewing Balances and Transactions

When you activate the Apple® Watch feature, you can view your first ten accounts on the Account Summary page, balances and transactions with a few taps.

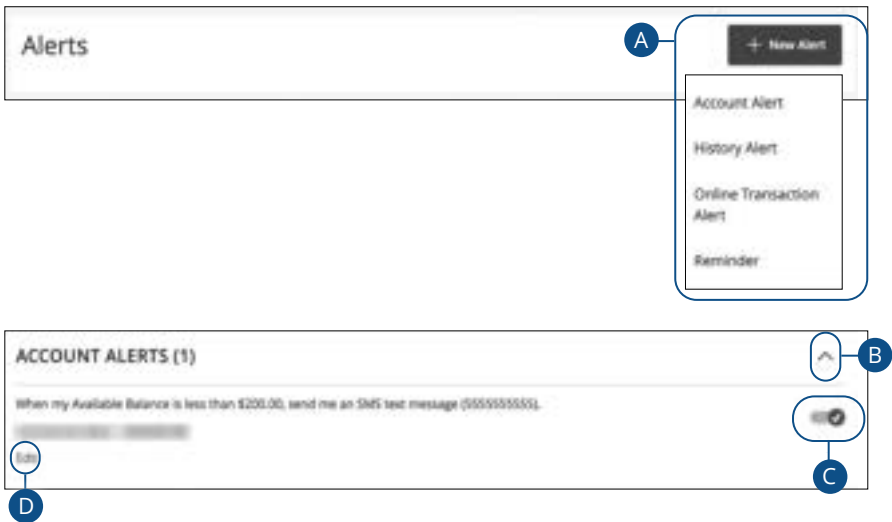


1. Swipe left and right to view different account balances.
2. Swipe up and down to scroll through the transactions list.
3. Tap the **Back** button to return to your account list.


Security

Alerts Overview

Having peace of mind is critical when it comes to your Online 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.



In the **Settings** tab, click **Manage Alerts**.

- A.** The "New Alert" drop-down lets you create an account, history, online transaction or reminder alert.
- B.** The  icon allows you to collapse or expand alert details for each category.
- C.** Toggling the switch turns an alert on or off without deleting it.
- D.** The "Edit" link lets you make changes to existing alerts.



Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone or text message.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.

The image shows a 'New Account Alert' form with the following elements and numbered callouts:

- 1:** A menu on the left with options: Account Alert, History Alert, Online Transaction Alert, and Reminder.
- 2:** The 'Account' drop-down menu, currently showing 'Home Equity Loan *****628'.
- 3:** The 'Account balance type' drop-down menu.
- 4:** The 'Amount' section with radio buttons for 'More Than', 'Less Than', and 'Exactly'.
- 5:** The amount input field, currently showing '\$ 0.00'.
- 6:** The 'Alert Delivery Method' section, showing 'Email' selected in a drop-down menu, with an 'Email Address' input field below it.
- 7:** The 'Create Alert' button at the bottom right.

In the **Settings** tab, click **Manage Alerts**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Use the drop-down to select an account.
3. Use the drop-down to select an account balance type.
4. Select a comparison.
5. Enter an amount.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

History Alerts

If you're ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet an amount you choose.

The image shows a 'New History Alert' form. On the left, a vertical menu (1) lists 'Account Alert', 'History Alert', 'Online Transaction Alert', and 'Reminder'. The main form (2) has a 'Transaction Type' section with buttons for 'Debit Transaction', 'Credit Transaction', 'Check Number', and 'Description'. Below this is an 'Amount' section (3) with buttons for 'More Than', 'Less Than', and 'Exactly', followed by a text input field (4) containing '\$' and '0.00'. The 'Account' section (5) is a dropdown menu. The 'Alert Delivery Method' section (6) has a dropdown menu set to 'Email' and an 'Email Address' text input field. At the bottom, there are 'Go back' and 'Create Alert' buttons (7).

In the **Settings** tab, click **Manage Alerts**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Select a transaction type.
3. Select a comparison. These options vary depending on the chosen transaction type.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

The image shows a user interface for creating a new online transaction alert. On the left, a vertical menu (callout 1) lists four alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. The 'Online Transaction Alert' option is selected. The main form, titled 'New Online Transaction Alert', contains several fields (callouts 2-6): a 'Transaction' dropdown menu with 'Change of Address' selected; an 'Account' dropdown menu; a 'Status' dropdown menu; an 'Alert Delivery Method' dropdown menu with 'Email' selected; an 'Email Address' text input field; a 'Go back' button; and a 'Create Alert' button.

In the **Settings** tab, click **Manage Alerts**.

1. Click the "New Alert" drop-down and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

Reminder

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. That way, you will never forget a birthday or anniversary again!

The image shows a 'New Reminder' form with the following elements and numbered callouts:

- 1**: A vertical menu on the left with options: Account Alert, History Alert, Online Transaction Alert, and **Reminder**.
- 2**: A 'New Alert' drop-down menu.
- 3**: A 'Select a date' input field.
- 4**: A checkbox labeled 'Recurs Every Year'.
- 5**: A 'Message' input field.
- 6**: An 'Alert Delivery Method' section with a 'Email' drop-down menu and an 'Email Address' input field.
- 7**: A 'Create Alert' button.

At the bottom of the form are two buttons: 'Go back' and 'Create Alert'.

In the **Settings** tab, click **Manage Alerts**.

1. Use the "New Alert" drop-down and select "Reminder."
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to "Recurs Every Year" to have your alert repeat annually.
5. (Optional) Enter a message.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

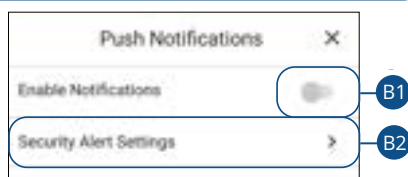
Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”



Note: Push Notifications are available for security, reminder, account and transaction alerts.



- A.** When you first sign into United Community's online banking app you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B.** To enable or disable push notifications at a later time, in the **Alerts** tab, tap **Push Notifications**.
 - 1.** Use the **Enable Notifications** switch to enable or disable push notifications.
 - 2.** Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. See Alerts Overview section starting on page 36 for more information.



Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at United Community, Secure Messages allow you to communicate directly with a United customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



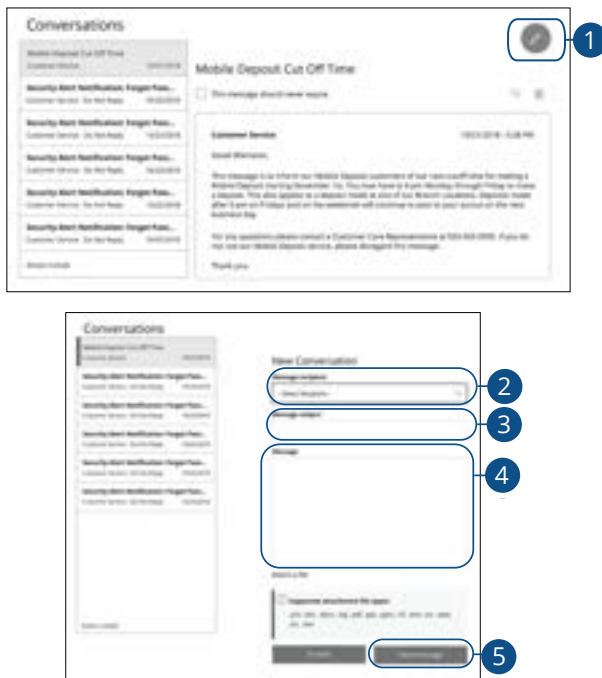
Click the **Messages** tab.

- A.** Click on a message to open it. Messages are displayed on the left side of the screen.
- B.** Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.
- C.** Delete an opened message by clicking the  icon or reply by clicking the  icon.
- D.** You can delete multiple messages at once.
 - 1.** Click the “Delete multiple” link.
 - 2.** Check the box next to the corresponding messages or check the box next to “Select All.”
 - 3.** Click the “Delete” link and then the **Delete** button to permanently delete the selected messages.


Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.



Click the **Messages** tab.

1. Create a new message by clicking the  icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

Transaction Types

Moving Money Overview

The heart of Online 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 United Community, there are various features that help you transfer funds in different ways.

- **Funds Transfer:**

Move money between your personal United Community accounts.



The screenshot shows a web interface titled "Funds Transfer". Below the title is a label "From Account" followed by a dropdown menu with a downward-pointing arrow on the right side.

- **External Transfer after adding and verifying external accounts:**

Move money after linking your external accounts.



The screenshot shows a web interface titled "Manage External Accounts". Below the title is a paragraph of text: "This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts." Below this is a section titled "Add External account(s)" containing a box with the heading "Instant Verification" and the text "If available, you can link your account instantly through our third integrations." At the bottom of this box is a button labeled "Link via Instant Verification".

- **Send Money with Zelle®:**

Electronically move money to a United Community customer or non-customer.



The screenshot shows a mobile app interface with a dark header containing "Send", "Recent", "Add", "Activity", and "Settings". Below the header is a section titled "Select Recipient" with a search input field containing the placeholder text "Name, email, mobile #, account #". To the right of the search field is a button labeled "Add Recipient".

Transactions

Funds Transfer

When you need to make a one-time or recurring transfer between accounts, you can use the Funds Transfer feature. These transactions go through automatically, so your money is always where you need it to be.

The screenshot shows a 'Funds Transfer' form with the following fields and callouts:

- 1**: A callout pointing to the 'From Account' and 'To Account' dropdown menus.
- 2**: A callout pointing to the 'Amount' field, which includes a dollar sign (\$) and a value of 0.00.
- 3**: A callout pointing to the 'Transfer Date' field, which shows the date 08/11/2020 and a calendar icon.

Other visible fields include 'Frequency' set to 'One time transfer'.

In the **Transfer Funds** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.



Note: External Transfers may take 3-5 business days.

The screenshot shows a form for setting up a recurring transfer. It includes a frequency dropdown menu, a start date field with a calendar icon, an informational message about weekend and holiday processing, a repeat duration section with radio buttons, an optional memo field, and a 'Transfer Funds' button. Numbered callouts 4a through 6 point to these specific elements.

4a Frequency
1st of the month

4b Start Date
08/11/2020

Transfers falling on a Sunday or banking holiday will be processed the following business day.

4c Repeat Duration
 Forever (Until / Cancel)
 Until Date (Set An End Date)

5 Memo (optional)

6 Transfer Funds

4. If you would like to set up a recurring transfer, follow the steps below.
 - a. Use the drop-down to select a frequency.
 - b. Enter a start date for this transaction using the calendar features.
 - c. Decide if the transfer will repeat forever or have an end date.
5. (Optional) Enter a memo.
6. Click the **Transfer Funds** button when you are finished.



Note: You can view or cancel unprocessed transactions by accessing the **Recurring Transactions** tab within the Activity Center.

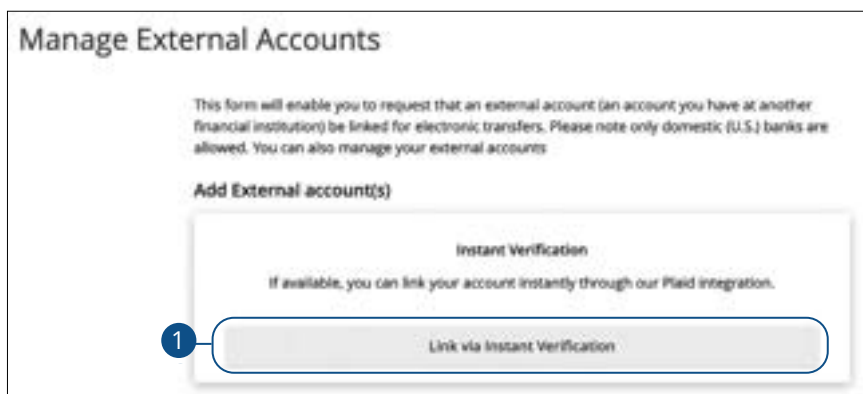
Transactions

Add a Personal External Transfer Account

Your private accounts at other financial institutions can be linked to Online Banking with United Community, so you can transfer money between two financial institutions without ever leaving home!

Instant Verification

If available at your External Transfer financial institution, you can link your account instantly through our Plaid integration.



The screenshot shows a web interface titled "Manage External Accounts". Below the title is a paragraph of text: "This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts". Below this is a section titled "Add External account(s)". Underneath, there is a sub-section titled "Instant Verification" with the text "If available, you can link your account instantly through our Plaid integration." At the bottom of this sub-section is a button labeled "Link via Instant Verification". A blue circle with the number "1" is positioned to the left of the button, with a line pointing to it.

In the **Transfer Funds** tab, click **Manage External Account**.

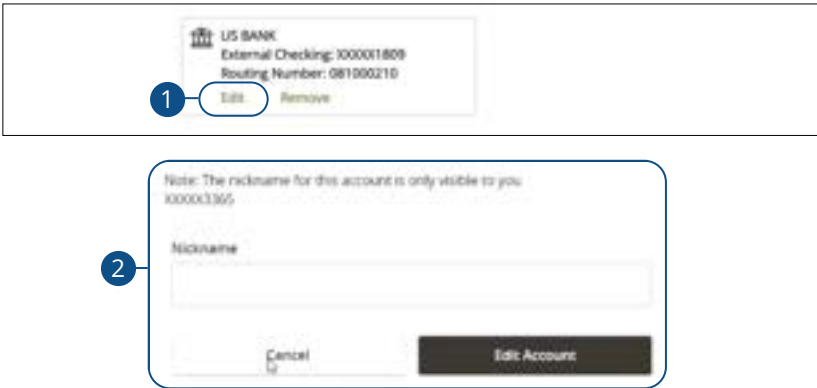
1. Click the **Link via Instant Verification** button.
2. Enter the necessary information to add your external account.
3. Accounts verified with credentials through Plaid will now appear under the external accounts section. Click the **Continue** button.

Transactions

Manage External Transfer Accounts

Once added you can edit an account to give it a nickname or remove it if it is no longer needed.

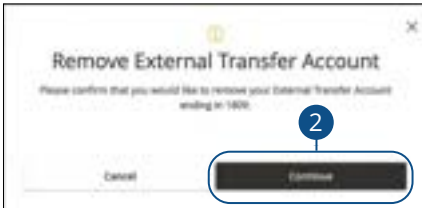
Nickname External Transfer Accounts



In the **Transfer Funds** tab, click **Manage External Account**.

1. Click the "Edit" link on the account card you would like to nickname.
2. Enter a nickname and click the **Edit Account** button.

Remove External Transfer Accounts



In the **Transfer Funds** tab, click **Manage External Account**.

1. Click the "Remove" link on the account card you would like to remove.
2. Click the **Continue** button.
3. Click the **Close** button.

Transactions

Send Money with Zelle® Setup

Zelle® is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes.* With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank.*

Initial Setup

The image displays four sequential screenshots of the Zelle setup process, numbered 1 through 3.
 Screenshot 1: 'Send Money with Zelle®' screen. It prompts the user to 'Choose one from your profile or add a new one.' There are three radio button options, each with a text field containing a masked email address. Below these is a link to 'Add new email or mobile number' and a 'CONTINUE' button.
 Screenshot 2: A smaller 'Send Money with Zelle®' screen titled 'Enter one email to receive send and receive money. You've already selected the best for adding mobile numbers.' It features an 'Email' text field, a 'BACK' button, and a 'GO' button.
 Screenshot 3: 'Send Money with Zelle®' screen for verification. It says 'To receive payments sent to a [masked]@[masked].com, enter the 6-digit verification code.' It has a large '000000' input field, a 'Resend Code' link, and 'BACK' and 'VERIFY' buttons.
 Screenshot 4: 'Send Money with Zelle®' screen for account selection. It says 'You need an account to send and receive money with.' It prompts to 'Choose a primary account' with a dropdown arrow. There are two radio button options, each with a text field containing a masked account name. A 'CONTINUE' button is at the bottom.

In the **Transfer Funds** tab, click **Send Money with Zelle®**.

1. Choose or add a new email address or mobile number to have a 6-digit verification code sent to.
2. Enter the 6-digit verification code.
3. Choose your primary account.

Adding a Recipient

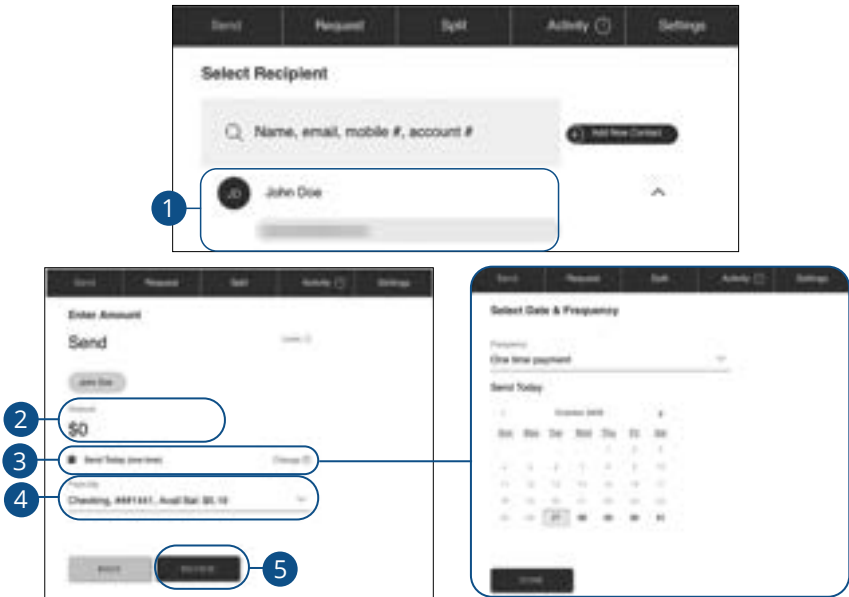
In the **Transfer Funds** tab, click **Send Money with Zelle®**.

1. Click the **Add New Contact** button.
2. Enter the recipient's first name and last name.
3. (Optional) Enter the recipient's nickname.
4. Choose where to send the money to.
5. Depending on your selection enter the recipient's email address, phone number or account number.
6. Click the **Save** button.

Transactions

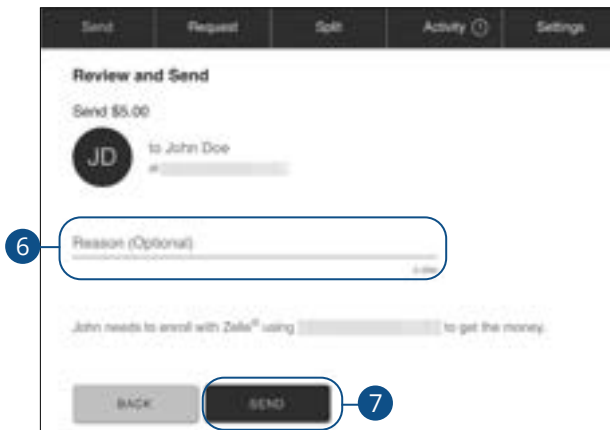
Send Money with Zelle®

Send money to any United Community customer or non-customer using only their name and contact information.



In the **Transfer Funds** tab, click **Send Money with Zelle®**.

1. Select a recipient and choose a send method.
2. Enter an amount to send.
3. (Optional) Select a date, frequency and click the **Done** button.
4. Use the drop-down to select an account to send funds from.
5. Click the **Review** button.



6. (Optional) Enter a reason for the payment.
7. Click the **Send** button.

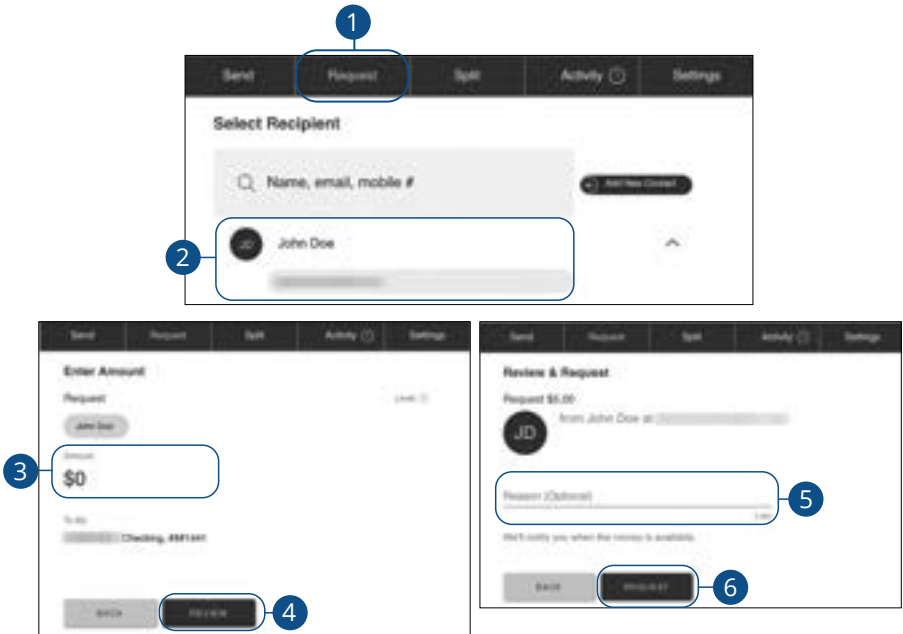


Note: If your contact isn't registered with Zelle®, we'll send them a notice about your payment and ask them to take a moment to register. Your contact will receive your money within three business days after registering with Zelle® (or on the delivery date, whichever is later).

Transactions

Request Money with Zelle®

Request money from any United Community customer or non-customer using only their name and contact information.



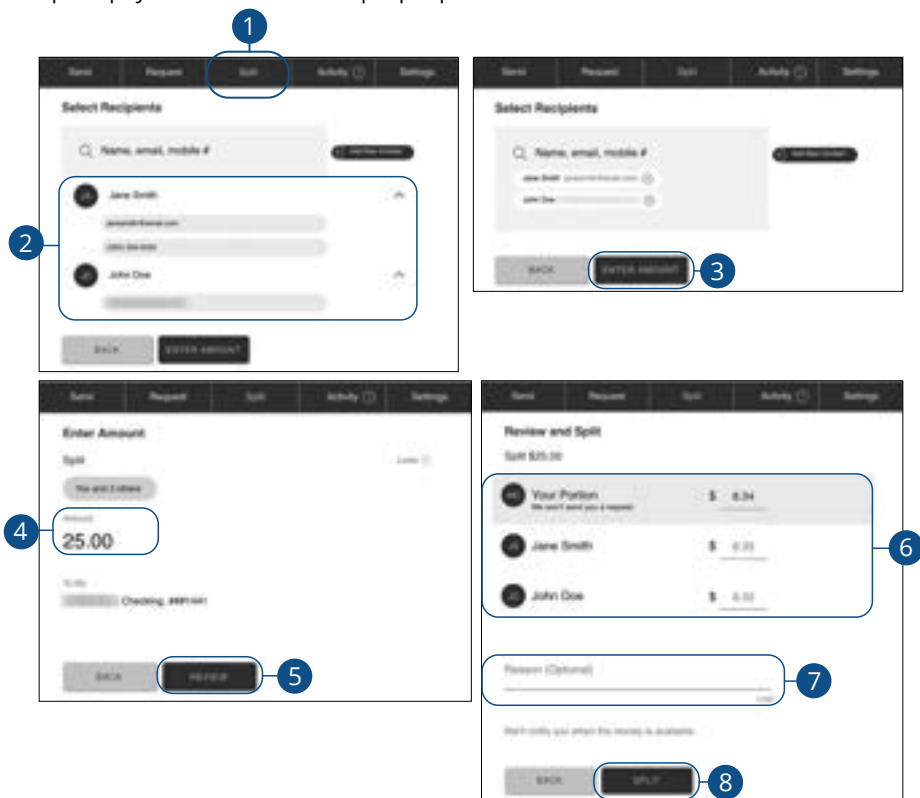
In the **Transfer Funds** tab, click **Send Money with Zelle®**.

1. Click the **Request** tab.
2. Select a recipient and choose a request method.
3. Enter an amount to request.
4. Click the **Review** button.
5. (Optional) Enter a reason for the request.
6. Click the **Request** button.

Transactions

Split Payment with Zelle®

Split a payment between multiple people.



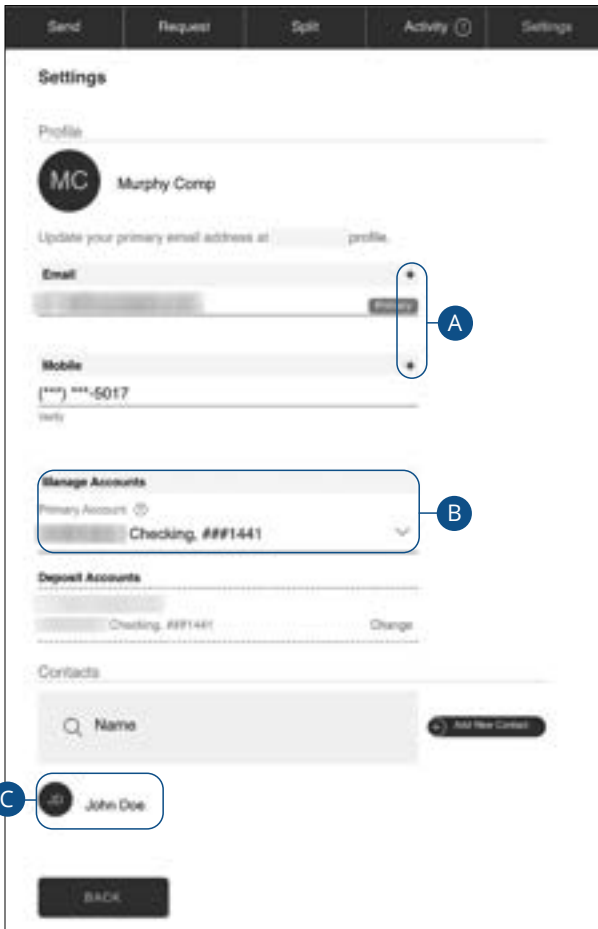
In the **Transfer Funds** tab, click **Send Money with Zelle®**.

1. Click the **Split** tab.
2. Select recipients and choose request methods.
3. Click the **Enter Amount** button.
4. Enter an amount.
5. Click the **Review** button.
6. (Optional) Make adjustments to the split.
7. (Optional) Enter a reason.
8. Click the **Split** button.

Transactions

Zelle® Settings

Update your email address or phone number, change your primary account or edit a contact's information.



In the **Transfer Funds** tab, click **Send Money with Zelle®**, then click the **Settings** tab.

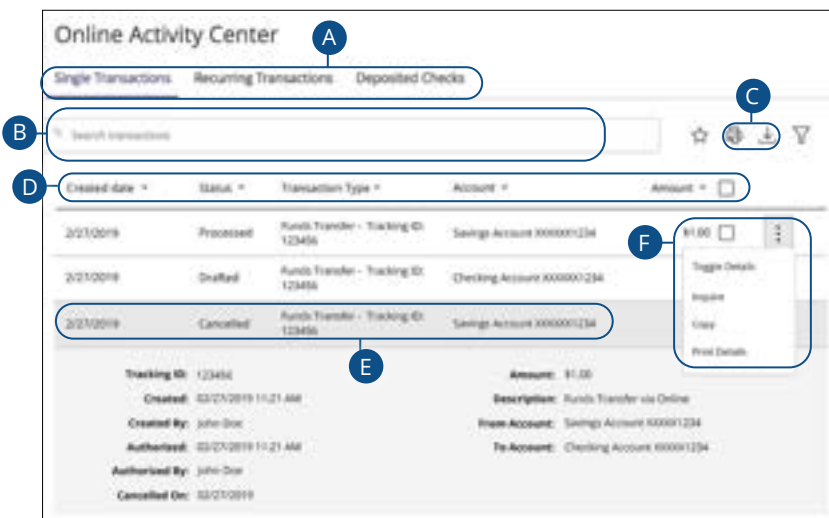
- A.** Click the plus icons to add a new email or mobile number.
- B.** Use the drop-down to change your primary account.
- C.** Click on a contact to edit their information.

Transaction Types: Zelle® Settings





Transactions

Activity Center Overview

Transactions initiated through Online Banking or through our app appear in the Activity Center. These transactions include: single transactions, recurring transactions, mobile deposited checks, stop payments, and address changes.

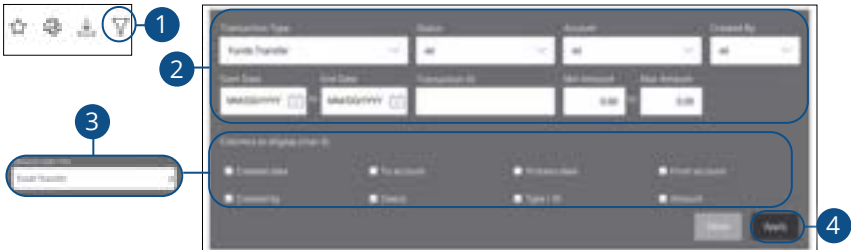


In the **Transactions** tab, click **Activity Center**.


- A.** Click an appropriate tab at the top to view **Single Transactions**, **Recurring Transactions** or **Deposited Checks**.
- B.** Use the search bar to find transactions within that account.
- C.** Print the Activity Center page by clicking the  icon. Export your transactions into a different format by clicking the  icon.
- D.** Click the  icon next to the Created, Status, Transaction Type, Account or Amount columns to sort transactions.
- E.** Click on a transaction to view more details.
- F.** Click the  icon to perform additional functions.

Using Filters

What appears on the Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.



In the **Transactions** tab, click **Activity Center**.


1. Click the  icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the “Transaction Type” drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.



In the **Transactions** tab, click **Activity Center**.


1. Click the  icon.
2. Click the “+ Save as New” link to create a new favorite template.
3. Enter a nickname for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Editing Transactions

The Activity Center only shows pending transactions initiated within Digital Banking not yet posted to your account. You may edit a share to share transfer or an External Transfer only. The edit feature is not available for loan payments.



In the **Transactions** tab, click **Activity Center**.

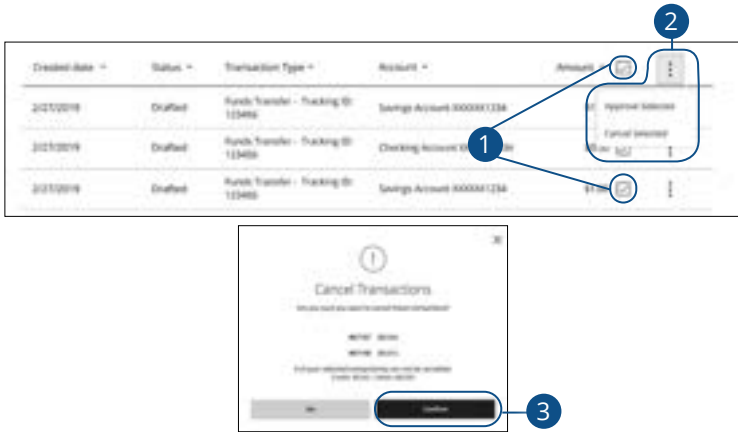
1. Browse through your pending transaction and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the  icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.





Note: If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the Recurring Transactions tab in the Online Activity.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can also cancel pending transactions up until their process date.



In the **Transfer Funds** tab, click **Activity Center**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between the Amount column and the  icon to select all transactions.
2. Click the  icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Activity Center page.



Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the **Activity Center**.

Bill Pay

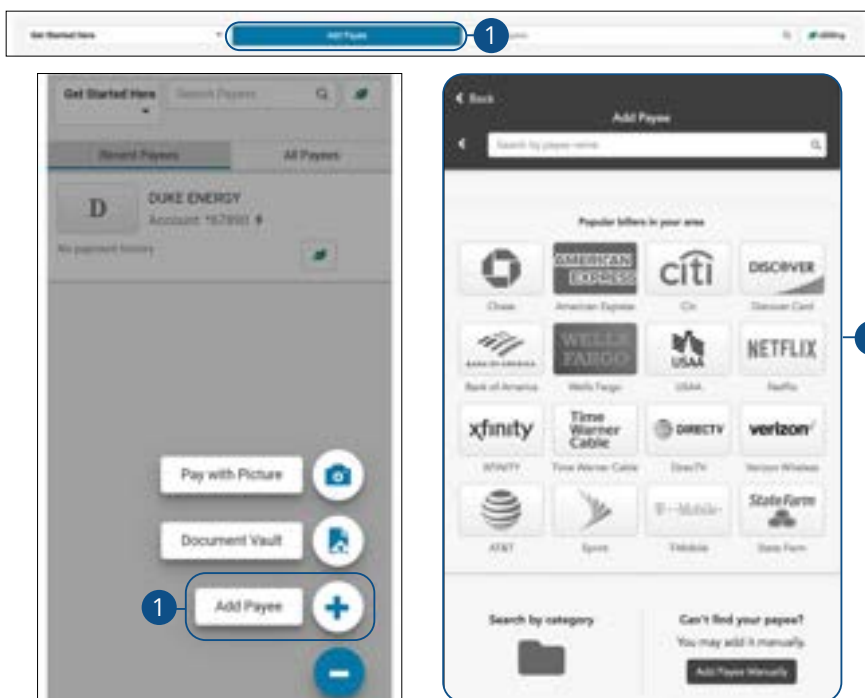
Bill Pay Overview


Allied Payment Solutions allows you to stay on top of your monthly finances. Having your bills linked to your bank/credit union account enables you to electronically write checks and send payments all in one place.

To access Bill Pay, click the **Pay Bills** tab in the sidebar menu.

Creating a Payee

The person or company to whom you are sending funds to is known as the payee. A payee can be almost any company or person such as a department store, cable TV provider or even a relative. It may be convenient to set up a payee to receive payments on a regular basis.



1. On a desktop computer, click the **Add Payee** button. On a mobile device, click the  button and select "Add Payee."
2. Click on one of the preloaded payees and log into your account, or click the **Add Payee Manually** button to create a new payee.

The image shows a 'Payee Information' form with the following fields and buttons:

- Payee Name:** A text input field.
- Payee Address:** A text input field with a placeholder 'Enter address' and a location icon on the right.
- Account Number:** A text input field.
- Pay From Account:** A dropdown menu with the text 'Please select an account'.
- More Payee Options (nicknames, email and memo):** A dropdown arrow.
- Buttons:** 'Cancel' and 'Create Payee' (highlighted with a blue circle and callout 3b).

Callout 3a points to the 'Payee Name' field, and callout 3b points to the 'Create Payee' button.

3. For manual payees:
 - a. For a Enter the new payee's information and account details. (This will vary by payee.)
 - b. Click the **Create Payee** button.

Bill Pay

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.

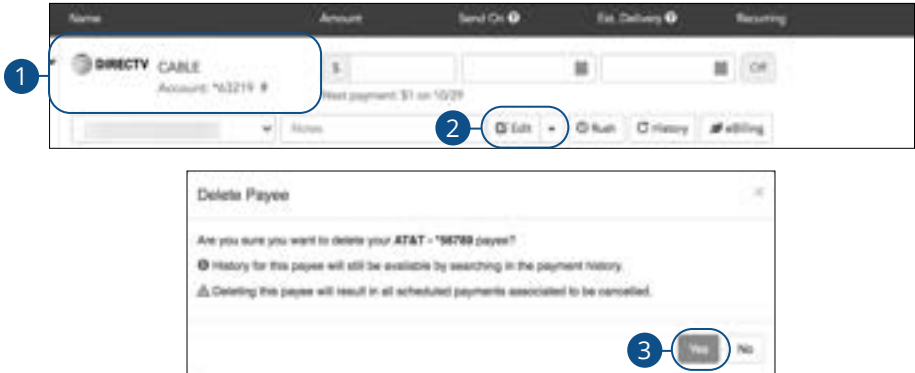
The image shows two screenshots from a mobile application. The top screenshot shows a list of payees. The first payee, 'DIRECTV CABLE', is highlighted with a blue circle and a '1' in a blue circle. Below the payee name, there is an 'Account' field with the value 'Account: *63219'. To the right of the account number, there is a 'Next payment: \$1 on 10/27' label. Below the payee name and account number, there is a row of buttons: 'Edit', 'Refresh', 'History', and 'eBilling'. The 'Edit' button is highlighted with a blue circle and a '2' in a blue circle. The bottom screenshot shows the 'Edit Payee' form. The form is divided into two main sections: 'Payee Information' and 'Payee Address'. The 'Payee Information' section contains fields for 'Name' (BANK OF AMERICA), 'Nickname', 'Account Number', 'Payee Email', 'Pay From Account' (Payees for FDU *5811), and 'Notes'. The 'Payee Address' section contains fields for 'Zip Code' (75288-1001), 'Address Line 1' (PO BOX 801001), 'Address Line 2', 'City' (DALLAS), and 'State' (Texas). At the bottom right of the form, there are three buttons: 'Cancel', 'Delete Payee', and 'Save'. A blue circle with a '3' is placed over the 'Save' button.

1. Click on the payee you wish to edit to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button.
3. Make your changes and click the **Save** button when you are finished.

Bill Pay

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from any existing payments.



1. Click on the payee you wish to delete to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button and select “Delete Payee”.
3. Click the **Yes** button.

Bill Pay

Schedule Payments

It is easy to pay your bills once you set up payees. To pay a bill, simply find your payee and fill out the payment information beside their name. You can pay multiply payees at one time. Simply enter the payment information for each payee you would like to pay.

Desktop





1. Select **Pay Bills** using the “Get Started Here” drop-down.
2. Enter the payment information.
3. Click the **Pay Bills** button.




Note: The Send On date is the day the funds will be deducted from your account. The Est. Delivery is the estimated delivery date of the payment based on the Send On date. Please allow the biller at least one day to post your payment.

Pay Bills

Payee	Amount	Send On	Estimated Delivery	Type
ALLIED PAYMENT NETWORK - *87899 Pay From: Partners 1st FCU 00417	\$1.00	12/4/2023	12/5/2023 Standard	Electronic  
Total		\$1.00		

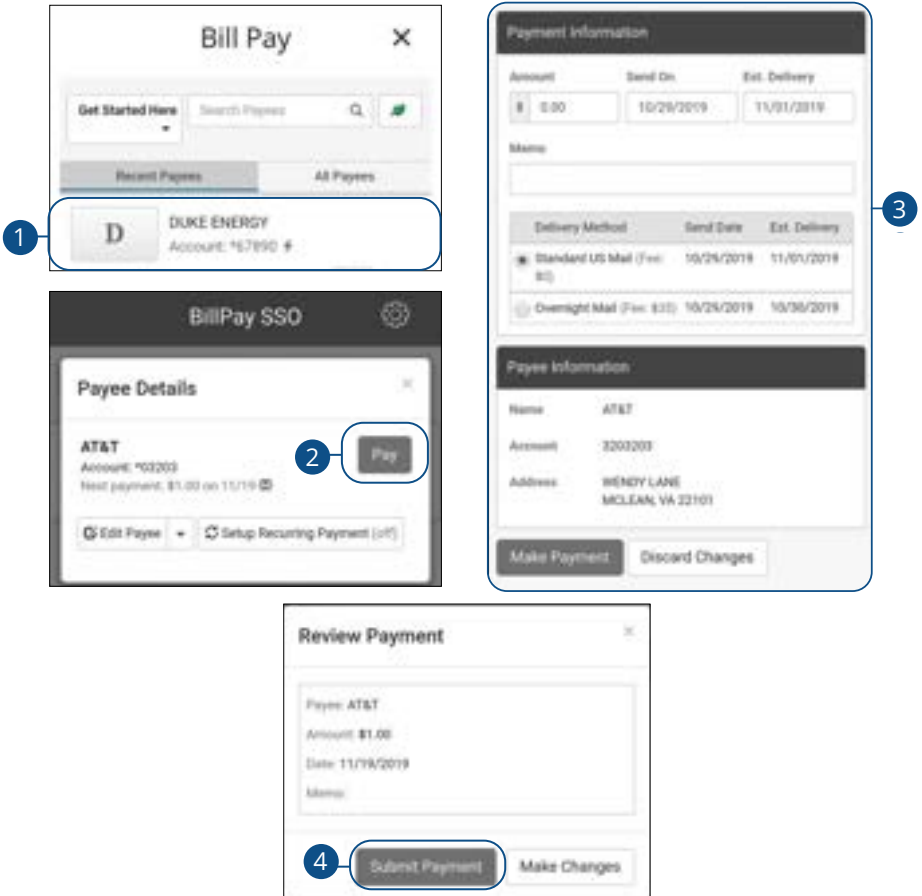
Attach a Picture

 Upload Picture

Make Changes **Submit Payments**

4. (Optional) Click the Upload Picture to attach a picture (such as a statement or invoice) to the payment.
5. Click the **Submit Payments** button when you are finished.

Mobile



1. Click on the bill you would like to pay.
2. Click the **Pay** button.
3. Enter the payment information and click the **Make Payment** button.
4. Click the **Submit Payment** button when you are finished.



Note: The Send On date is the day the funds will be deducted from your account. The estimated Delivery Date is the estimated delivery date of the payment based on the Send On date.

Bill Pay

Recurring Payments

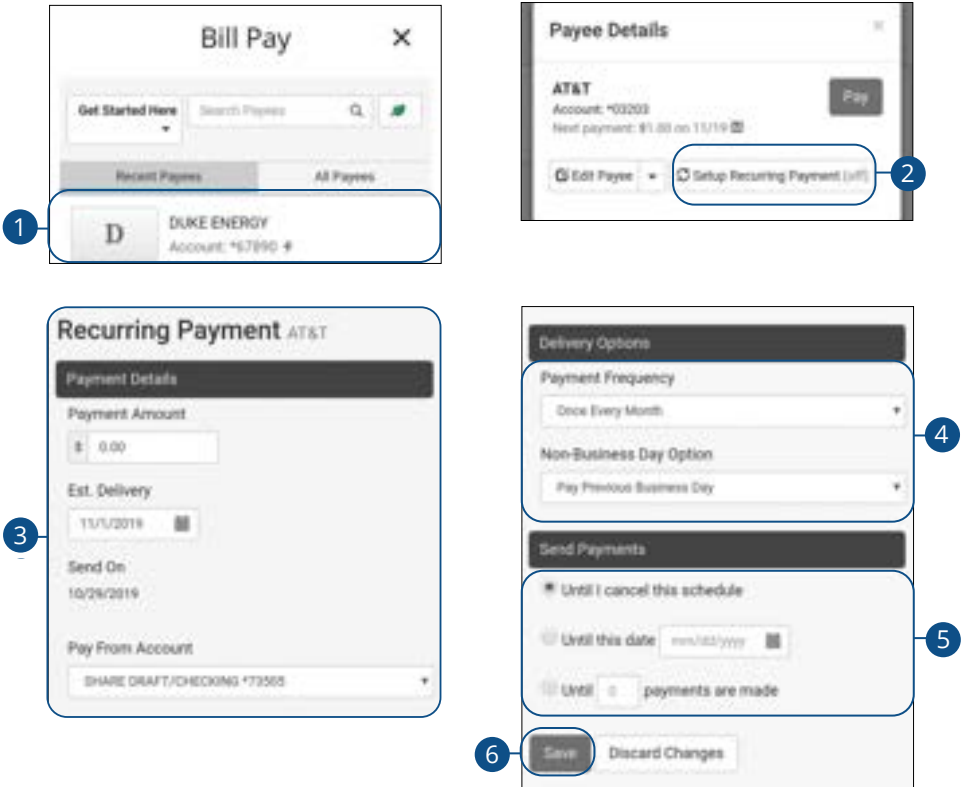
Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

Desktop

The image consists of two screenshots illustrating the steps to set up a recurring payment on a desktop. The first screenshot shows the 'Get Started Here' dropdown menu with 'Pay Bills' selected. Below, a table lists a bill for 'DUKE ENERGY' with a payment amount of \$8.07 and a date of 06/15/2024. The 'Recurring' column has a button that is currently set to 'Off'. The second screenshot shows the 'Recurring Payment' setup form for 'BANK OF AMERICA'. It includes fields for 'Payment Amount' (\$8.00), 'Payment Frequency' (Once Every Month), and 'Pay From Account' (Patrons for PDU 10417). Delivery options include 'On' (selected) and 'Non-Business Day Option' (Pay Previous Business Day). The 'Send Payments' section has radio buttons for 'Until I cancel this schedule' (selected), 'Until this date', and 'Until payments are made'. A 'Save' button is at the bottom right.

1. Select **Pay Bills** using the “Get Started Here” drop-down.
2. Click the **Recurring Payment** from “Off” to “On” button.
3. Enter the payment amount, first payment date and select a pay from account.
4. Select your delivery options.
5. Choose when to cancel the recurring payment.
6. Click the **Save** button when you are finished.

Mobile



1. Click on the bill you would like to pay.
2. Click the **Setup Recurring Payment** button.
3. Enter the payment amount and the first payment date.
4. Enter the Payment Frequency and the Non-Business Day Option.
5. Choose when to cancel the recurring payment.
6. Click the **Save** button when you are finished.
7. Click the **Save Schedule** button.

Bill Pay

Rush Delivery

A Rush Delivery option is available if you need a payment to process faster than the standard rate.

The screenshots illustrate the following steps:

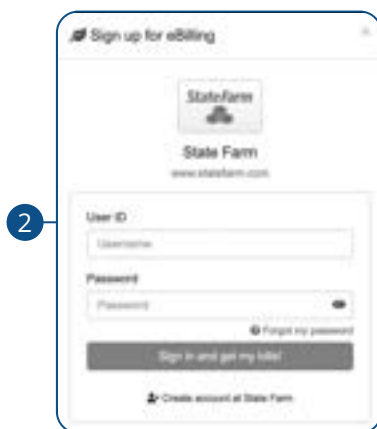
1. Select **Pay Bills** using the “Get Started Here” drop-down.
2. Click on the bill you would like to pay and enter the payment information.
3. Click the **Rush** button.
4. Select a delivery option.
5. Click the **Pay Bills** button.
6. Click the **Submit Payments** button when you are finished.

1. Select **Pay Bills** using the “Get Started Here” drop-down.
2. Click on the bill you would like to pay and enter the payment information.
3. Click the **Rush** button.
4. Select a delivery option.
5. Click the **Pay Bills** button.
6. Click the **Submit Payments** button when you are finished.

Bill Pay

Setting Up eBills

Many major credit card companies, automotive finance companies and utility companies are preloaded into the bill pay 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. In order to stop receiving them, you must contact the company.



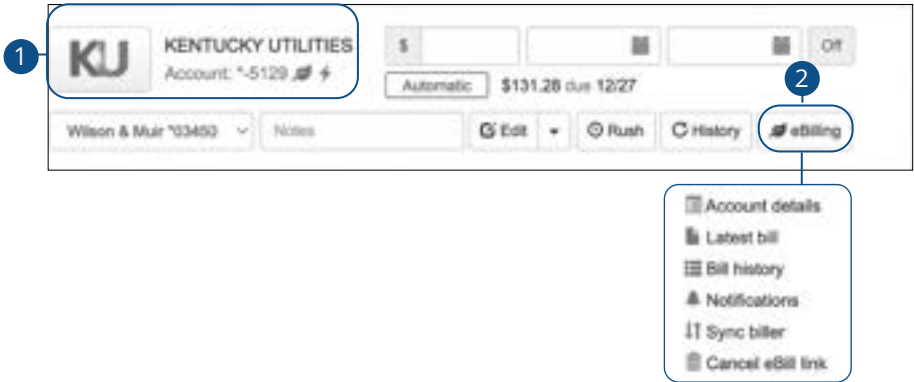
1. Click the **Sign up for eBilling** button.
2. Enter your username and password for the biller's website and click the **Sign in and get my bills!** button.



Note: If you do not have an account with the biller click the "+ Create account" link.

Bill Pay

eBill Options



1. Click on a payee to expand the payee.
2. Click the **eBilling** button to view the options.
 - **Account Details:** View details about your account.
 - **Latest Bill:** View and download your most recent bill.
 - **Bill History:** View your bill history.
 - **Notifications:** Edit your notification preferences.
 - **Sync Biller:** Sync your connection to the biller.
 - **Cancel eBill link:** Cancel the eBill link. This will not delete the payee from bill pay.



Bill Pay

Editing a Payment

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

The image consists of three screenshots illustrating the process of editing a scheduled payment:

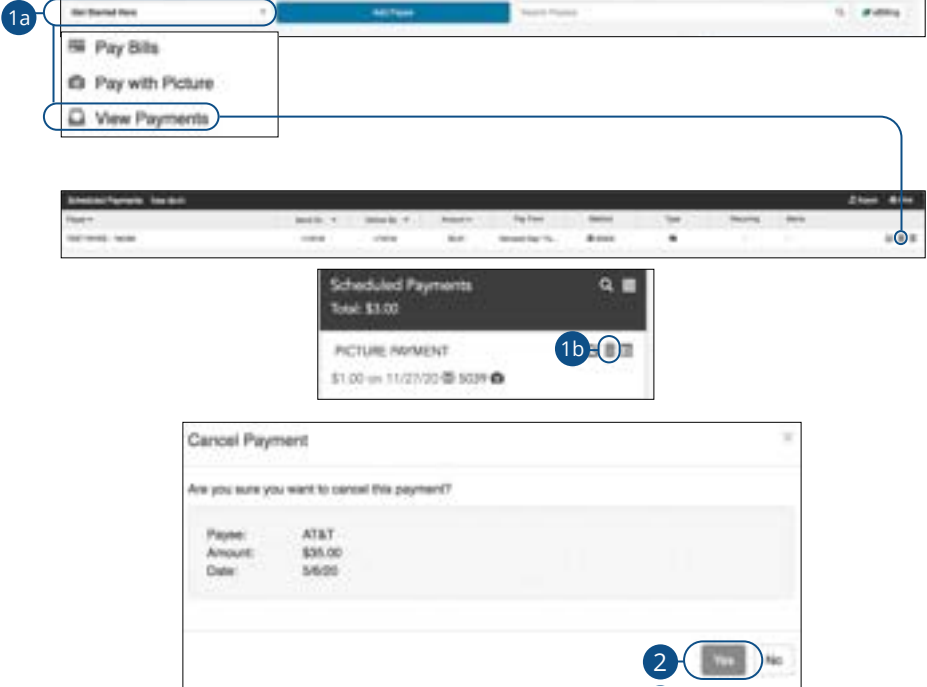
- 1a:** A screenshot of the top navigation bar. A dropdown menu is open under the "Get Started Here" button, showing options: "Pay Bills", "Pay with Picture", and "View Payments". The "View Payments" option is circled in blue.
- 1b:** A screenshot of the "Scheduled Payments" panel. It shows a total of \$3.00 and a "PICTURE PAYMENT" for \$1.00 on 11/27/20. An edit icon (a square with a pencil) next to the payment is circled in blue.
- 2:** A screenshot of the "Recurring Payment" form for Bank of America. It includes sections for "Payment Details" (Amount: \$ 0.00, Frequency: Once Every Month, Pay From Account: Partners Fed.FDU 10411), "Delivery Options" (Send On: 11/15/2021, Est. Delivery: 11/16/2021), and "Send Payments" (radio buttons for "Until I cancel this schedule", "Until this date", and "Until payments are made"). A "Save" button is circled in blue.



1. There are two ways to edit a scheduled payment:
 - a. Select **View Payments** using the "Get Started Here" drop-down and click the  icon.
 - b. Click the  icon next to a payment in the scheduled payments panel.
2. Edit the payment information.
3. Click the **Save** button when you are finished.

Bill Pay

Deleting a Payment

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



1. There are two ways to delete a scheduled payment:
 - a. Select **View Payments** using the "Get Started Here" drop-down and click the  icon.
 - b. Click the  icon next to a payment in the scheduled payments panel.
2. Click the **Yes** button when you are finished.

Bill Pay

Payment History

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

The screenshot shows the Bill Pay interface for Kentucky Utilities. A blue box labeled '1' highlights the payee 'KENTUCKY UTILITIES' and its account number. A blue box labeled '2' highlights the 'History' button. A blue box labeled '3' highlights the 'View History' dialog box, which contains a table of payment history.

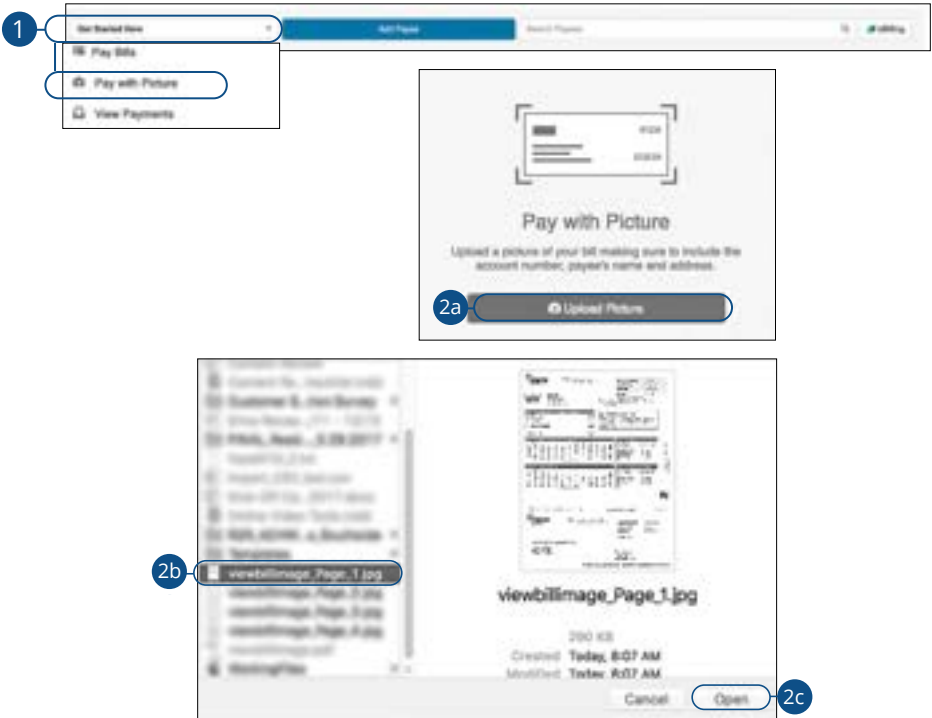
Date	Description	Status	Amount
6/25/21	Payment made at Kentucky Utilities	✓	\$158.05
7/27/21	Payment made at Kentucky Utilities	✓	\$132.23
8/24/21	Payment made at Kentucky Utilities	✓	\$115.50
9/28/21	Payment made at Kentucky Utilities	✓	\$122.55
10/27/21	Payment made at Kentucky Utilities	✓	\$127.89
10/29/21	Payment made at Kentucky Utilities	✓	\$213.68
11/1/21	Payment made at Kentucky Utilities	✓	\$165.50
11/29/21	Payment made at Kentucky Utilities	✓	\$178.22
12/30/21	Payment made at Kentucky Utilities	✓	\$121.29
11/24/20	Payment made at Kentucky Utilities	✓	\$94.77
10/8/20	Payment made at Kentucky Utilities	✓	\$139.81
9/16/20	Payment made at Kentucky Utilities	✓	\$281.89
8/7/20	Payment made at Kentucky Utilities	✓	\$177.08
6/24/20	Payment made at Kentucky Utilities	✓	\$108.80
5/22/20	Payment made at Kentucky Utilities	✓	\$125.58
4/1/20	Payment made at Kentucky Utilities	✓	\$269.59
3/6/20	Payment made at Kentucky Utilities	✓	\$150.00
1/27/20	Payment made at Kentucky Utilities	✓	\$203.12
12/2/19	PROCESSED - Confirmation # 8002887	✓	\$150.00
11/13/19	PROCESSED - Confirmation # 8813381	✓	\$140.00
10/4/19	PROCESSED - Confirmation # 8817485	✓	\$200.00
9/25/19	PROCESSED - Confirmation # 8218805	✓	\$125.00
8/22/19	PROCESSED - Confirmation # 4179777	✓	\$60.54

1. Click on a payee to expand the payee.
2. Click the **History** button to view your payment history.
3. Your payment history will be displayed.

Bill Pay

Picture Pay

You can make a payment by simply uploading a picture of your bill. All of the payee information is entered automatically.



1. Select **Pay with Picture** using the “Get Started Here” drop-down.
2. For desktop:
 - a. Click the **Upload Picture** button.
 - b. Select the image of the bill you wish to pay.
 - c. Click the **Open** button.



Note: Make sure the account number, payee name, address and the amount of the bill are all captured in the picture.



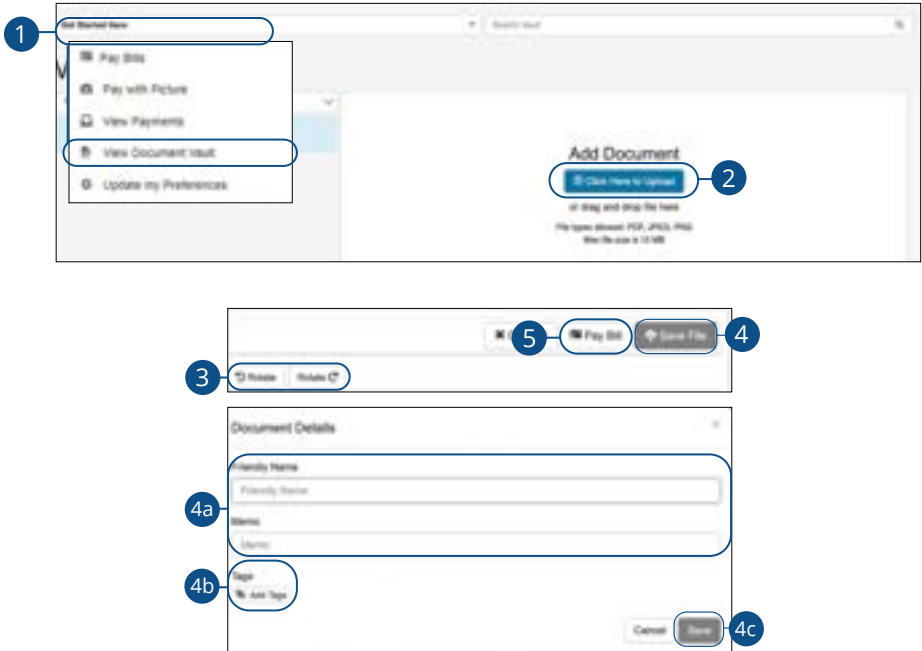
3. For mobile:
 - a. Click the **Take Picture** button.
 - b. Take a picture of the bill with your mobile phone or select an existing image.
4. Enter the bill amount.
5. Enter the payment date using the calendar feature.
6. Select an account using the "Account to Pay From" drop-down.
7. Enter a memo.
8. Click the **Pay Bill** button when you are finished.

Bill Pay

Document Vault

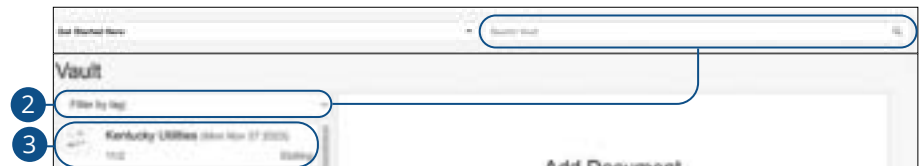
Document Vault allows you to upload a document (JPG,PDF,PNG, or TXT).

Upload Document

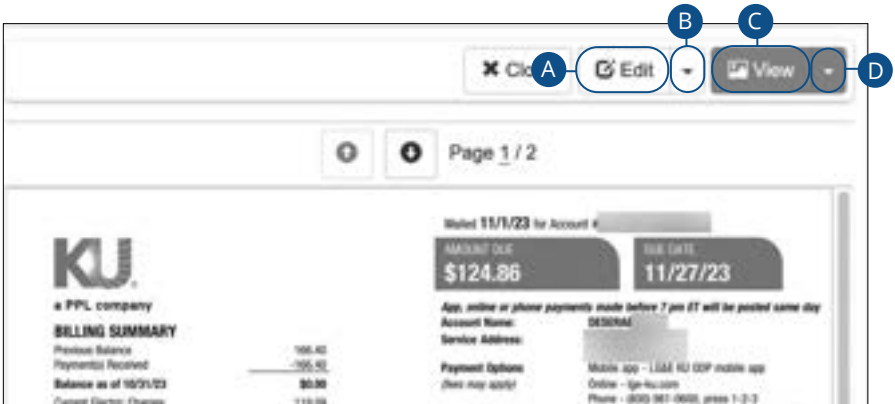


1. Select **View Document Vault** using the “Get Started Here” drop-down.
2. Click the **Click Here to Upload** button and upload the document.
3. Rotate the document if necessary.
4. To save the file click the **Save File** button
 - a. Enter a name for the document and an optional memo.
 - b. Click the **Add Tags** button to add tags to help classify the document when you use the filter by tag feature.
 - c. Click the **Save** button when you are finished.
5. To pay a bill click the **Pay Bill** button. The bill will then be uploaded into picture pay. Go to page 76 for more information.

Manage Document Vault



1. Select **View Document Vault** using the “Get Started Here” drop-down.
2. Use the “Filter by tag” drop-down or the search bar to find the document.
3. Select the document.

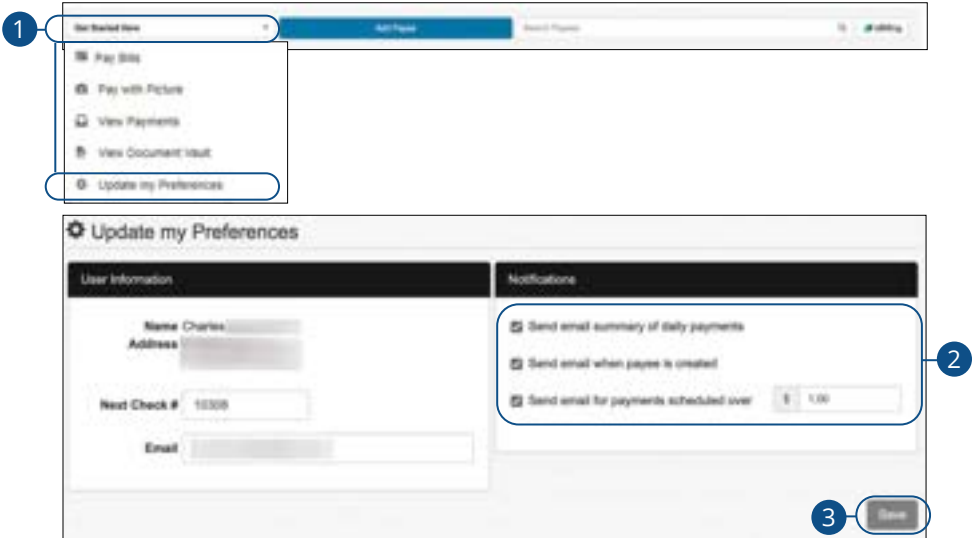


- A. Click the **Edit** button to edit the document.
- B. Click the “Edit” drop-down and select “Delete” to delete the document.
- C. Click the **View** button to view the document.
- D. Click the “View” drop-down and select “Download” to download the document.

Bill Pay

Updating Preferences

Control what information is sent to you and how you receive it. You can update your next check number, email address and notification preferences.



1. Select **Update my Preferences** using the “Get Started Here” drop-down.
2. Update your notification preferences.
3. Click the **Save** button when you are finished.

My Money Manager

Initial Setup

Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, our My Money Manager service not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

The tools within My Money Manager help you calculate your net worth, set budgets, view your spending habits and trends and set up a debt payment plan.

Linking an Account

Before you can begin setting up your financial goals, you need to link all your accounts, items you own and debts.

Link an account from your Home page.

1. Click the **Link Account** button.
2. Locate your financial institution using the list or the search bar.
3. Enter your user ID and password for each account.
4. Click the **Continue** button to finish linking an account.

Unlinking an Account

You can unlink an external account if you wish to have it no longer show up on your accounts page or within My Money Manager.



In the **Settings** tab, click **Account Preferences**.

1. Click on an account to expand it.
2. Click the "Remove" link.
3. Click the **Yes, remove** button.

Categorizing Transactions

In order for our My Money Manager tools to work properly, make sure your transactions are correctly categorized. When all your accounts are linked to My Money Manager, your transactions are automatically categorized. Common categories include gas/auto, entertainment, medical expenses, rent and utilities. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.

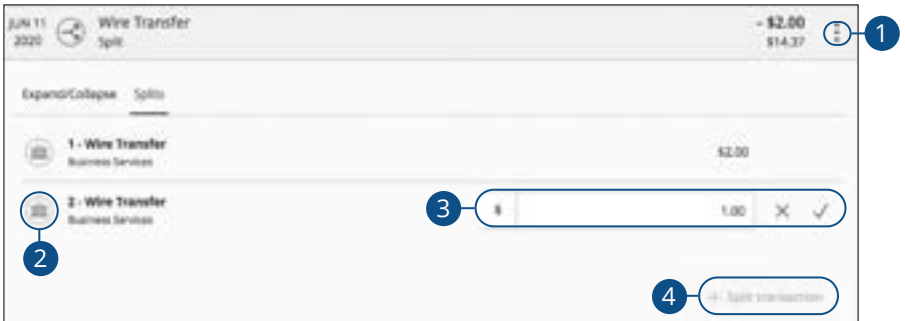
The screenshot shows the 'Bank Control Checking **0821' account page. At the top right, the available balance is \$14.37 and the current balance is \$14.37. Below the account name, there are tabs for 'Transactions' and 'Details'. A search bar is present above a table of transactions. The table has columns for 'Date', 'Description', and 'Amount'. Two transactions are visible: a 'Wire Transfer' on JUN 11 2020 for -\$2.00, and another 'Wire Transfer' on JUN 18 2020 for +\$5.00. A blue circle with the number '1' is around the category icon of the second transaction. Below the table, a 'Categories' dropdown menu is open, showing a list of categories. A blue circle with the number '2' is around the 'Business Services' category, which is highlighted. A blue circle with the number '3' is around the arrow icon to the right of 'Business Services'. A blue circle with the number '4' is around the '+ Add Sub-Category' button at the bottom of the menu. A blue circle with the number '5' is around the checkmark icon at the bottom right of the menu.

Click an account to view the **Account Details** page.



1. Click a category icon to edit the category.
2. Select a new category.
3. Click the arrow icon to view sub-categories.
4. Click the **+ Add Sub-Category** button to add a different sub-category.
5. Enter the sub-category's name and click the ✓ button.

Splitting a Transaction

My Money Manager offers the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs splitting into multiple categories such as grocery, pharmacy and home supplies, you can review your receipt and split the total charge across multiple categories.



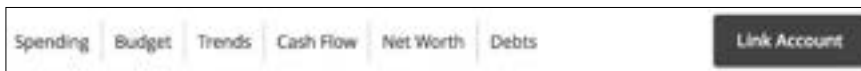
Click an account to view the **Account Details** page.

1. Click the  icon and click "Split transaction."
2. Click the category icon to edit the new category.
3. Enter the amount in the text box and click the  button.
4. Click the + **Split transaction** button to add additional categories.

My Money Manager

Online Banking Home Page

There are six features within My Money Manager that are accessed through the Home page: spending, budget, trends, cash flow, net worth and debts. These features help you review your finances within My Money Manager.

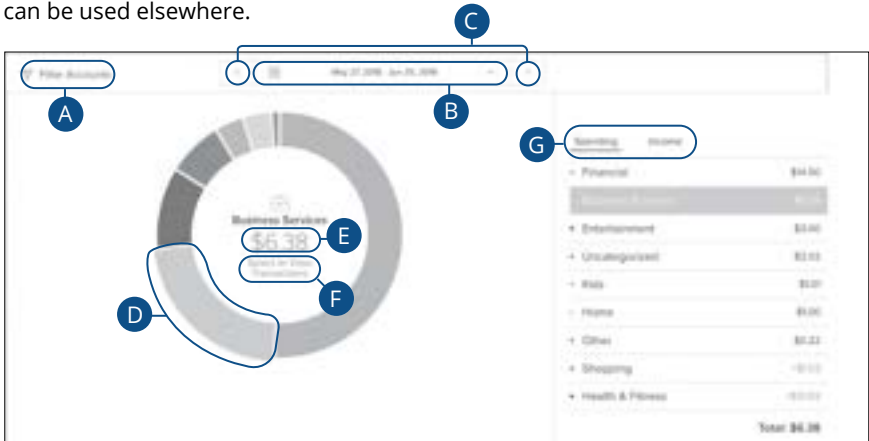


Different tabs appear on the Home page, which takes you to interactive features to help you manage your finances.

- **Spending:** See your spending habits in a visual pie chart representation.
- **Budget:** Track your monthly finances by adding targets to help you better manage your expenses.
- **Trends:** Track your habits even further to see how you spend your money over time.
- **Cash Flow:** See all of your income and expenses on a given day, including future predictions. Know ahead of time if you'll be able to afford that big purchase.
- **Net Worth:** Total your assets and debts and view a line graph to see how funds are allocated.
- **Debts:** View all your debts and view payment plans to become debt-free as quickly as possible.

Spending Overview

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized in a pie chart for you to easily see your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back, so funds can be used elsewhere.

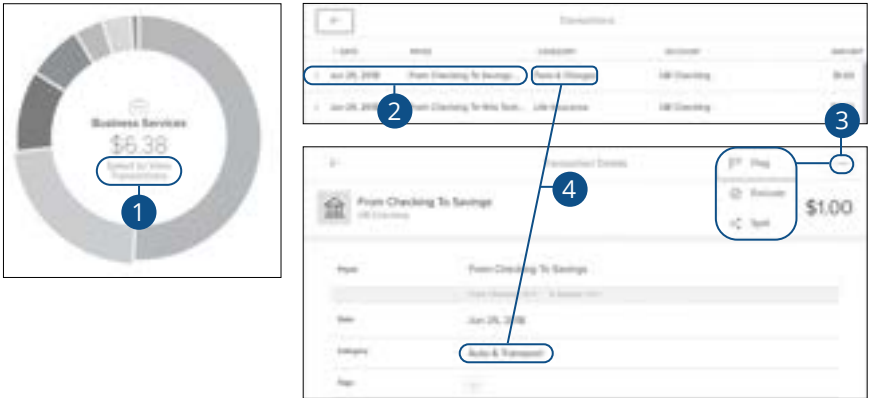


Click the **Spending** tab from the Home page.

- A.** Click the "Filter Accounts" link to filter your spending by account.
- B.** Use the calendar drop-down to view your spending habits during a specific month.
- C.** Click the < > buttons to view your spending habits during a specific week.
- D.** Click a section of the pie chart to view spending in a specific category.
- E.** Total amount spent in a category is located in the center of the chart.
- F.** Click the "Select to View Transactions" link to view a list of transactions in a specific category.
- G.** Click the **Spending** or **Income** tab to view all your spending habits or income as a list.

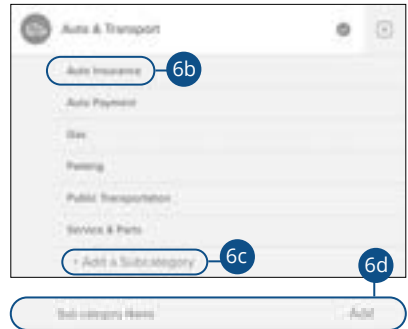
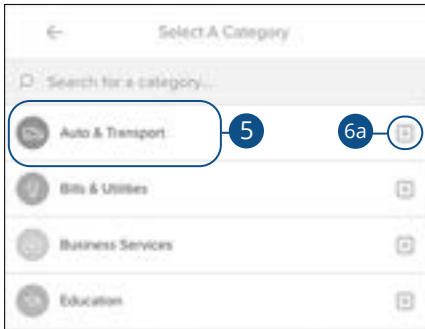
Spending: Recategorizing a Transaction

With the spending tool, you can easily identify transactions that need recategorizing. From there, you can select the transaction and place it in the correct category.



Click the **Spending** tab from the Home page.

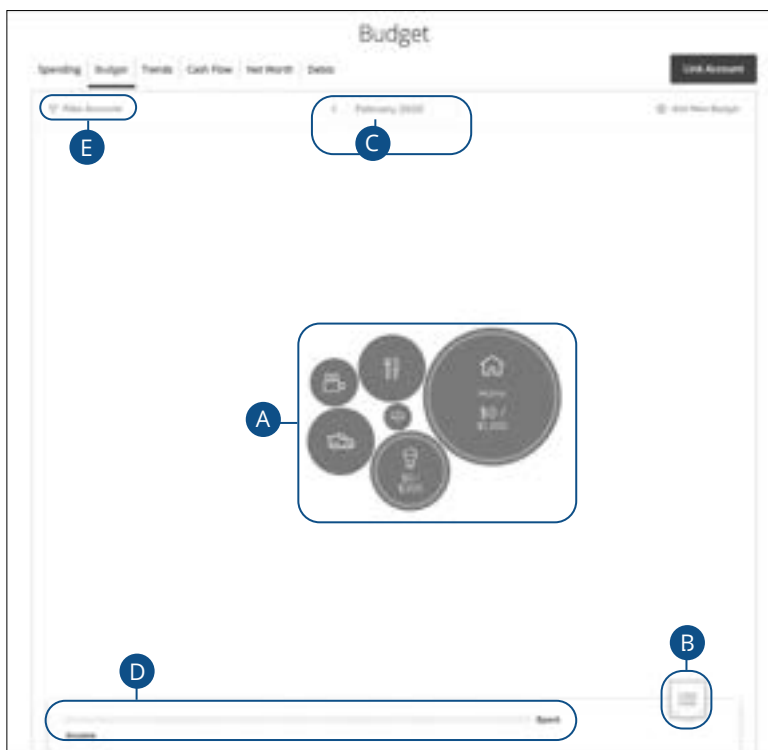
1. Click the “Select to View Transactions” link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the ⋮ icon to flag, exclude or split a transaction.
4. Click a category to recategorize a transaction from the list or from a transaction details page.






5. Select a new category from the list.
6. Add a sub-category.
 - a. Select the + icon to choose a sub-category.
 - b. Select a sub-category from the provided list.
 - c. Click the "+ Add a Sub-category" link to make a new sub-category.
 - d. Enter the sub-category name and click the "Add" link.

Budgets Overview

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are categorized properly.

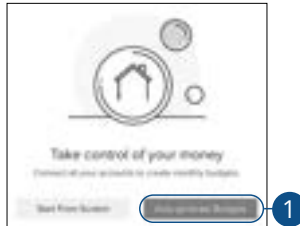


Click the **Budget** tab from the Home page.

- A.** Your budget appears as bubbles to track your progress. A green bubble indicates you are within budget, yellow is near budget and red is over budget. The size of the bubble indicates the size of the budget.
- B.** Click the  button to view your budget as a list.
- C.** Click the   buttons to view another month's budget.
- D.** The bar chart compares your income to your spending.
- E.** Click the "Filter Accounts" link to filter your budgets by account.

Auto-generated Budgets

Automatically generate budgets based upon your recent transactions.

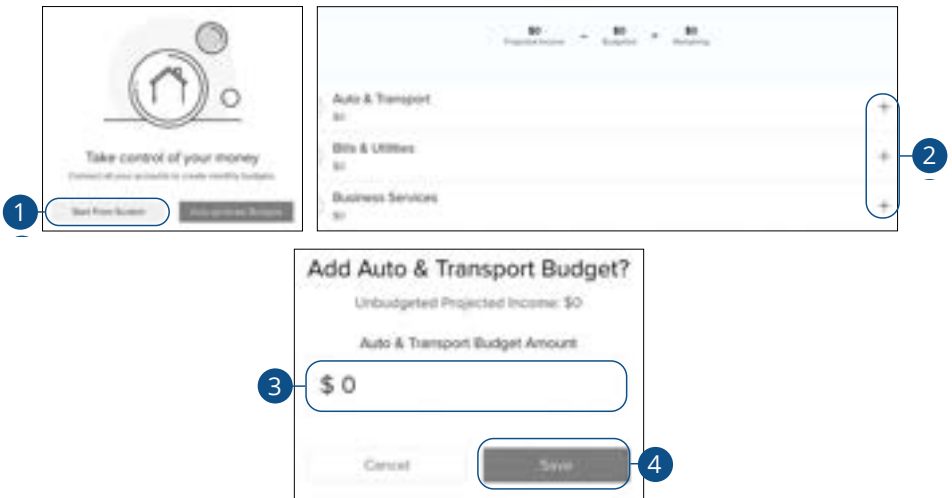


Click the **Budget** tab from the Home page.

1. Click the **Auto-generate Budgets** button.

Budgets From Scratch

Create custom budgets.

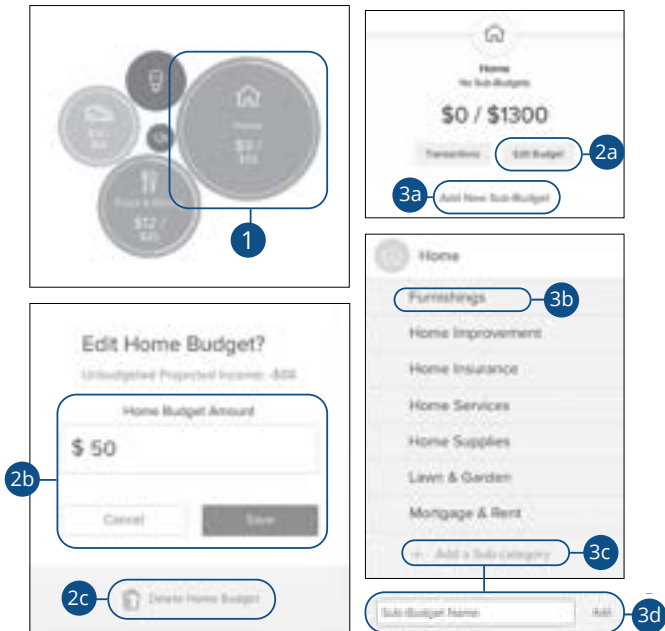


Click the **Budget** tab from the Home page.

1. Click the **Start From Scratch** button.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

Editing or Deleting a Budget

After clicking the Auto-Generate button, a budget based on your spending habits is calculated. The automated budget may not always fit your needs, but you have the ability to make changes to your budget amounts and add sub-categories if necessary.



Click the **Budget** tab from the Home page.

1. Click a bubble to edit your budget amount or to add a sub-category.
2. Edit a budget amount.
 - a. Click the **Edit Budget** button.
 - b. Enter the budget amount and click the **Save** button.
 - c. Click the **Delete Budget** button to remove a budget.
3. Add a sub-category.
 - a. Click the "Add New Sub-Budget" link.
 - b. Select a sub-category from the list.
 - c. Click the "+ Add a Sub-category" link
 - d. Enter the sub-category name and click the "Add" link.

Managing Budgets

You can also add new budgets if needed.

The image shows a sequence of three screenshots illustrating how to add a new budget:

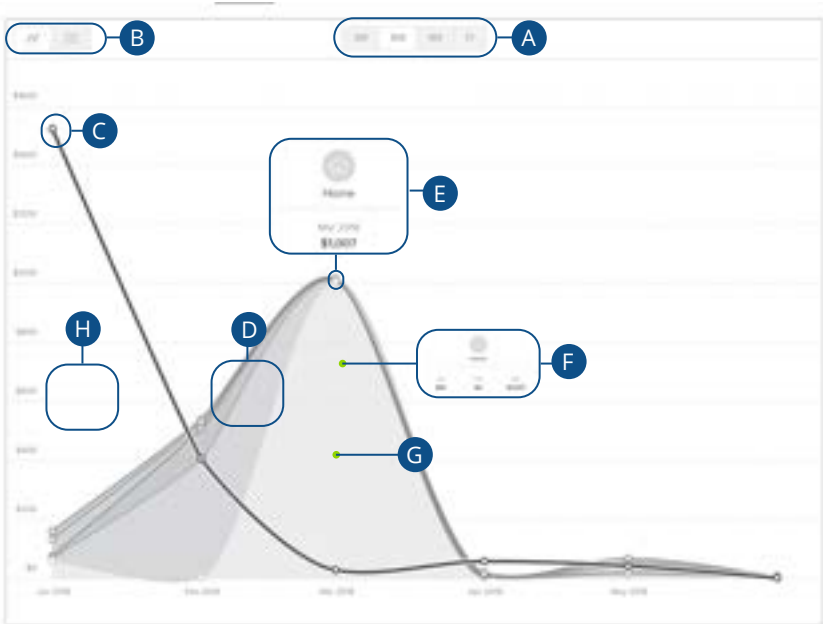
- 1**: The main 'Budget' page with the 'Add New Budget' button highlighted.
- 2**: A list of budget categories (Auto & Transport, Bills & Utilities, Business Services) with a plus icon next to the first category highlighted.
- 3**: A dialog box titled 'Add Auto & Transport Budget?' with a text input field containing '\$ 0' highlighted.
- 4**: The 'Save' button in the dialog box highlighted.

Click the **Budget** tab from the Home page.



1. Click the "+ Add New Budget" link to edit or add a budget.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

Trends Overview

The trends tool gives you a chart of your spending habits in each category compared to your income. With the help of trends, you can easily identify what funds go toward your financial goals.



Click the **Trends** tab from the Home page.

- A.** View your spending trends in three month (3M), six month (6M), nine month (9M) or one year (1Y) increments.
- B.** Click the   buttons to view your trends in a line chart or a list.
- C.** The single line is your income line.
- D.** The other items are your spending habits organized into categories.
- E.** Hover over a data point to see your spending during that month.
- F.** Hover over a category to see your spending from the past few months.
- G.** Click on a category to view a single chart.
- H.** The white space indicates funds left over at the end of each month.

Cash Flow Overview

The cash flow tool allows you to see all your income and expenses on a given day, including future predictions. Know ahead of time if you'll be able to afford that big purchase. Use the calendar to keep track of your recurring bills and deposits to see how they affect your financial future.



Click the **Cash Flow** tab from the Home page.


- A.** Use the **Chart** and **Calendar** buttons to view you cash flow as a chart or on a calandr.
- B.** Click the "Filter Accounts" link to filter your net worth by account.
- C.** Hover on a data point to view your cash flow on a specific day.
- D.** Click the **<** **>** buttons or the **Today** button to view your cash flow on specific days.
- E.** Cash events are listed on the right side of the screen.
- F.** Click on an event to mark it as paid or to edit, delete or skip it.
- G.** Click the **+ Add an Event** button to add a cash event.

Adding a Suggested Cash Event

Cash Events represent important dates for your money. Adding them helps to improve your financial forecast.

The screenshot shows the 'Add a Cash Event' form in a web application. The form is titled 'Add a Cash Event' and includes a header with 'Home' and 'Calendar' links, and a '+ Add an Event' button (callout 1). The main content area has a sub-header 'Add a Cash Event' and a descriptive paragraph. Below this are three event type options: 'Misc Credit' (+\$875.00, callout 2), 'Misc Credit' (+\$190.00), and 'Deposit Your Check'. To the right is a 'Repeating' section with a calendar (callout 3) and a list of repeat options: 'No Repeat', 'Weekly', 'Every Other Week', 'Monthly', 'Quarterly', and 'Annually' (callout 4). Below the repeat options is an 'End Date' section with an 'Add an End Date' button (callout 5) and a 'Save' button (callout 6).

Click the **Cash Flow** tab from the Home page.

1. Click the **+ Add an Event** button to add a cash event.
2. Click the  icon for the event you would like to add.
3. Use the calendar to select a start date.
4. Choose a repeat option.
5. (Optional) Use the calendar to select an end date.
6. Click the **Save** button.

Creating Your Own Cash Event

The image illustrates the process of creating a cash event through five numbered steps:

- 1**: Click the **+ Add an Event** button on the home page.
- 2**: Click the **Create Your Own** link on the **Add a Cash Event** screen.
- 3**: Select **Based on Past Transaction** on the **Create Your Own Event** screen.
- 4a**: Select a transaction from the list.
- 4b**: Use the calendar to select a start date.
- 4c**: Choose a repeat option.
- 4d**: (Optional) Use the calendar to select an end date.
- 4e**: Click the **Save** button.

Click the **Cash Flow** tab from the Home page.

1. Click the **+ Add an Event** button to add a cash event.
2. Click the “Create Your Own” link.
3. Choose an event type.
4. Create an event based on a past transaction.
 - a. Select a transaction.
 - b. Use the calendar to select a start date.
 - c. Choose a repeat option.
 - d. (Optional) Use the calendar to select an end date.
 - e. Click the **Save** button.

← Cash Event

5a Payee Verizon Wireless

5b Average Amount 45.00

5c Type Expense Income

5d Account Select An Account

5e Frequency Monthly (on 13th)

5f Category (optional) Choose A Category

Save 5g

5. Create a from scratch event.
- Enter the payee name.
 - Enter the average amount.
 - Use the toggle to select expense or income.
 - Select an account.
 - Choose a frequency.
 - (Optional) Choose a category.
 - Click the Save button.

Editing, Deleting or Skipping a Cash Event

The first screenshot shows the 'Cash Flow' tab with a 'Groceries' event highlighted. The second screenshot shows the 'Edit' screen for the 'Groceries' event, with callouts 1a, 2a, and 3a pointing to the 'Edit', 'Delete', and 'Skip' buttons respectively. The third screenshot shows the 'Delete this Cash Event?' dialog box with callout 2b pointing to the 'All future events' option, and the 'Skip event?' dialog box with callout 3b pointing to the 'Continue' button.

Click the **Cash Flow** tab from the Home page.

1. To edit a cash event:

- a. Click the **...** icon and select "Edit."
- b. Make the changes and click the **Save** button.

2. To delete a cash event:

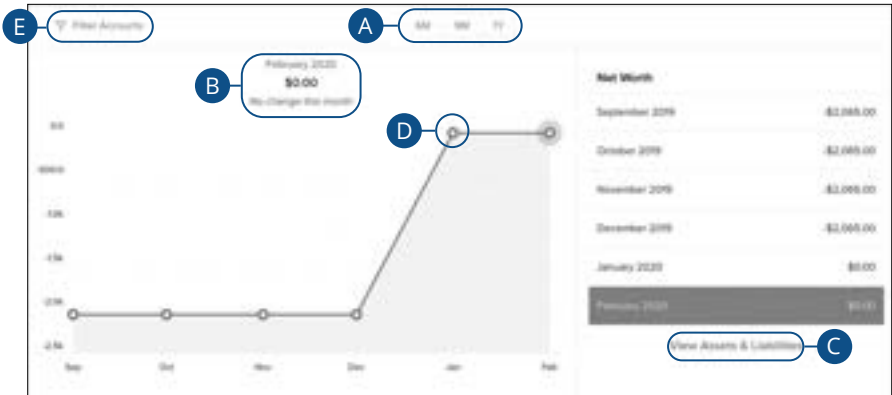
- a. Click the **...** icon and select "Delete."
- b. Decide if you want to delete all future events or delete the entire series, including the history.

3. To skip a cash event:

- a. Click the **...** icon and select "Skip."
- b. Click the **Continue** button.

Net Worth Overview

After your accounts are linked and categorized, the net worth feature offers you a view of your net worth calculated by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month allowing you to monitor your financial progress.



Click the **Net Worth** tab from the Home page.

- A.** View your net worth graph in six month (6M), nine month (9M) or one year (1Y) increments.
- B.** Your current net worth is displayed above the graph.
- C.** Click the “View Assets and Liabilities” link to view more details about your net worth.
- D.** Click on a data point to view your net worth during a specific month.
- E.** Click the “Filter Accounts” link to filter your net worth by account.

Debts Overview

The debts tool helps you quickly pay down debt, ultimately saving you money spent on interest without making big budget cuts or sacrifices. When your debts are imported into our My Money Manager feature, make sure the annual percentage rate (APR) and minimum payment are accurate.



Click the **Debts** tab from the Home page.

- A.** Using the “Debts” drop-down, select a debt payoff option.
- B.** The dotted line indicates how long it will take to pay off your debts using the payoff option you selected.
- C.** The chart illustrates an accelerated pay off timeline using the snowball method.
- D.** Your debts are listed below the chart.
- E.** Click a debt to edit your APR interest and minimum payment.
- F.** Click the **i** icon to view more details about the snowball method.
- G.** Click the “Total Monthly Paydown” link to make an extra payment toward debt. Enter the amount in the text box.

Services

Stop Payment Request

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being cashed. Once approved, the stop payment remains in effect for 6 months. If you need the current fee information, please call us during our business hours at 1-800-UCBANK1 (1-800-822-2651).

Stop Payment

Complete the fields below based on known payment information in order to stop payment on a paper check. When entering a check number, be sure to select 'Save' in order to continue. Your checking account will be charged \$30.00 for each submitted stop payment request. This fee will not be refunded if you choose to cancel your stop payment request. Stop Payment requests should be submitted at least 24 hours before the check is presented. Please note: This form is only for stop payments on paper checks. Please contact your local branch for all other stop payment needs, including automated transactions.

2

Account

Select an account ▼

3

Check number

4

Check amount (optional)

\$0.00

5

Check date (optional)

6

Payee name (optional)

7

Note (optional)

8

Request stop payment

In the **Transactions** tab, click **Stop Payment**.

1. Select the appropriate account using the drop-down.
2. Enter the check number.
3. (Optional) Enter the amount.
4. (Optional) Enter the date of the check using the calendar.
5. (Optional) Enter the payee.
6. (Optional) Enter a note.
7. Click the **Request stop payment** button when you are finished.

Services

Reordering Checks

If you've previously ordered checks through United Community, you can conveniently reorder checks online at any time on our trusted vendor's website.

Check Reorder
Please choose an account to reorder checks

PRIME SHARE XXXXXXXXXXXX 86.17

HSA SHARE XXXXXXXXXXXX 86.50

WONKY MARKET CHECKING XXXXXXXXXXXX 86.52

1

HARLAND CLARKE

Is the account information below correct?
We've located your routing number, but don't recognize your account number.

Routing Number: 061112843 Account Number: 29000528

No, it's not correct Yes, it's a new order

Please Note
Discounts offered through your financial institution will not be redeemable here.
Please contact your financial institution directly for any requested discounts.

2

In the **Additional Services** tab, click on **Check Reorder**.

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

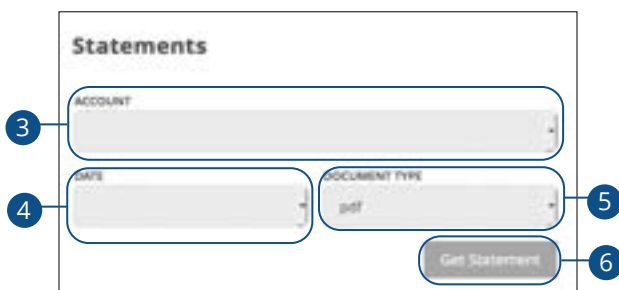
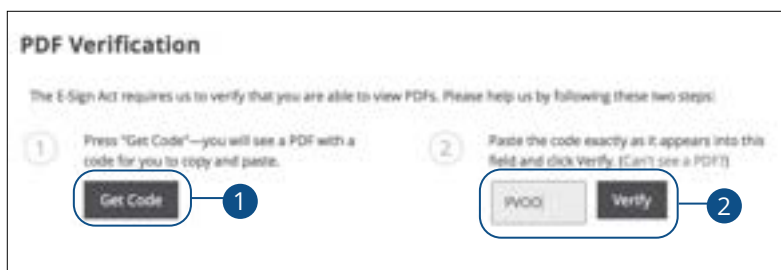


Note: If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Services

Statements

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.



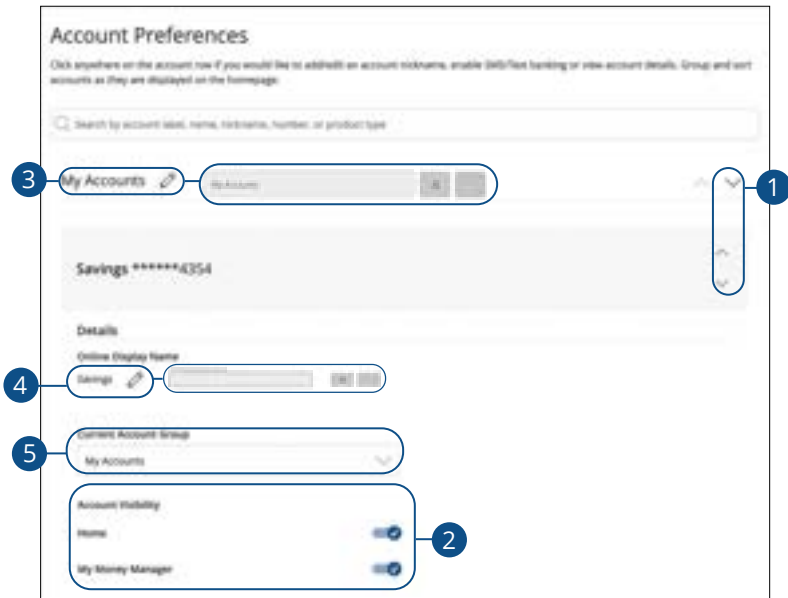
In the **Statements/Notices** tab, click **View Documents**.

1. Click the **Get Code** button to verify that you can view a PDF.
2. A PDF with a code appears. Type the code into the verification field and click the **Verify** button.
3. Choose an account to work with using the “Account” drop-down.
4. Choose a date for the statement using the “Date” drop-down.
5. Use the “Document Type” drop-down to select a file format.
6. Click the **Get Statement** button when you are finished.



Settings

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. The names of accounts, order in which they appear on the Home page, order of account groups and names of account groups can be changed in Account Preferences to suit your needs.



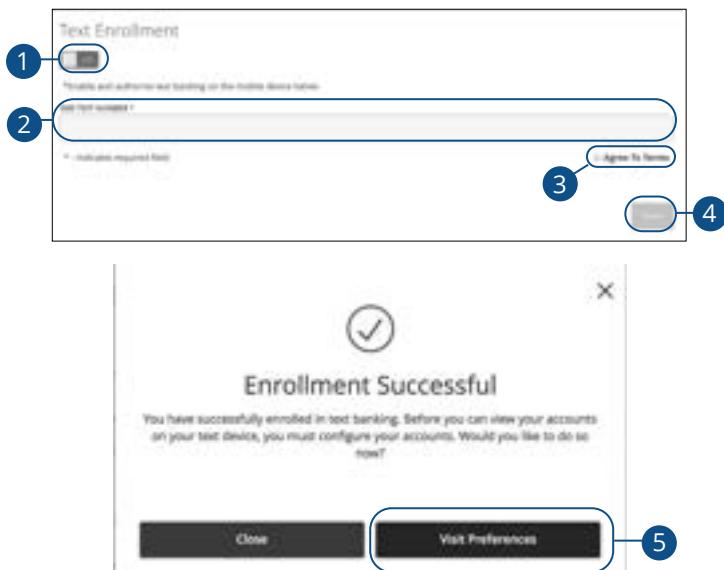
In the **Settings** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order that your accounts appear in.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page and with in financial tools.
3. Click the  icon to change the nickname of a group or an account. Make your changes and click the check mark to save it.
4. Click the  icon to change the Online Display Name of an account. Make your changes and click the check mark to save it.
5. Use the "Current Account Group" drop-down to change the group that account is in.

Settings

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

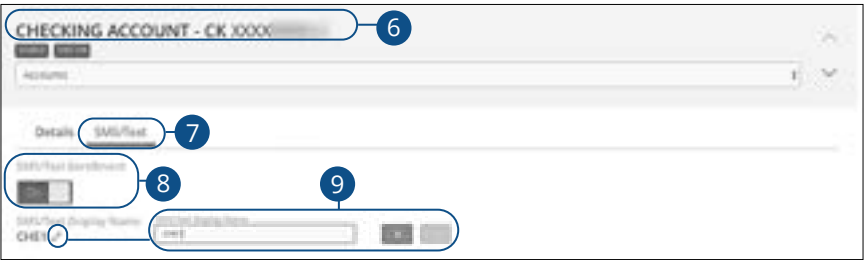



In the **Settings** tab, click **Text Banking Enrollment**.

1. Toggle the **Text Enrollment** switch from “Off” to “On.”
2. Enter your SMS text number.
3. Read the terms and conditions, and check the box next to “Agree To Terms.”
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.



Note: Once you’ve signed up for Text Banking, you should receive a text confirmation.



6. Select an account you want to enroll in text banking.
7. Click the **SMS/Text** tab.
8. Toggle the **SMS/Text Enrollment** switch from “Off” to “On.”
9. (Optional) Click the  icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

Commands for Text Banking	
Text Command Options to	226563 for the Following Information:
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on Text Banking
STOP	Stop all text messages to the mobile device (for Text Banking and SMS alerts/notifications)
START	Enable message send/receive for Text Banking

Settings

Accessibility

We want to provide Online Banking that is usable and accessible to everyone. High contrast mode lightens the menu on the left side of the screen for better visibility.



In the **Settings** tab, click **Accessibility**.

1. Check the box next to "Enable high contrast mode."

Settings

Statement Delivery

You can change how you like to receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while E-Statements are sent in PDFs through email.

Statement Delivery

Account	Delivery Type	Address
Interest (12345678)	E-Statement	testuser@testingbank.com
Personal Savings (123456)	E-Statement	testuser@testingbank.com

[View E-Statement Delivery Agreement](#)


Delivery Preferences

Account: Interest (12345678)

Delivery Type:

Email Address:

In the **Statements/Notices** tab, click **Delivery Options**.

1. Edit or add a delivery destination by clicking the  icon at the end of the account line.
2. Use the drop-down to choose your “Delivery Type.”
3. Add or change your email address.
4. Click the **Save** button when you are finished.

Locations

Branches and ATMs

If you need to locate a United Community branch or ATM, the interactive map below can help you find locations nearest you.

The screenshot shows the 'Find a Location' interface. On the left, there is a search bar (B) with the placeholder text 'Enter Zip Code or City, State'. Below the search bar are filter options (C) for 'Branch', 'United ATM', and 'Postal-Partner ATM'. There are also checkboxes for 'ATM', 'Business Office', and 'Loan Office'. A distance filter is set to 'Miles'. A 'Search' button and a 'Clear Search X' link are also present. Below the search bar, a list of results (A) is shown for 'Adairville - Adairville Hwy' and 'Alcoa - Hunters Crossing', including branch details, hours, and links to 'Learn More' and 'Get Directions'. The right side of the interface is a map showing numerous blue location pins across a geographic area.

Select the **Find a Location** tab.

- A. Details about branches or ATMs are displayed on the left-hand side.
- B. The search bar allows you to find locations within a specific location.
- C. Filter the search results by checking the appropriate boxes and using the distance drop-down.



1-800-UCBANK1 | ucbi.com