

Home Page

After logging in, you are taken directly to the home page where you can see all your accounts in one place. This page is divided into three convenient sections: Financial Tools, Accounts, and Account Summary.

The screenshot displays the OAS FCU Home Page with a blue navigation bar at the top containing links for Home, Transfers, Payments, Loans, Other Accounts, My Profile, Contact Us, Find Us, Help, and Log Off. The main content area is divided into four sections:

- FINANCIAL TOOLS** (Section 1): Includes links for Net Worth, Budget, Spending, Trends, and Debts. A **Link Account** button is highlighted in the top right corner.
- ACCOUNTS** (Section 2): A grid of account cards. Each card shows the account name, current balance, and account number. Three-dot menus are visible on the right of each card. Accounts include: Savings Account (\$10.00), REWARDS CLUB (\$0.00), Savings Mami & Papi (\$0.37), Cuenta de Cheques (\$5,581.26), Mami & Papi Account (\$2,219.32).
- EXTERNAL ACCOUNTS** (Section 2): A grid of external account cards. Each card shows the account name, current balance, and credit limit. Three-dot menus are visible on the right of each card. Accounts include: Citi Double Cash Card (\$6,085.50), Citi Rewards+ Card (\$7,760.59), Tarjeta Platino (\$0.00), AMAZON PRIME (\$4,557.97), MARRIOTT BONVOY (\$3,646.98), PNC Core (\$3,952.00), and Amex Everyday? Card (-63002) (\$0.00).
- Link Account** (Section 2): A section with a **Link Account** icon and text: "View your balance and history from other banks and credit unions." A **Get Started** button is located to the right.
- ACCOUNT SUMMARY** (Section 3): Features a donut chart showing "Total Debts" of \$432,673, with 55% in blue and 39% in green. To the right, a card for "Mortgage Home" (0XXXX-03) shows a current balance of \$239,179.97. A **View Transactions** button is highlighted below the account card. Navigation arrows for "Previous" and "Next" are at the bottom.

Click the button to link your accounts, investments, and other assets from other financial institutions, to have them displayed on the Home Page.

Click the three dots to find more quick action options.

Click View Transactions to get account details

1 Financial Tools

The first section is part of our Primary Financial Management (PFM) tool designed to help you get better insights into your finances. Here are six features within this great tool:

- **Spending:** See your spending habits in a visual pie chart representation.
- **Budget:** Track your monthly finances by adding targets to help you manage your expenses.
- **Trends:** Track your habits even further to see how you spend your money over time.
- **Cash Flow:** See all your income and expenses on a given day, including future predictions. Know ahead of time if you'll be able to afford a 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.

2 Accounts

Provides an overview of your accounts, loans, and credit cards from OAS FCU, as well as those you have at other financial institutions, when linked. Simply click the "Link Account" button that appears in the top right section of the page, and you will have a complete picture of your finances.

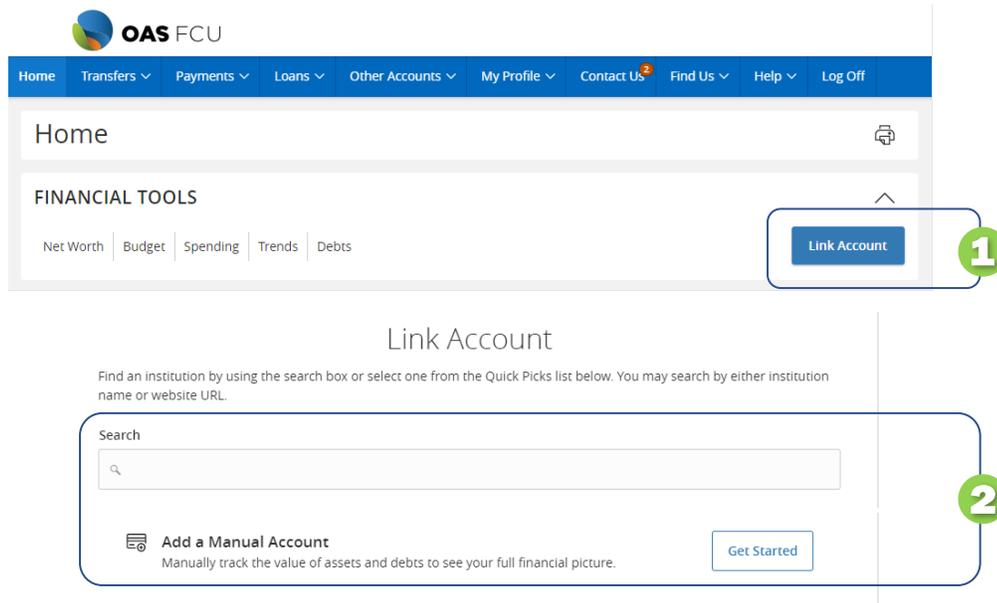
3 Account Summary

Quickly assess how much money is in all your accounts from OAS FCU and your linked accounts at other financial institutions:

- **Total Assets.** Gives you the total amount of money in your accounts and breaks down those funds into percentages.
- Each colored piece represents one of your accounts and displays its percentage of total funds as well as the balance.
- The "View Transactions" link gives you more information.

Link Account Button

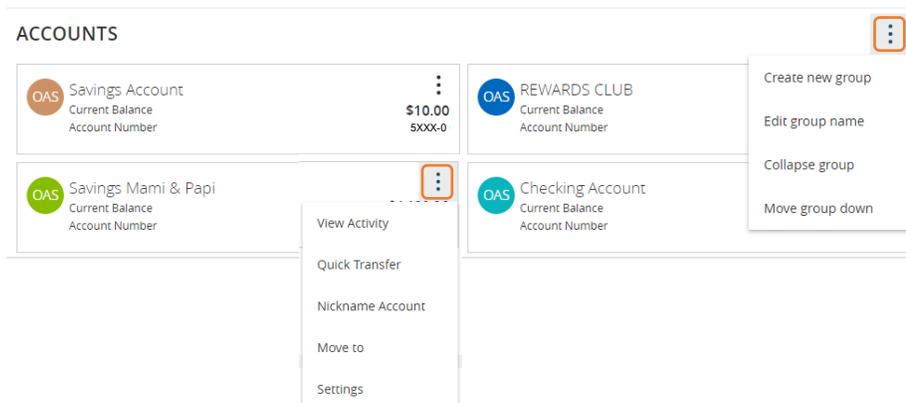
The tools within PFM help you calculate your net worth, set budgets, view your spending habits and trends, and set up a debt payment plan. Before you can start taking advantage of this tools and to set up your financial goals, you will need to link the accounts from other institutions.



- 1 Click the **Link Account** button from your home page.
- 2 Locate your financial institution using the list or the search bar. To enter it manually, click the **Get Started** button.
- 3 Enter your user ID and password for each account.
- 4 Click the **Continue** button to finish linking an account.

Three-Dots Menu

The  icon gives you additional options to perform quick actions on the most used tools without having to navigate through different pages.



a. View Activity. Access the Account Details page to review the activity on a specific account.

The screenshot shows the 'Checking Account' activity page. At the top right, the account number '5XXX-71' and current balance '\$5,581.26' are displayed. Below this, a toolbar contains icons for search, filter, currency, download, and a menu. A transaction for 'PayPal Transfer' on 'MAY 24 2021' for '\$(3.65)' is highlighted. A callout box shows the transaction details, including the category 'Transfer', online description 'PayPal Transfer', statement description 'PRE-AUTHORIZED DEBIT PAYPAL/INST XFER', date '5/24/2021', and type 'Debit'. A dropdown menu for the transaction offers options: 'Toggle Details', 'Print', 'Change Category', and 'Split transaction'.

More visible location for the Account Number (and Suffix) and Current Balances.

More icons for a shortcut to perform actions.

Additional quick actions.

Detailed information about a transaction.

b. Quick Transfer. A simple and fast way to make transactions within your OAS FCU accounts.

Quick Transfer

From Account
Checking Account

To Account
[Empty]

Amount
\$ 0.00

Transfer Date
05/25/2021

Advanced Options Transfer Funds

c. Nickname Account. Label each of your accounts to differentiate your accounts and to keep your finances organized.

Account Nickname

Account Number
XXXX-03

Current Balance
\$167,490.06

Account Number
XXXX-03

Account Nickname
Mortgage Rental

Cancel Save

d. Move to. Organize your account by categories. Simply create a group and drag the account that belongs to it.

Move to

Move "**Checking Account**" to another group.

Select Group

▼

- [Create New Group](#)
- Loans
- External Accounts

Contact Us Tab - Message Center

Communicate directly with a member service representative from a specific department, create new conversations to include confidential personal information relating to your accounts or to attach a file, find replies, old messages, and any security alert you had set up.

The screenshot shows the OAS FCU Message Center interface. At the top is a navigation bar with links for Home, Transfers, Payments, Loans, Other Accounts, My Profile, Contact Us (highlighted with a red circle and a callout), Find Us, Help, and Log Off. Below the navigation bar is the Message Center header. On the left is a list of messages, with one message selected and highlighted in blue. A callout points to this message, stating: "Select the message you want to read. It will be displayed on the left side of the screen." On the right is the content of the selected message, titled "AN ACTION MAY BE NEEDED: MOBILE APP UPDATES". A callout points to a blue circular icon with a pencil, stating: "Create a new message." Below the message content is a checkbox labeled "This message should never expire".

1 Messages automatically delete after six months. Check the box next to “This message should never expire” to prevent a message from being erased.

2 Delete an opened message by clicking the  icon or reply by clicking the  icon.

Transfers Tab

You have the option to initiate multiple transfer options directly from your Online and Mobile Banking.

Within my Accounts

Use this tool to make a one-time or recurring transfer between your accounts or make a payment to a loan you have with OAS FCU.

The screenshot displays the OAS FCU Funds Transfer interface. At the top, there is a navigation bar with the OAS FCU logo and menu items: Home, Transfers, Payments, Loans, Other Accounts, My Profile, Contact Us, Find Us, Help, and Log Off. Below the navigation bar, the page title is "Funds Transfer".

The interface is divided into two main sections. The top section is for a one-time transfer, and the bottom section is for a recurring transfer.

One-Time Transfer Section:

- From Account:** A dropdown menu.
- To Account:** A dropdown menu.
- Amount:** A text input field with a dollar sign (\$) and a value of 0.00.
- Frequency:** A dropdown menu set to "One time transfer".
- Transfer Date:** A date input field with a calendar icon, showing "05/25/2021".
- Memo (optional):** A text input field.
- Transfer Funds:** A blue button.

Recurring Transfer Section:

- Frequency:** A dropdown menu set to "Weekly".
- Day of the week:** A dropdown menu set to "Monday".
- Start Date:** A date input field with a calendar icon, showing "05/25/2021".
- Repeat Duration:** Two radio button options: "Forever (Until I Cancel)" (selected) and "Until Date (Set An End Date)".
- Memo (optional):** A text input field.
- Transfer Funds:** A blue button.

For a **One-Time** Transfer, enter the date to process the transaction.

- To set up **Recurring** Transfers,
- Use the drop-down to select a frequency.
 - Enter a start date for this transaction using the calendar features.
 - Decide if the transfer will repeat indefinitely or have an end date.

To an OAS FCU Member

Use this tool to send money to anyone that has an account at OAS FCU. You can choose a single time transfer or link an account for future deposits.

The screenshot shows the OAS FCU website's 'Member to Member Transfer' page. At the top is a blue navigation bar with the OAS FCU logo and menu items: Home, Transfers, Payments, Loans, Other Accounts, My Profile, Contact Us, Find Us, Help, and Log Off. Below the navigation bar, the page title is 'Member to Member Transfer'. The main content area contains instructions: 'To make a one-time transfer to another Credit Union account, choose "Single Transfer".' and 'For recurring transfers to another Credit Union account, choose "Link Account".' A note states: 'Neither you nor the receiver will have any other access to each other's accounts; the Link is provided simply as a useful tool for future transfers. You can also make Single Transfers to a members' account using the P2P option under the "Payments" tab.' At the bottom right of the content area are two buttons: 'SINGLE TRANSFER' and 'LINK ACCOUNT'.

a. Single Transfers. If you only need to send money to someone once, you can make a single transfer using that member's account number and the first three letters of the last name.

The screenshot shows the OAS FCU 'Transfer Funds to Another Member' form. The page title is 'Transfer Funds to Another Member'. Below the title, it says: 'You can make a one-time transfer to another Credit Union account by filling out this Form. Please, do not use special characters.' The form is divided into two main sections: 'Enter Your Account Information' and 'Enter the receiving member's account information'. In the 'Enter Your Account Information' section, there is a dropdown menu for 'From Account', a text input for 'Amount' (with a value of 0.00), and a text input for 'Description'. In the 'Enter the receiving member's account information' section, there is a text input for 'To Account Number', a dropdown menu for 'To Account Type', and a text input for 'The first three letters of the last name'. A note below the last name input reads: 'Note: Please keep in mind the following information when entering the first three letters of the member's last name: Skip any special character. If the last name has a special character such as a hyphen or apostrophe, skip it. Only enter the first three letters (e.g., O'Brian - enter OBR). Delete the spaces. If the last name has many words shorter than 3 letters, delete the space until completing 3 letters (e.g., De la Fuente - enter DEL)'. At the bottom right of the form are two buttons: 'BACK' and 'SUBMIT'.

b. Link Account - For Future Transfers. Instead of typing in the information of another member every time you want to send money, you can opt to link their account for future deposits.

The screenshot shows the OAS FCU 'Link an Account' form. The page title is 'Link an Account'. At the top right of the page, it says 'Good Afternoon, PATRICIA MERCADO'. The navigation bar is the same as in the previous screenshot. Below the navigation bar, the page title is 'Link an Account'. Below the title, it says: 'After clicking "Submit", this account will appear in your list of accounts allowed to receive deposits. To schedule its recurrent transfer, go to the "Transfers" tab, select "Within my Accounts" and complete the information.' The form is divided into two main sections: 'Enter Your Account Information' and 'To Account Type'. In the 'Enter Your Account Information' section, there is a text input for 'To Account Number' and a text input for 'The first three letters of the last name'. In the 'To Account Type' section, there is a dropdown menu for 'To Account Type'. A note below the last name input reads: 'Note: Please keep in mind the following information when entering the first three letters of the member's last name: Skip any special character. If the last name has a special character such as a hyphen or apostrophe, skip it. Only enter the first three letters (e.g., O'Brian - enter OBR). Delete the spaces. If the last name has many words shorter than 3 letters, delete the space until completing 3 letters (e.g., De la Fuente - enter DEL)'. At the bottom right of the form are two buttons: 'BACK' and 'SUBMIT'.

Add an External Account

You may add your accounts at other financial institutions to OAS FCU Online and Mobile Banking to transfer money between institutions without a fee. When you add another account, you will be asked to verify your ownership of that account by confirming two small deposits we'll make into the external account.

OAS FCU Good Afternoon, PATRICIA MERCADO

Home Transfers Payments Loans Other Accounts My Profile Contact Us Find Us Help Log Off

ADD AN EXTERNAL ACCOUNT

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- Step 1: Add Your Account
- Step 2: Verify Your Account

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.

YOUR BANK

MEMO

⑆ 234567890 ⑆ 12345678901⑆ 160

Routing Number Account Number

Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Account Number:

Account Type:

Routing Number:

Step 2: Verify Your Account

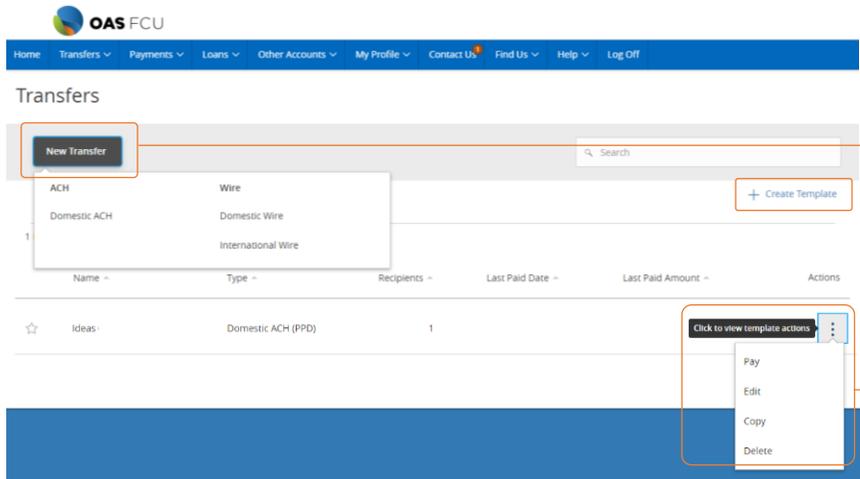
Once you receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account.

[Continue](#)

Verify an External Account. As soon as we make two small deposits of less than a dollar into your external account, you will be asked to verify those amounts. Once they are confirmed, you can begin transferring money to and from that external account.

International and Domestic Wires, and Domestic ACHs

Select the type of transfer you want to use. Based on your selection, you will access the form you'll need to fill out.



The screenshot shows the OAS FCU website's 'Transfers' page. At the top, there is a navigation bar with links for Home, Transfers, Payments, Loans, Other Accounts, My Profile, Contact Us, Find Us, Help, and Log Off. Below the navigation bar, the 'Transfers' section is displayed. A 'New Transfer' button is highlighted with a red box. A dropdown menu is open, showing options for ACH (Domestic ACH), Wire (Domestic Wire, International Wire), and a '+ Create Template' button. Below the dropdown, there is a table with columns for Name, Type, Recipients, Last Paid Date, Last Paid Amount, and Actions. A row is visible with 'Ideas' as the Name and 'Domestic ACH (PPD)' as the Type. A red box highlights the 'Actions' column for this row, which contains a three-dot menu. A tooltip is shown over the three-dot menu with options: Pay, Edit, Copy, and Delete.

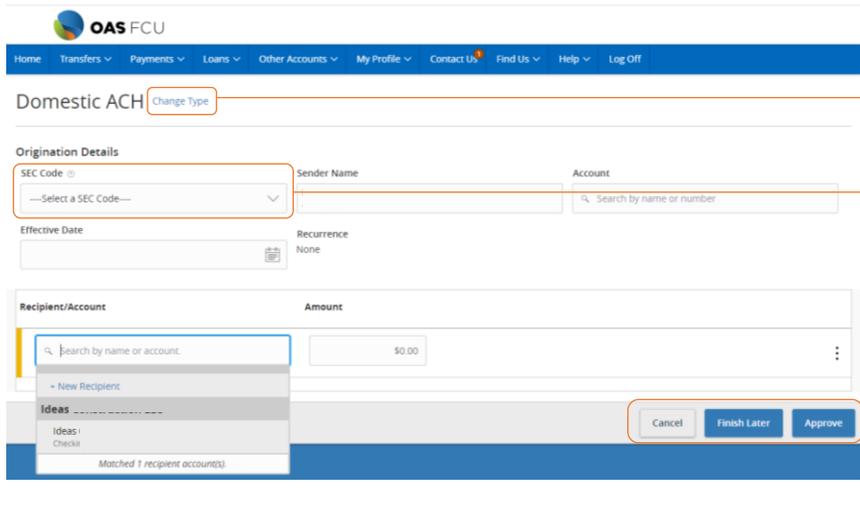
Click New Transfer to select the type of transfer you want to make.

If you have created a template, it will be displayed here. Click the three dots and select an option: Pay to submit a transfer, Edit to modify the template or Copy to duplicate.

Domestic ACH

To request a Domestic ACH, you have the options to complete the form with the recipient's information for a single transfer or to save it as a template for future use. The saved templates will be displayed in the Recipient/Account field.

Note: The information that appears in the Sender Name field is the member's name or the list of authorized persons (in the case of a business account.) The **numbers** shown below the name are for **internal reference only** and **will not be transmitted** to the financial institution receiving the ACH.



The screenshot shows the OAS FCU website's 'Domestic ACH' form. At the top, there is a navigation bar with links for Home, Transfers, Payments, Loans, Other Accounts, My Profile, Contact Us, Find Us, Help, and Log Off. Below the navigation bar, the 'Domestic ACH' section is displayed. A 'Change Type' button is highlighted with a red box. The form is divided into two main sections: 'Origination Details' and 'Recipient/Account'. The 'Origination Details' section includes fields for SEC Code (a dropdown menu with '---Select a SEC Code---'), Sender Name, Account (a search field with 'Search by name or number'), Effective Date, and Recurrence (set to 'None'). The 'Recipient/Account' section includes a search field with 'Search by name or account', an Amount field (set to '\$0.00'), and a '+ New Recipient' button. A dropdown menu is open below the search field, showing options for 'Ideas' and 'Checks'. A red box highlights the 'Approve' button at the bottom right of the form, along with 'Cancel' and 'Finish Later' buttons.

Click Change Type to select another transfer method.

From the drop down, select either PPD-Pay (for payments to a person), CCD-Pay (for payments to a company), or WEB-Transfer (for transfers to a personal account).

Click Approve to submit your request or Finish Later to save a draft and approve it later under the Manage Online Activity section.

+New Recipient link for a Domestic ACH

Complete the form based on the information provided by the ACH's recipient. Please note that the fields marked with an * are mandatory.

RECIPIENT DETAILS

Template Name * Send email notifications for template payments

Email Address

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - New	ACH Only		N/A

Account Type * Beneficiary Account or IBAN or CLABE *

Checking

ACH Routing Number *

Recipient Details

ACH Beneficiary Name Tax ID (optional)

Country Address 1 Address 2

United States

City State ZIP

Select State

Assign a name to the template and include the email address of the recipient. Check the box if you want to send a notification to the recipient.

Select the account you want to use to debit the transfer and enter the recipient's account.

Click if the information is correct or to start over.

Enter the information of the ACH's recipient. The Tax ID and the recipient's address fields are not required.

Click Save Recipient to create a template for future wires or Use Without Save to submit your request.

b. Domestic Wire

This tool allows you to send a Domestic Wire of maximum \$100,000. If your transfer is over this amount, please email oasfcu_wires@oasfcu.org to request an electronic form.

For your convenience, when completing the form with the recipient's information, you have the option to save the form to create a template for future uses. The saved templates will be displayed in the Recipient/Account field.

Note: The information that appears in the Sender Name field is the member's name or the list of authorized persons (in the case of a business account). The **numbers** shown below the name are for **internal reference only** and **will not be transmitted** to the financial institution receiving the wire.

The screenshot shows the OAS FCU Domestic Wire form. The form is titled "Domestic Wire" and includes a "Change Type" link. The "Origination Details" section contains fields for "Sender Name", "Account" (with a search box), "Process Date", and "Recurrence" (set to "None"). The "Recipient/Account" section has a search box and a dropdown menu showing "+ New Recipient" and "No matches found". The "Amount" field is set to "\$0.00". The "OPTIONAL WIRE INFORMATION" section is expanded, showing "Message to Beneficiary" and "Description" fields. At the bottom, there are "Cancel", "Finish Later", and "Approve" buttons.

Click Change Type to change the transfer method.

Select the recipient from the saved templates list or click the +New Recipient link to complete the form.

Click the arrow to expand a section to include a message to the recipient or a description for the Wire.

Click Approve to submit your request or Finish Later to save a draft and approve it later under the Manage Online Activity section.

+New Recipient Link for a Domestic Wire

Complete the form based on the information provided by the wire's recipient. Please note that the fields marked with an * are mandatory.

RECIPIENT DETAILS

Template Name * ⚠ Email Address Send email notifications for template payments

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - New	Wire Only		N/A

Beneficiary Account or IBAN or CLABE *

Beneficiary Financial Institution ⓘ

Name * Country * FI ABA Number *

Address 1 * Address 2 City *

State * Postal Code *

Intermediary FI ⓘ

Name Country Wire Routing Number

Address 1 Address 2 City

State Postal Code

Recipient Details

Wire Beneficiary Name * ⓘ

Country Address 1 * Address 2

City State ZIP

Assign a name to the template and include the email address of the recipient. Check the box if you want to send a notification to the recipient.

Enter the recipient's **account number**; IBAN/CLABE are only required for International wires.

If there is an Intermediary Financial Institution involved in the transfer, enter the information.

Click if the information is correct or to start over.

Enter the information regarding the Wire's recipient. The Tax ID and the recipient's address fields are not required.

Click Save Recipient to create a template for future wires, or Use Without Save to submit your request.

c. International Wire

This tool allows you to send an International Wire of maximum \$100,000. If your transfer is over this amount, please email oasfcu_wires@oasfcu.org to request an electronic form.

For your convenience, when completing the form with the recipient's information, you have the option to save the form to create a template for future uses.

Note: The information that appears in the Sender Name field is the member's name or the list of authorized persons (in the case of a business account). The **numbers** shown below the name are for **internal reference only** and **will not be transmitted** to the financial institution receiving the wire.

The screenshot shows the OAS FCU International Wire form. At the top is the OAS FCU logo and a navigation menu with links: Home, Transfers, Payments, Loans, Other Accounts, My Profile, Contact Us, Find Us, Help, and Log Off. The main heading is "International Wire" with a "Change Type" button next to it. Below this is the "Origination Details" section, which includes fields for Sender Name, Account (with a search box "Search by name or number"), Process Date, and Recurrence (set to "None"). The "Recipient/Account" section features a search box "Search by name or account" and a "+ New Recipient" link. Below the search box, it says "No matches found." The "Currency" is set to "USD - U.S. Dollar" and the "Amount" is "\$0.00". The "OPTIONAL WIRE INFORMATION" section has a "Message to Beneficiary" field and a "Description" field. At the bottom right, there are three buttons: "Cancel", "Finish Later", and "Approve".

Click Change Type to change the transfer method.

Select the recipient from the saved templates list or click the +New Recipient link to complete the form.

Click the arrow to display a section where you can include a message to the recipient or a description for the wire.

Click Approve to submit your request or Finish Later to save a draft ad approve it later under the Manage Online Activity section

+New Recipient Link for an International Wire

Complete the form based on the information provided by the wire's recipient. Please note that the fields marked with an * are mandatory.

RECIPIENT DETAILS

Template Name * Send email notifications for template payments

Accounts (1)

Account	Payment Type	Financial Institution (FI)	Routing Number
Checking - New	Wire Only		N/A

International Account Type

Account and SWIFT/BIC

Beneficiary Account or IBAN or CLABE *

Beneficiary Financial Institution

Name * Country * SWIFT/BIC *

Address 1 * Address 2 * Address 3

Intermediary FI

Name Country Wire Routing Number

Address 1 Address 2 City

State Postal Code

Recipient Details

Wire Beneficiary Name *

Country Address 1 * Address 2

City * State * ZIP *

Assign a name to the template and include the email address of the recipient. Check the box if you want to send a notification to the recipient.

Enter either the account number, the IBAN (For Europe, Brazil, Dominican Republic, Guatemala, or Costa Rica), or the CLABE (For Mexico).

Enter the information of the financial institution where the wire is being sent.

If there is an Intermediary Financial Institution involved in the transfer, enter the information.

Click if the information is correct or to start over.

Enter the information of the wire's recipient.

Click Save Recipient to create a template for future wires or Use Without Save to submit your request.

Activity Center

All transactions initiated through your Online and Mobile Banking appear in the Activity Center, including single and recurring transfers, Wire and ACH transfers, (except International ACHs), deposited checks and stop payments. Also, any Domestic ACH or Wire drafted (Saved for Later button) can be approved here.

Click the tab of the transaction you want to manage.

Click an icon to perform a quicker action.

Double click the transaction to find more details.

a. Using Filters. The Activity Center can be customized using various filters by clicking the  icon. You can also choose up to six columns to display, so you can swiftly find what you're looking for each time.

b. Editing Transactions. The Activity Center only shows pending transactions initiated within Online Banking not yet posted to your account. You may edit a member-to-member transfer, an International and Domestic Wire, a Domestic ACH, or an External Transfer only. The edit feature is not available for Loan payments or International ACH.

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

c. Cancelling 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.

1. Browse through your pending transaction and check the box for each transaction you want to cancel. Alternatively, check the box between Amount and Actions 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 Digital Activity Center page.