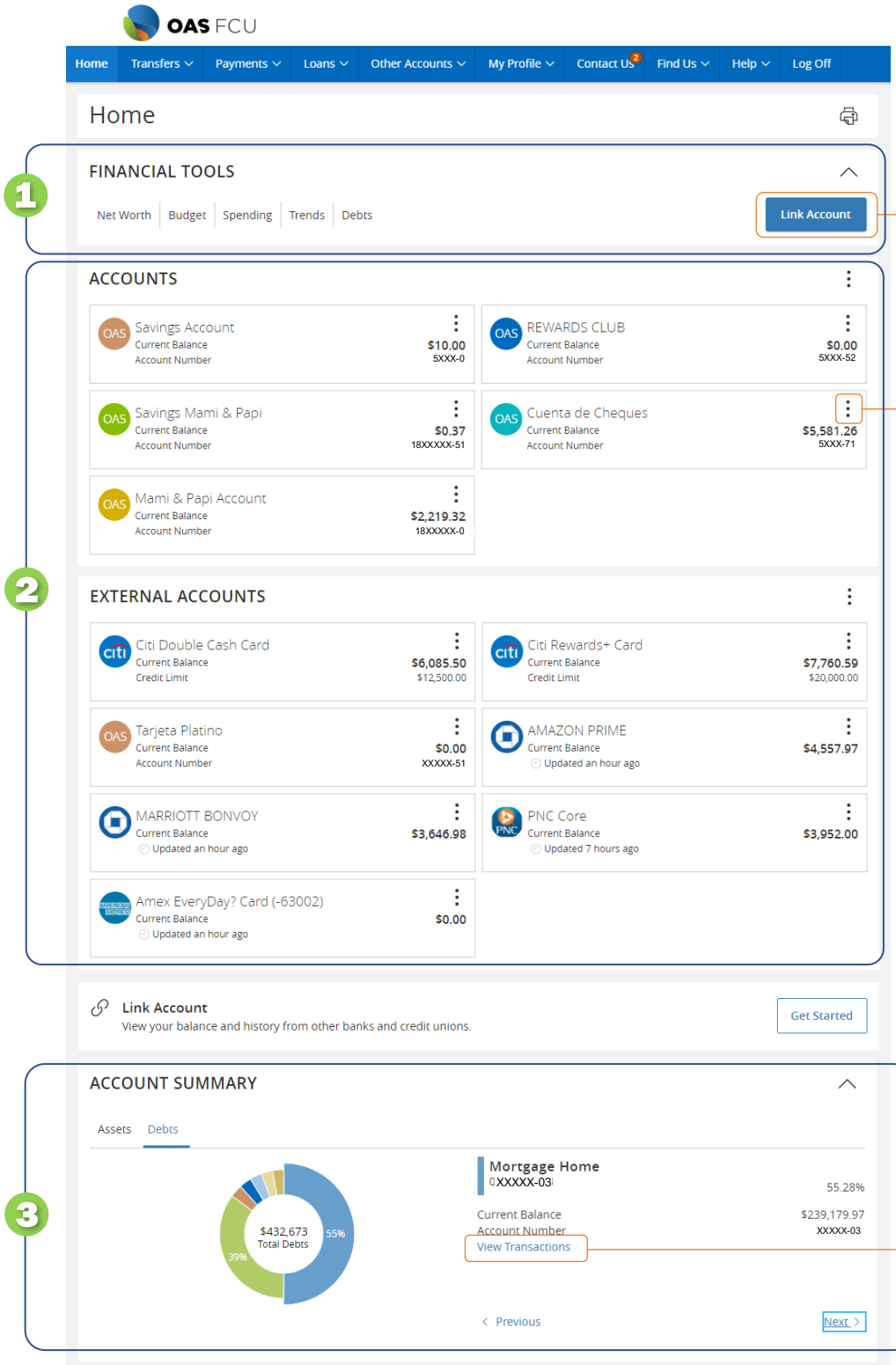
Home Page

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.



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 pictures of your finances.

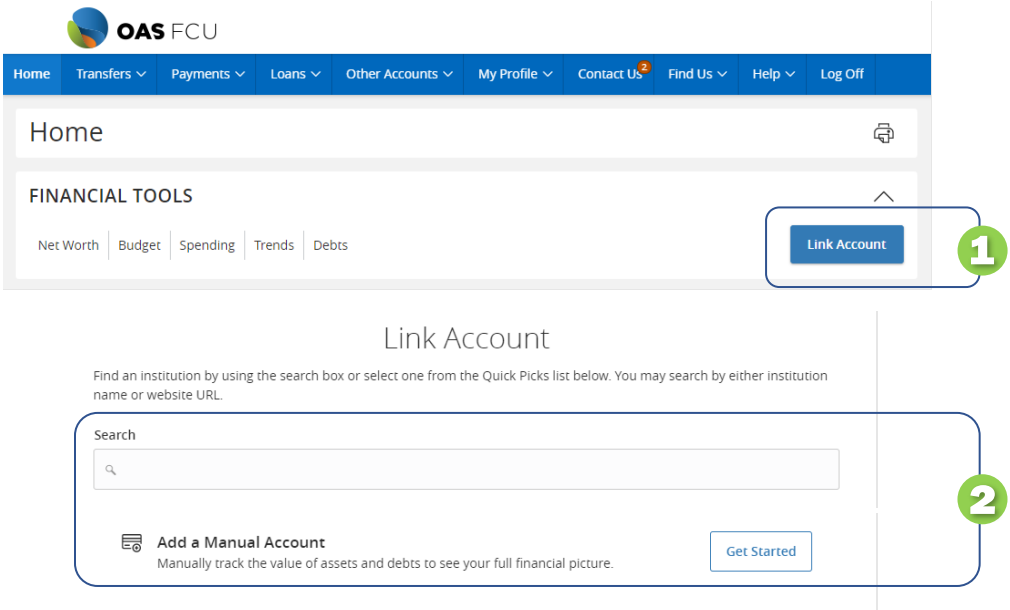
3 Account Summary

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

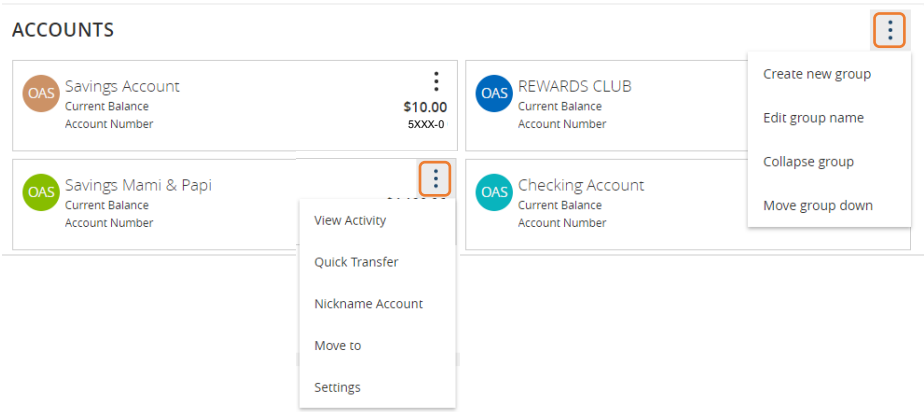
The tools within PFM help you calculate your net worth, set budgets, view your spending habits and trends, and set up a debt payment plan. Before you can start taking advantage of this tools and to set up your financial goals, you will need to link the accounts from other institutions.



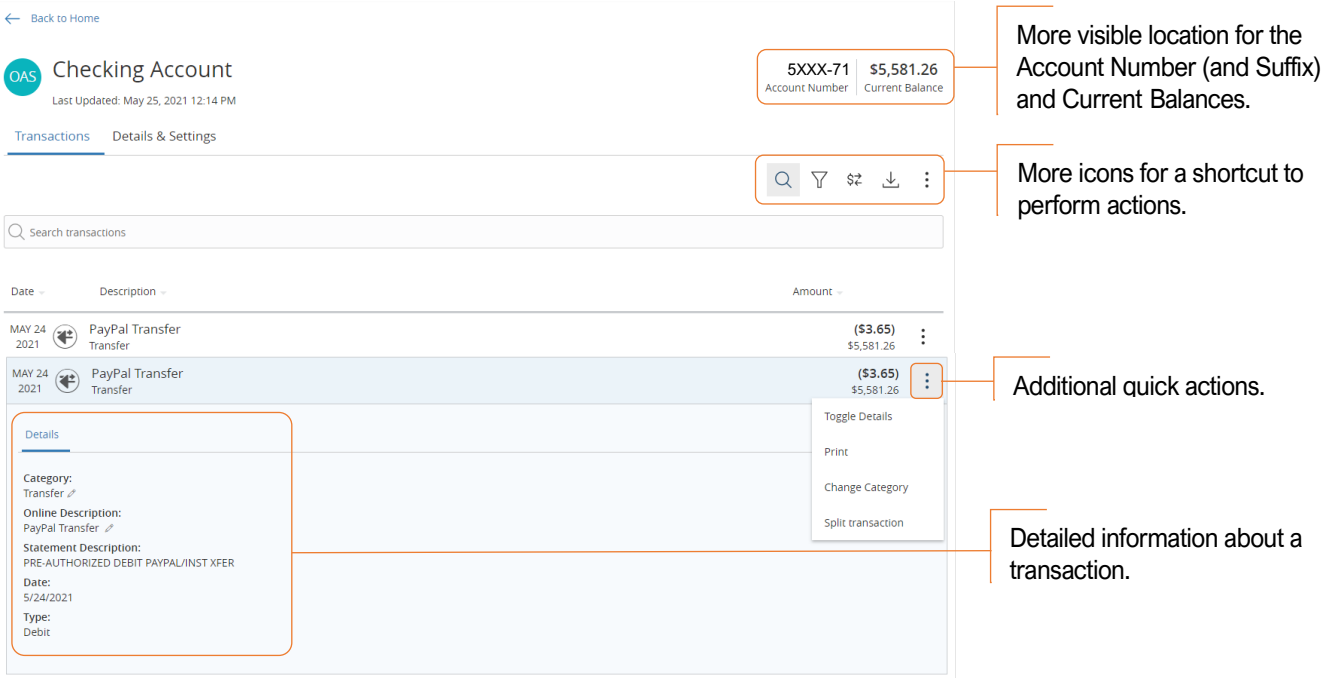
1. Click the **Link Account** button from your home page.
2. Locate your financial institution using the list or the search bar. To enter it manually, click the Get Started button.
3. Enter your user ID and password for each account.
4. Click the **Continue** button to finish linking an account.

Three-Dots Menu

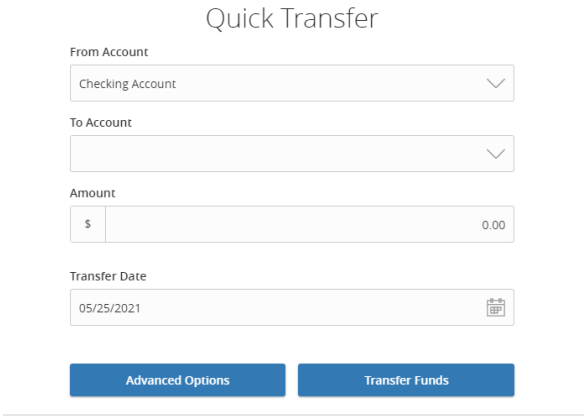
The ⋮ icon gives you additional options to perform quick actions on the most used tools without having to navigate through different pages.



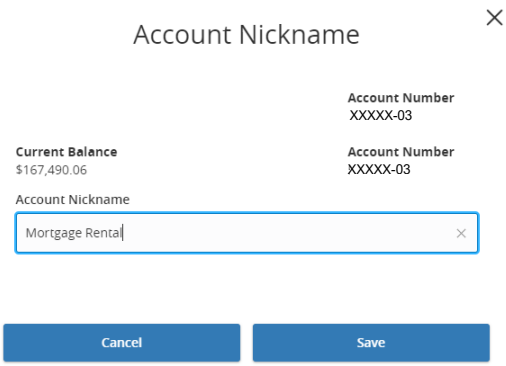
a. View Activity. Access the Account Details page to review the activity on a specific account.



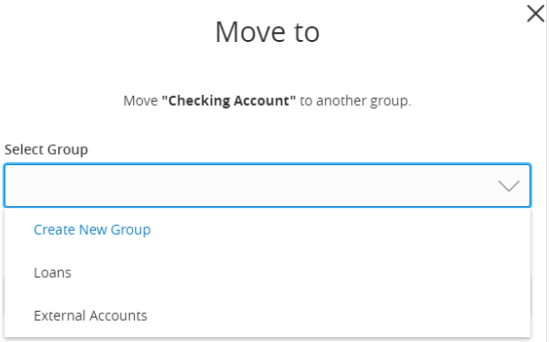
b. Quick Transfer. A simple and fast way to make transactions within your OAS FCU accounts.



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

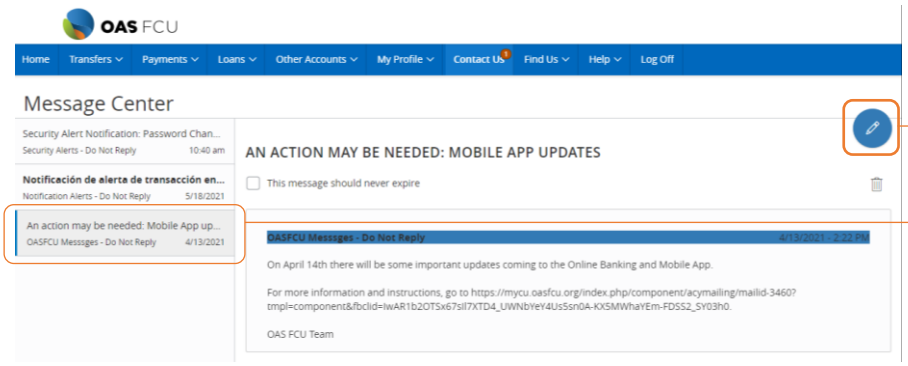


d. Move to. Organize your account by categories. Simply create a group and drag the account that belongs to it.



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.



Create a new message.

Select the message you want to read. It will be displayed on the left side of the screen.

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

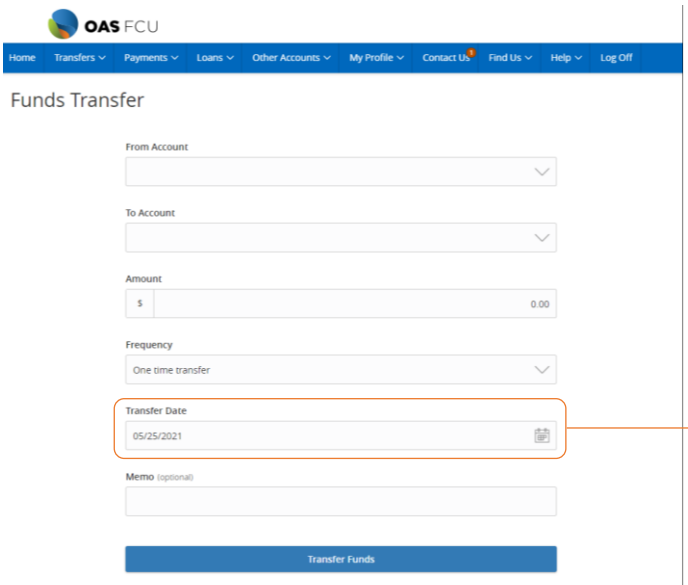
2. Delete an opened message by clicking the icon or reply by clicking the icon.

Transfers Tab

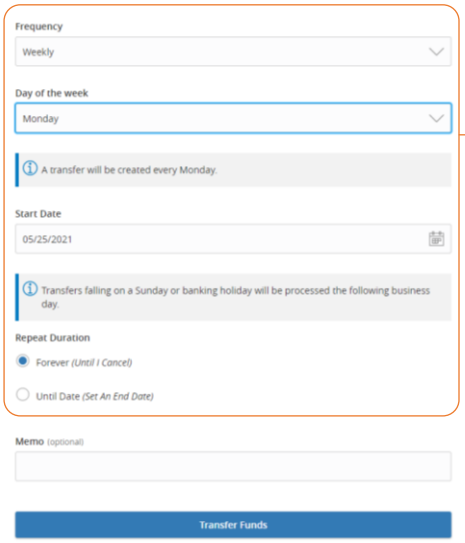
You have the option to initiate multiple transfer options directly from your Online and Mobile Banking.

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.



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

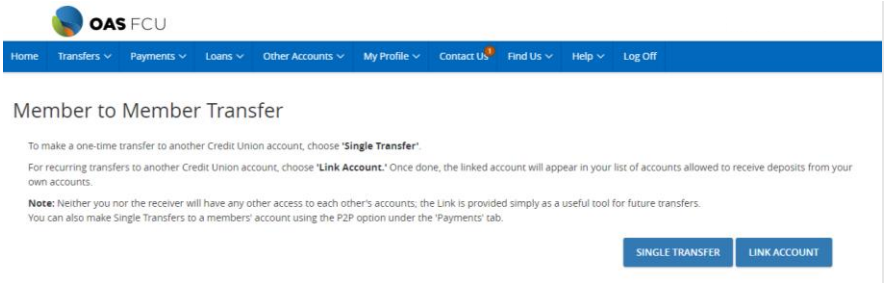


To set up **Recurring** Transfers,

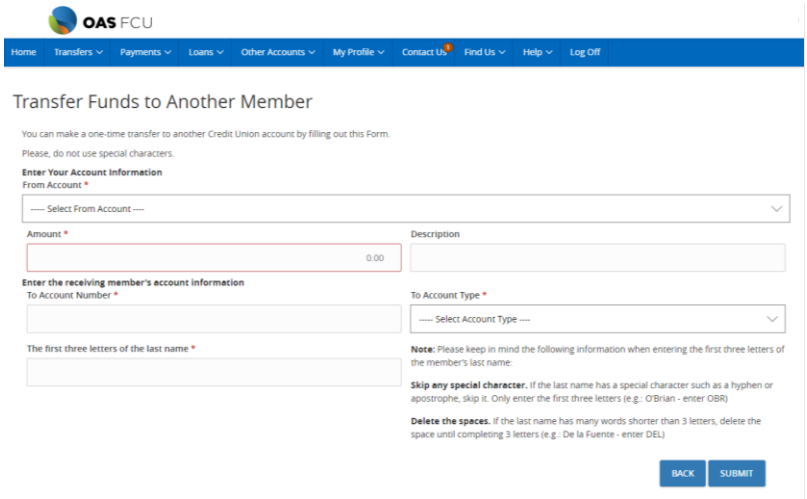
a. Use the drop-down to select a frequency.
b. Enter a start date for this transaction using the calendar features.
c. Decide if the transfer will repeat indefinitely or have an end date.

To an OAS FCU Member

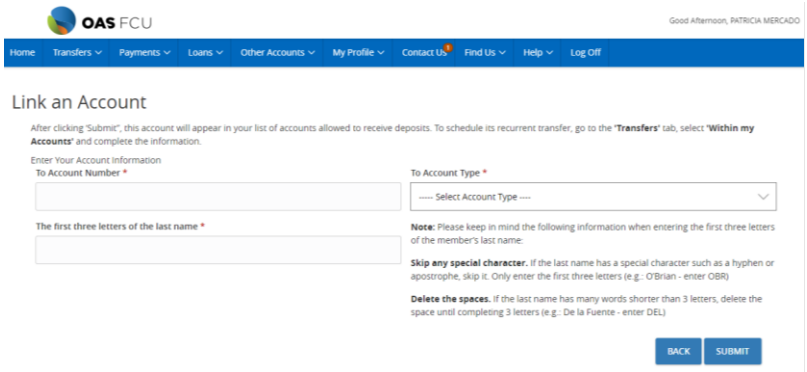
Use this tool to send money to anyone that has an account at OAS FCU. You can choose a single time transfer or link an account for future deposits.



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.

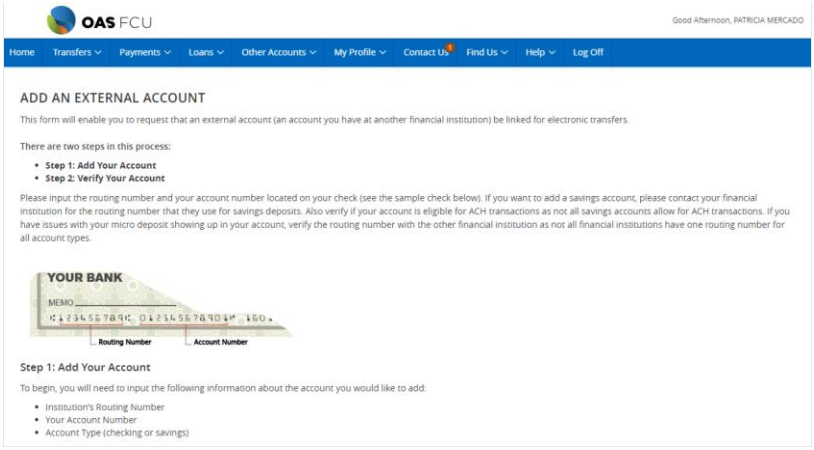


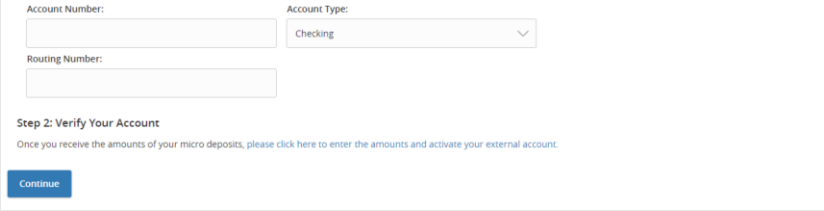
b. Link Account - For Future Transfers. Instead of typing in the information of another member every time you want to send money, you can opt to link their account for future deposits.



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.

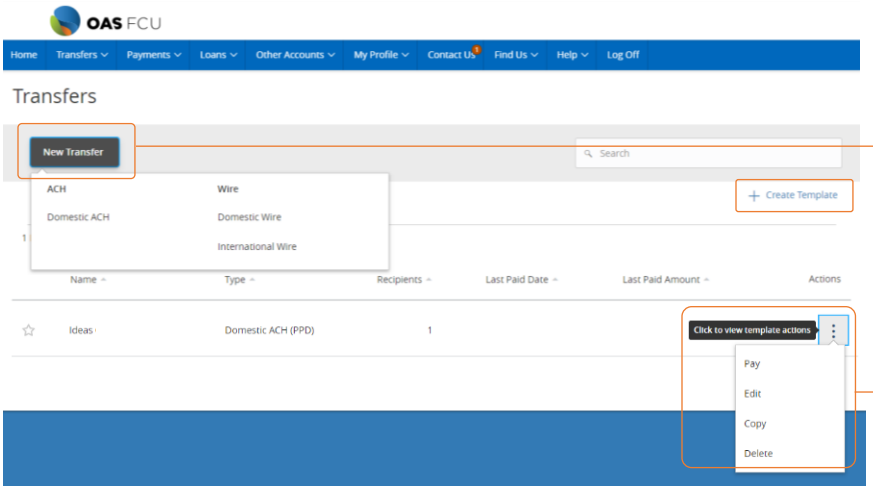




Verify an External Account. As soon as we make two small deposits of less than a dollar into your external account, you will be asked to verify those amounts. Once they are confirmed, you can begin transferring money to and from that external account.

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.



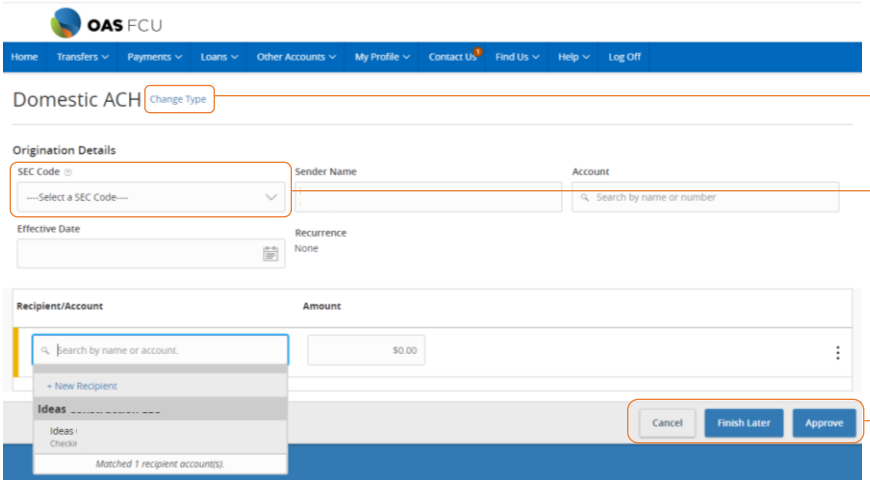
Click New Transfer to select the type of transfer you want to make.

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.



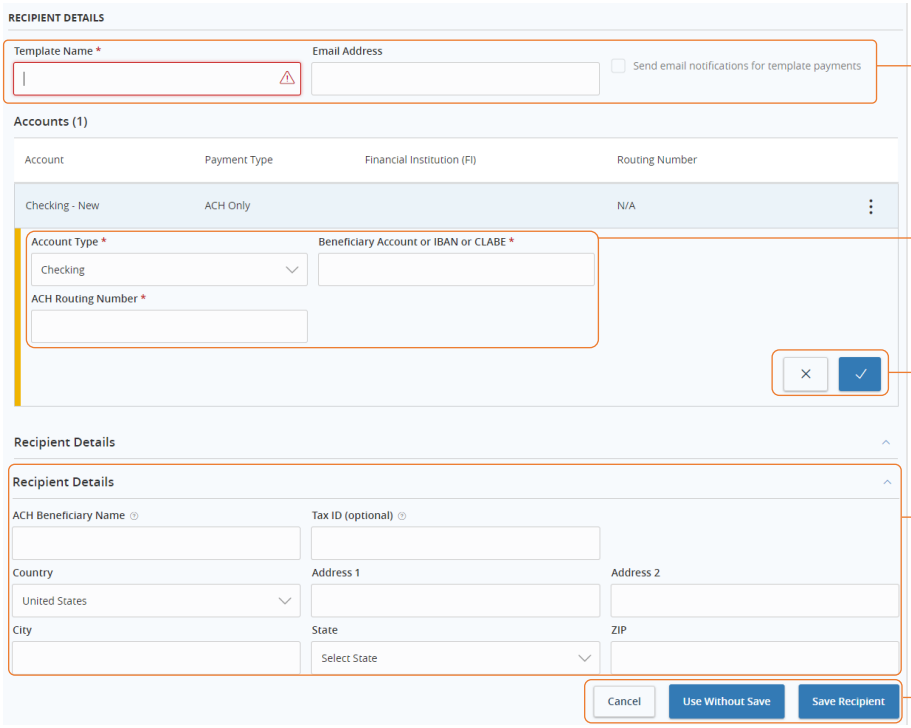
Click Change Type to select another transfer method.

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 ad 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.



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.

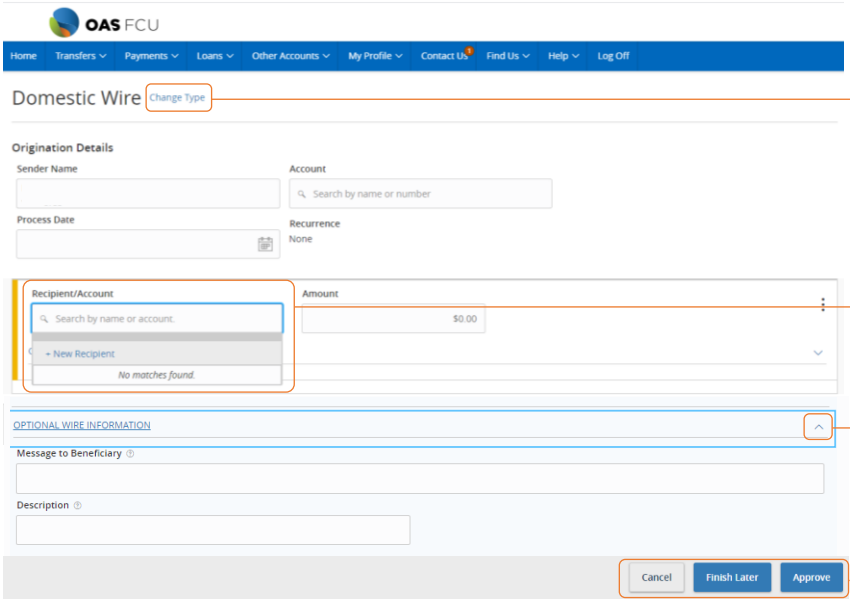
Click Save Recipient to create a template for future wires or Use Without Save to submit your request.

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.



Click Change Type to change the transfer method.

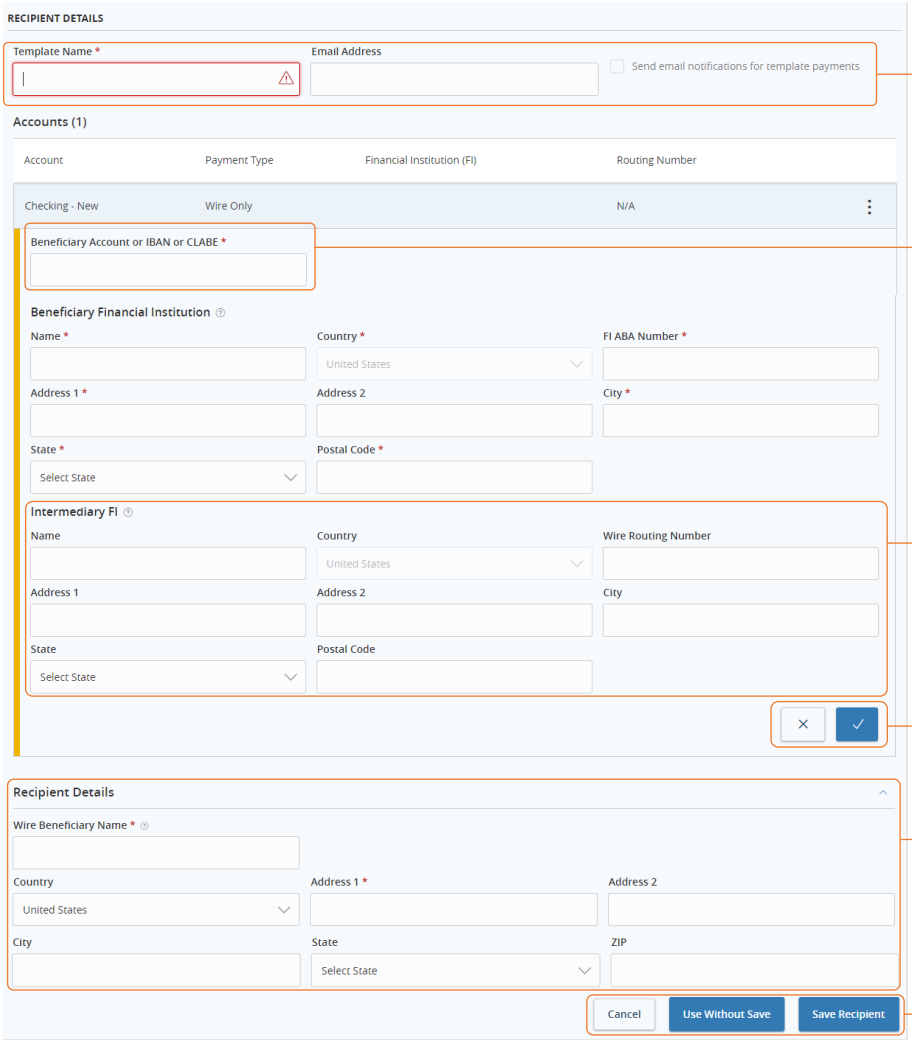
Select the recipient from the saved templates list or click the +New Recipient link to complete the form.

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.



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.

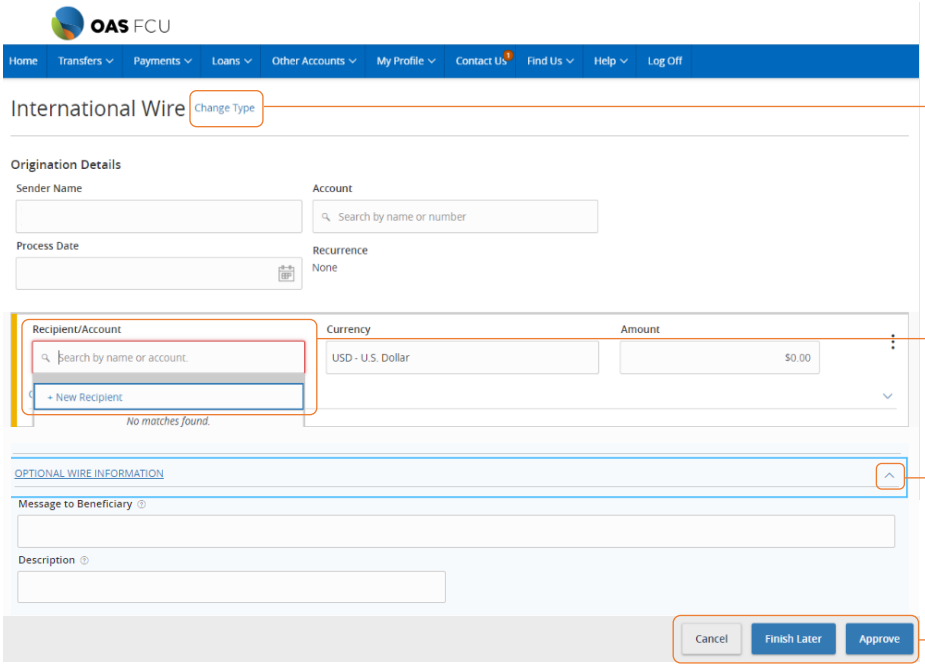
Click Save Recipient to create a template for future wires, or Use Without Save to submit your request.

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.



Click Change Type to change the transfer method.

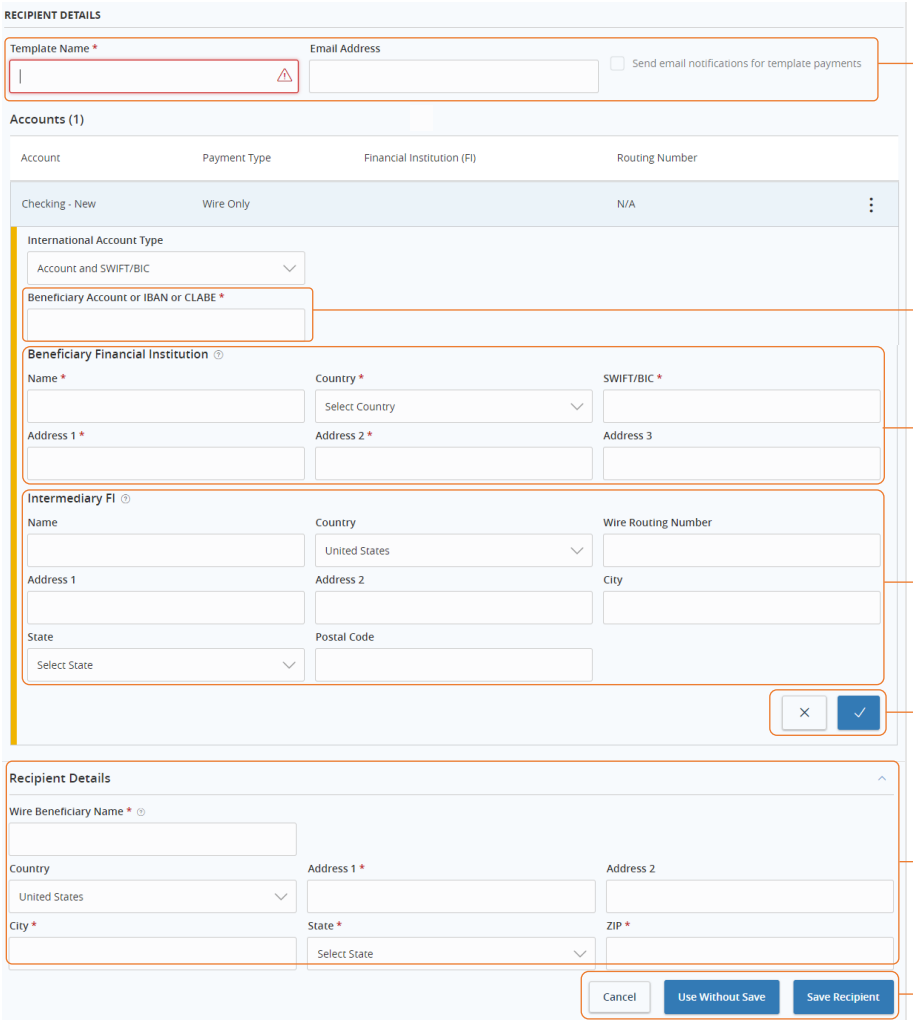
Select the recipient from the saved templates list or click the +New Recipient link to complete the form.

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.



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.

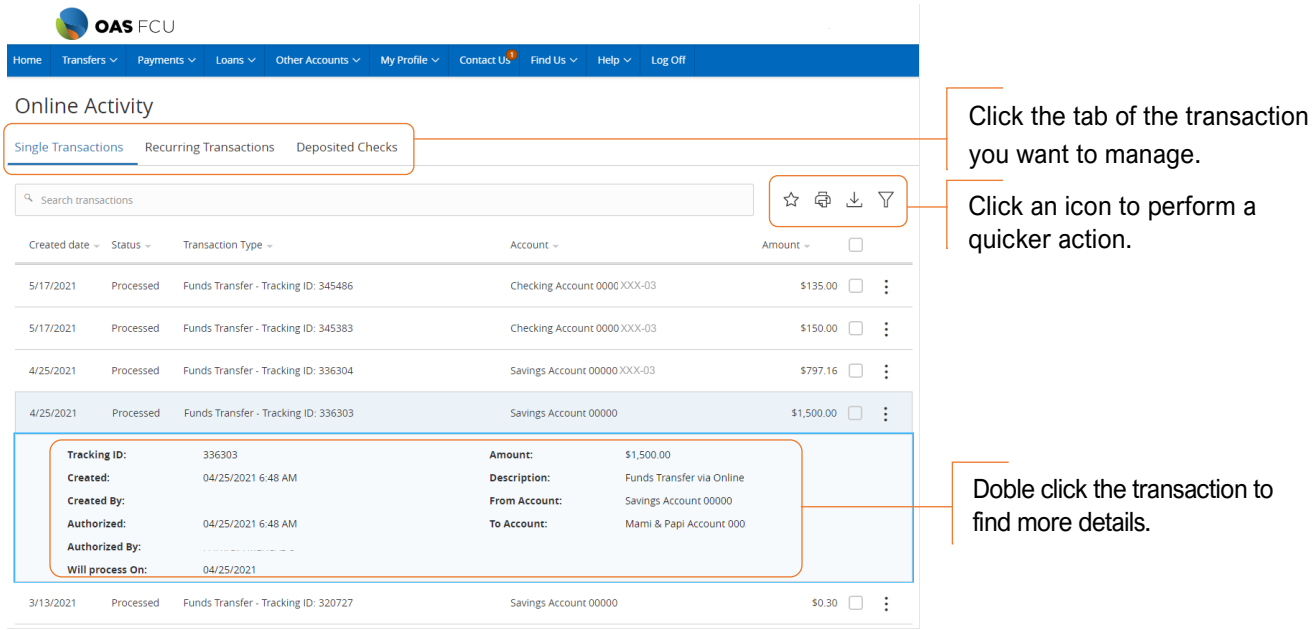
Click ☑ if the information is correct or ☒ to start over.

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.



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.