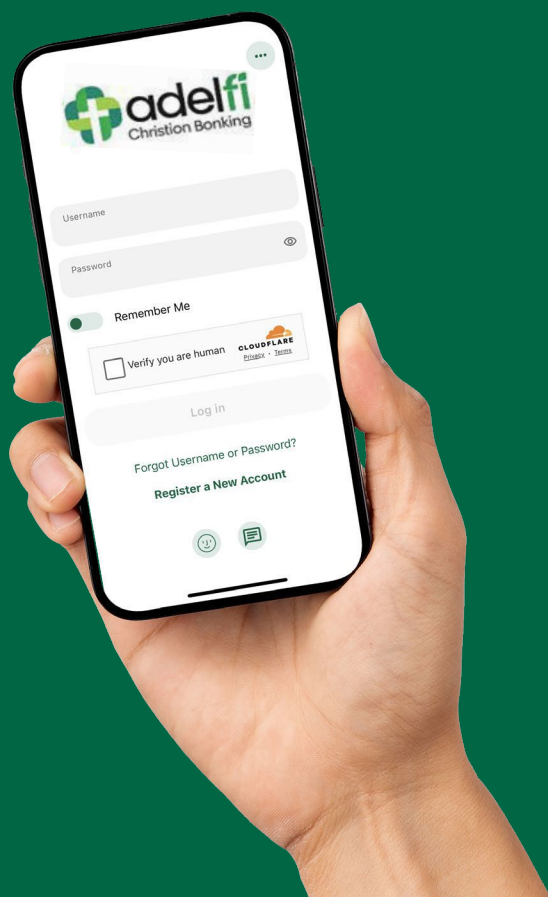


# AdelFi's Personal Online Banking User Guide: Getting Started



Welcome to the AdelFi Credit Union Personal Online Banking User Guide!

We're excited to introduce our upgraded online banking platform, designed to enhance your digital banking experience. Our goal is to provide you with a convenient, user-friendly environment that allows you to manage your personal and business finances anytime, anywhere.

This guide will help answer your questions as you navigate our new banking platform. Thank you for being a part of the AdelFi community!





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## Browser and Device

Access your accounts anytime, anywhere, using your desktop, tablet, or mobile device. For the best experience, ensure your devices are running the latest software updates.

- **Browser Support:** Use one of the latest two versions of the following browsers: Safari, Chrome, Edge, or Firefox. Please note that Internet Explorer 11 is not supported by online banking.
- **Device Support:**
  - **Windows:** Must be a version currently supported by Microsoft and compatible with the browsers listed above.
  - **OS X:** Must be a version currently supported by Apple and compatible with the browsers listed above.
  - **Android:** Version 9.0 or higher.
  - **iOS:** The last two major releases.

## Logging In, Biometrics, and Devices

**Mobile login:** Ensure you have the latest version of the mobile app, "AdelFi Christian Banking."

The "AdelFi Mobile Banking" app is intended only for existing members of AdelFi before 1/1/26.

**Multifactor Authentication Code:** Upon first login to the updated system a one-time passcode will be sent to your preferred contact method. This code is only good for 5 minutes.

**Biometrics:** If fingerprint or other biometric security is enabled on your device, you'll be prompted to set it up again in the updated app.

If you log in from a different device and aren't asked for multi-factor authentication, it may be because you previously selected "remember this device" and are on the same network.

## Username and Password requirements

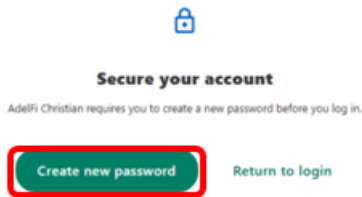
| Username                 |         | Password                         |         |
|--------------------------|---------|----------------------------------|---------|
| Requirement              | Default | Requirement                      | Default |
| Minimum Length           | 8       | Minimum Length                   | 10      |
| Maximum Length           | 40      | Must include a Number            | Yes     |
| Allow Alpha Characters   | Yes     | Must include an Uppercase Letter | Yes     |
| Allow Numeric Characters | Yes     | Must include a Lowercase Letter  | Yes     |
| Allow Special Characters | Yes     | Must include a Special Character | Yes     |

## Existing Members

If you already have a username for online banking, it will remain the same for this platform. Simply enter your username and old password, then click, "Login."



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You will be prompted to reset your password. Click “Create new password,” then select your reset option.

A one-time, temporary passcode will be generated and sent to you via SMS, voice call, or email. After entering the one-time temporary passcode, you will be prompted to create a new password, which must also meet the minimum requirements listed above. **(capitalization matters)**

## Create your password

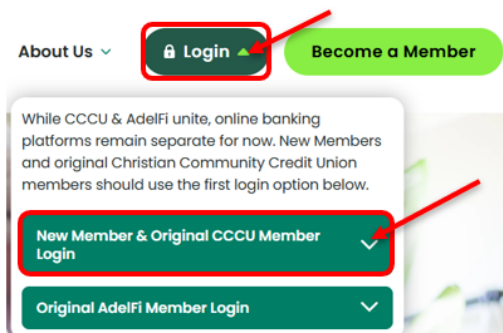
Your password must be at least ten characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number.

Verify your contact details & E-statements, then select “Continue.”

Read and understand the Online Banking Terms and Conditions before selecting Continue

## First Time, New Users

If you have an account with us but are new to online banking, getting started is easy! Simply visit our website at [www.adelfibanking.com](http://www.adelfibanking.com) and click on “Login.” Select, “New Member & Original CCCU Member Login.” Click on, “New User? Enroll.” You will be prompted to accept the Online Banking Access disclosure and confirm your identity using information that matches your account. **If any of your personal information needs to be updated, please contact AdelFi at (800) 347-2228.**



Next, you'll need to create a username and password.

To keep your account secure, please follow our specific username and password requirements above.

Make sure your contact information is correct and updated to complete your registration.



## Home Page Overview

Once you have successfully logged in, the home page will provide immediate access to the features you are most likely to use, reducing the number of clicks needed to perform financial tasks online. Here's a high-level overview of the summary home page from a desktop view:

- 1. Actionable Alerts:** Important alerts that require your attention are displayed at the top of the page
- 2. Accounts:** By default, Accounts are grouped by type (e.g., Checking, Savings, Loans).

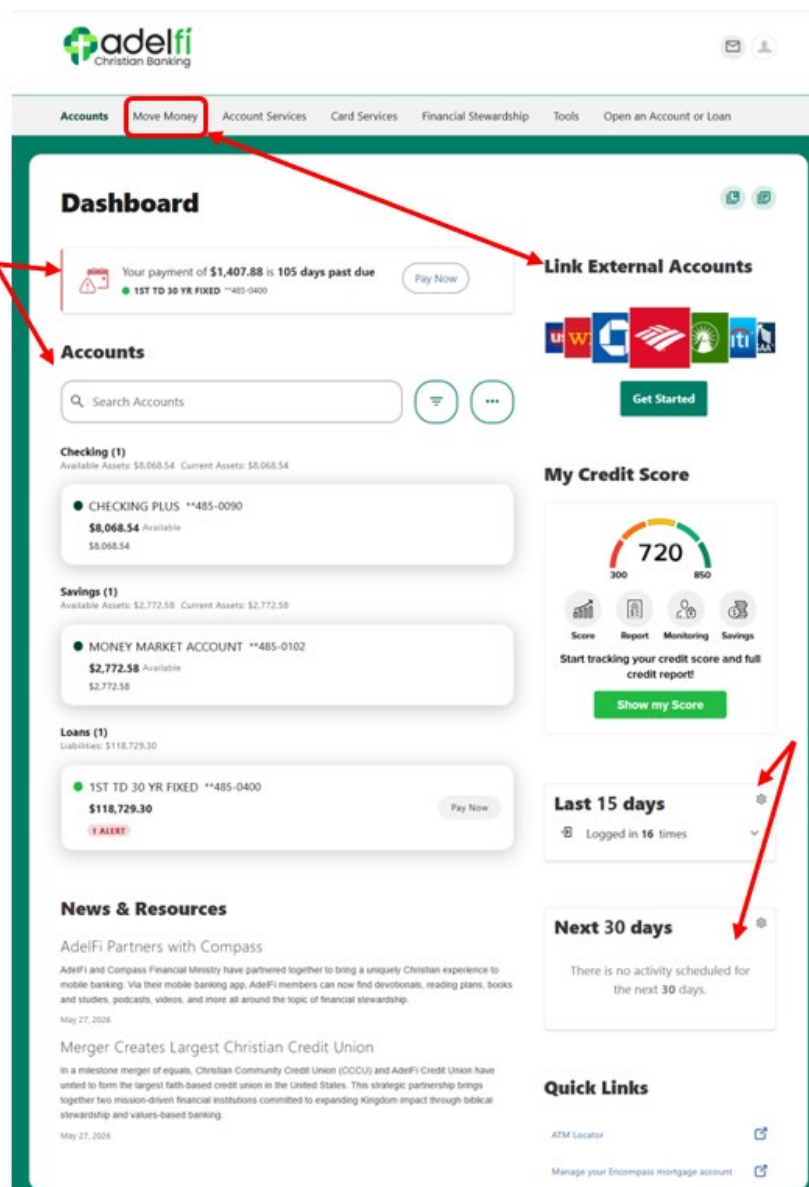
Personalize your Accounts Dashboard by organizing accounts into custom groups. Custom groupings allow you to display related accounts together for quick and easy access.

You can create, edit, or delete custom groups, assign accounts to a group, and reorder both groups and accounts using drag-and-drop.

Create and Manage Account Groups  
Select Tools > Account Display Options.  
Choose Organize Accounts and select the Groups tab.  
Click **New Group**.  
Enter a name for the group and select **Create Group**.  
Select the accounts you want to include in the group.  
Click **Add Account(s)** to assign the selected accounts to the group.

Tip: You can drag and drop groups or accounts to change their order on the Accounts Dashboard.

- 3. Linked External Accounts:** Start linking external accounts that will be used for external transfer or linked to view balances in one location. You can also access by navigating to Move Money > Link an account.
- 4. Activity Modules:** A quick glance at your recent and upcoming activities.

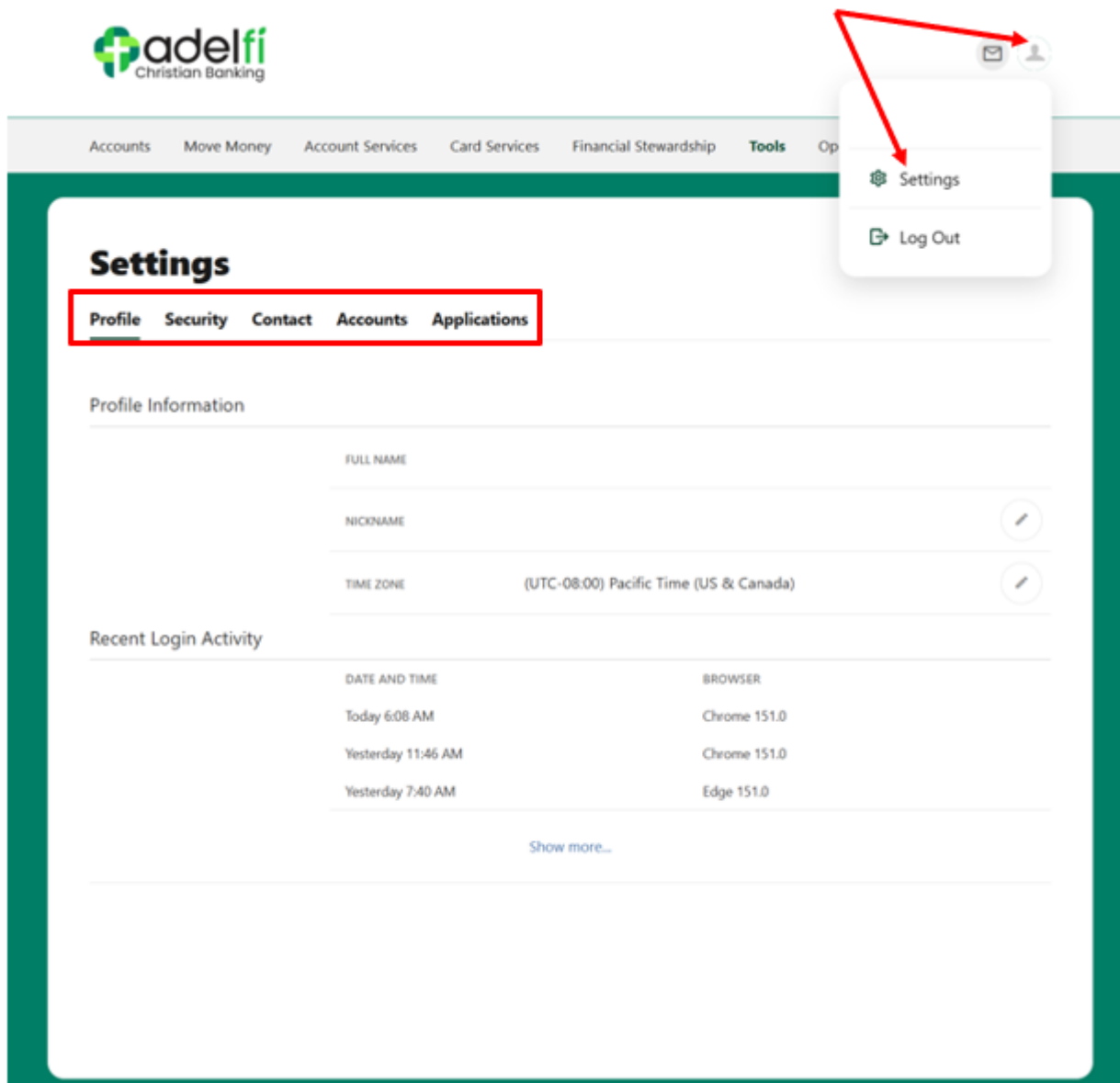




## Managing Your Profile

Settings allows you to view, update and manage settings that are applicable to your account and overall online banking experience. You can navigate to settings by (1) clicking on your profile in the top right corner, then selecting settings.

- **Profile:** Allows you to update profile information, such as Nickname, Time Zone, and view your recent login activity.
- **Security Settings:** Allows you to view and edit security details, such as username, password, two-factor authentication, and maintain your authenticated devices.
- **Contact Information:** Allows you to make modifications to contact info, including Address, Phone Numbers, and Email Addresses. Alerts and Debit Card controls will be linked to your preferred contact method that you provide here. Changes are applied immediately and update your account in real time.
- **Accounts:** Allows you to configure account color and nickname, display order, custom account groups, account tags or hide accounts from display; you can also request access, confirm, or delete external (ACH) accounts as well as manage any linked Member to Member accounts.
- **Applications:** Allows you to view and revoke access to authorized devices on your account.





## Menu Overview

We've organized information into six navigation menu categories at the top of your home page to help you quickly and seamlessly access the features and tools you'll use the most. (Note: Menu names and options subject to change.)

| Category                | What's inside?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Move Money              | <ul style="list-style-type: none"> <li>• <b>Transfers:</b> Perform immediate, recurring or schedule transfers and manage your loans.</li> <li>• <b>Link an Account:</b> Connect external or member-to-member accounts.</li> <li>• <b>Pay Bills &amp; People:</b> Make payments, manage and add payee information, MultiPay, and view payment history or scheduled activity, including Bill Pay.</li> <li>• <b>Send Money with Zelle®:</b> Subscribe and send money instantly.</li> <li>• <b>Send Wire:</b> Send domestic or international wire transfers.</li> <li>• <b>Foreign Currency Wire &amp; Templates:</b> Move money quickly and securely with our Wire Templates and for Foreign Currency Wires</li> <li>• <b>Pay Loan by Debit Card:</b> Make a loan payment with your debit card</li> </ul>                                                                                                                                                                                                                                                  |
| Account Services        | <ul style="list-style-type: none"> <li>• <b>Statements &amp; Documents:</b> Get an overview of documents. Subscribe to and view your monthly eStatements.</li> <li>• <b>Stop Payment:</b> Submit a request to stop a payment on a check.</li> <li>• <b>Reorder Checks:</b> Request a reorder of checks.</li> <li>• <b>Skip-a-Pay:</b> Skip a payment on eligible accounts.</li> <li>• <b>Manage IRA (external):</b> Plan your retirement, manage your account and access planning tools.</li> <li>• <b>Manage Overdraft Protection:</b> Set up overdraft protection for your AdelFi accounts.</li> <li>• <b>Manage Direct Deposit:</b> Link or update your payroll account information for direct deposit.</li> <li>• <b>Courtesy Pay:</b> Overdraft protection for your checking account</li> <li>• <b>Courtesy Pay Opt in/Opt Out:</b> Subscribe to or unsubscribe from courtesy pay</li> </ul>                                                                                                                                                        |
| Card Services           | <ul style="list-style-type: none"> <li>• <b>Card Alerts and Controls:</b> Easily manage your cards, alerts, including usage, travel notifications and status updates without needing to contact us. <ul style="list-style-type: none"> <li>• All eligible debit and credit cards can be managed with lock/unlock and alert settings.</li> <li>• Locking a card blocks new transactions but typically allows recurring or pre-authorized payments and refunds to continue posting.</li> <li>• Unlocking restores normal card use.</li> <li>• For suspected fraud or confirmed card loss, you should contact the institution rather than just locking the card; they can block the card and issue a replacement.</li> <li>• Locked cards will show in your mobile wallet, but authorizations will be declined.</li> </ul> </li> <li>• <b>Credit Card Access:</b> Access and manage your credit cards</li> </ul>                                                                                                                                            |
| Financial Stewardship   | <ul style="list-style-type: none"> <li>• <b>Credit Score:</b> Keep an eye on credit score and credit report changes with credit monitoring.</li> <li>• <b>Spending Trends:</b> View your income and expense thresholds.</li> <li>• <b>Account Rates:</b> View current deposit and loan rates. Subject to change without notice.</li> <li>• <b>Savings Goals:</b> Create, manage, and track your savings goals.</li> <li>• <b>Bible Studies and Resources:</b> Learn what the Bible says about money and possessions.</li> <li>• <b>Financial Stewardship Courses:</b> Learn about your finances with financial education courses.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                             |
| Tools                   | <ul style="list-style-type: none"> <li>• <b>Message Center:</b> Send messages to AdelFi and respond to inquiries using the secure message center.</li> <li>• <b>Alerts:</b> Set up account alerts for various activities, including transfers, deposits, and balance summaries.</li> <li>• <b>Account Display Options:</b> Manage account and linked accounts names, colors, and the order of appearance on your home page.</li> <li>• <b>Profile:</b> Update profile settings, such as your name, photo, and login activity.</li> <li>• <b>Security Settings:</b> Manage account security features, including passwords, two-factor authentication, and registered devices.</li> <li>• <b>Contact Information:</b> View and update your profile contact information, such as address and primary phone number. Please note: this information is used for account, and debit card alerts as well as your authentication when logging in.</li> <li>• <b>ATM &amp; Shared Branch Locations:</b> Locate shared branches and CO-OP ATM locations.</li> </ul> |
| Open An Account or Loan | <ul style="list-style-type: none"> <li>• <b>Open Accounts:</b> Apply for a loan or open an additional deposit account.</li> <li>• <b>Refer Family &amp; Friends:</b> Spread the word about AdelFi Christian Banking and earn.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |



## Frequently Asked Questions (FAQs)

**1. Q: Can I manage my account online?**

**A: Yes. You can manage everything through online and mobile banking, and access 5,000+ shared branches and 30,000+ surcharge-free ATMs nationwide.**

**2. Q: Can I access my accounts with the app?**

**A: Yes. Using your regular Login ID and password, you can access the same accounts you see in online banking from your mobile device or tablet.**

**3. Q: Can I access my account anywhere in the United States?**

**A: Yes, you can! AdelFi has robust online banking and mobile banking tools. Sign-up for online banking or download our mobile apps where you have account access 24/7 anytime, anywhere.**

- AdelFi is also part of the CO-OP Network, which means you have more access to your money than just about any bank, anywhere. The CO-OP Network includes:
  - CO-OP ATM – Nearly 30,000 Surcharge-Free ATMS
  - CO-OP Shared Branch – Over 5,600 Branches Nationwide

[Find a Location Near You ▶](#)

**4. Q: Can I apply for additional accounts within Online banking?**

**A: Yes, you will be able to apply for new accounts within online banking.**

**5. Q: Can I change the order in which the accounts are listed? My credit card is now listed above other loans.**

**A: Yes, within online banking select Tools>Account Display Options>Organize Accounts>Groups. Here you may create custom groups & change the order of your accounts.**

**6. Q: Can I deposit checks with my phone?**

**A: Yes. Mobile check deposit allows you to securely deposit checks through the mobile app.**

**7. Q: Are there any fees associated with electronic check deposits?**

**A: No fees are associated with depositing checks via mobile check deposit.**

**8. Q: Can I receive alerts related to my accounts or activity?**

**A: To set up alerts, select Tools>Alerts>select the alert type and follow the on screen prompts.**

**9. Q: Can I still access my cards online?**

**A: Yes, your debit and/or credit cards are available online. Simply select Card Services from the main menu to access your cards.**