



Alabama **ONE**[®]

One.Together.

Online Banking Guide

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Getting Started

Registering for Online Banking

In order to use online banking and the Alabama ONE e-ONE mobile app, you must first register for online banking.

1. Go to **alabamaone.org/onlinebanking**
2. Click “Register TODAY!”
3. Complete the Online Banking Enrollment form

Logging In For The First Time

1. Go to **alabamaone.org**



2. Use the online banking login at the top of the home page to login
3. You will need to receive and enter a Secure Access Code to login for the first time - choose how you would like to receive your secure access code
 - a. Make sure you have access to the device you requested the secure access code to be sent to.
4. Enter your secure access code and click “Submit”
5. You now have the option to register your device; if you plan to use this device for future logins, and the device is **under your control at all times**, click “Register Device”
 - a. **If you are using a public device**, do not register the device.
6. Set your password and click “Submit”
 - a. Your password must be between 8 and 20 characters long and contain at least one (1) number and one (1) UPPER CASE letter
7. Follow the prompts to complete the enrollment process

Logging Off

1. From the menu in online banking, click “Log Off”

How To Register A Device

Registering a browser and device will help you login to online banking quickly by avoiding the secure access code process. In addition, you will not be able to use the “Forgot Your Password” feature if you have not registered your device and browser.

By registering a browser or device, you are confirming **the device is under your control at all times** and you intend to use it again to access online banking in the future.

To register a device:

1. Login to online banking
2. Choose how you would like to receive your secure access code
 - a. Make sure you have access to the device you requested the secure access code to be sent to
3. You will now have the option to register your device; if you plan to access online banking from this device in the future and the device is in your control at all times, click “Register Device”
 - a. **If the device is public, do not to register it.**

You will need to re-register the browser and device again in the following circumstances:

- If you delete or reinstall the Alabama ONE e-ONE mobile app
- If your browser does not save cookies
- If you clear your browser history
- If your registration is reset for security purposes

How To Use The “Forgot Your Password” Feature

You can use the “Forgot Your Password” link to reset your password if you have forgotten it.

You will only be able to use this feature if you have registered your device and browser. In addition, you will not be able to use this feature if you have entered your password incorrectly three times. Entering your password incorrectly three times will result in being locked out of online banking. If you have been locked out, you will need to contact us to unlock you. Please visit alabamaone.org/contact-us to talk with our Contact Center TEAM.

If you forgot your user ID:

1. Go to alabamaone.org
2. Click “Forgot User ID” in the online banking login banner at the top of the page

3. Complete the form
4. Choose how you would like to receive your User ID

To reset your password:

1. Go to alabamaone.org
2. Click “Forgot Password” in the online banking login at the top of the page
3. Enter your user ID, then click “Submit”
4. A secure access code is required to confirm your identity; select how you would like to receive your secure access code
 - a. Make sure you have access to the device you requested the secure access code to be sent to.
5. Enter your secure access code and click “Submit”
6. Enter your new password, confirm your new password, and then click “submit”
 - a. Your new password cannot be identical to a password you have used before
 - b. Your new password must be between 8 and 20 characters long and contain at least one (1) number and one (1) UPPER CASE letter
7. You will now be logged into online banking

Other Ways to Login

To set up Touch ID and Face ID:

When using the Alabama ONE e-ONE mobile app, you can use Touch ID or Face ID to easily login to online banking.

1. From the menu in online banking, click “Settings” then “Security Preferences”
2. Click the switch next to “Touch ID”
3. Click “Continue”
4. Enter your user ID and password to enable Touch ID and Face ID
5. Click “Authorize”

To set a login passcode:

When using the Alabama ONE e-ONE mobile app, you can also use a four-digit login passcode in place of your user ID and password.

1. From the menu, click “Settings” then “Security Preferences”
2. Click the switch next to “Passcode”

3. Click “Create Passcode” to create a passcode
4. Enter your passcode
5. Confirm your passcode
6. Enter your user ID and password to activate your login passcode
7. When logging in, click “Passcode” to the bottom right of the login box

Changing Your Theme

To change your online banking theme:

There are two themes available for online banking - an Alabama ONE theme and an ARECU theme. If you are an ARECU member and want to change your theme to the ARECU theme:

1. From the menu, click “Settings” then “Themes”
2. Click “ARECU”

Please note there are no differences between the two themes other than slight visual differences.

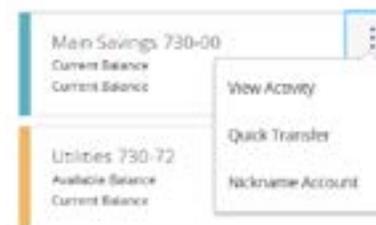
To change to high contrast mode:

1. From the menu, click “Settings” then “Accessibility”
2. Click the box next to “Enable high contrast mode”
 - a. High contrast mode is only available in the Alabama ONE theme. If you enable high contrast mode, your theme will be changed to the Alabama ONE theme if you are currently using the ARECU theme.

Homepage Options

Using Quick Actions

From the homepage of online banking, you will be able to see each account you can view history for. The sidebar of each account includes the following options: View Activity, Quick Transfer, and Nickname Account.



View Activity

View Activity will let you see all activity on each of your accounts. You are able to search transactions and add filters to help you find what you need quickly. You can filter by time, transaction type, description, minimum to maximum amount, check number, or transaction category. You can also print or download your transaction history from the View Activity page.

To print your transaction history:

1. From the View Activity page, click the options icon (⋮)
2. Click “Print”
3. From the print page, you can choose to print your transactions or save as a PDF

To print your account overview:

1. Click the printer icon at the top right of your dashboard

Quick Transfer

Quick Transfer will allow you to quickly transfer money between your accounts.

To complete a quick transfer:

1. Click the options icon (⋮) next to the account you want to transfer funds from
2. Click “Quick Transfer”

3. Select the account you want to make a transfer to
4. Enter the amount of your transfer
5. Click “Transfer Funds”
 - a. If you would like to make this a recurring transfer, click “Advanced Options” instead of “Transfer Funds” to be taken to the Funds Transfer page (see “To set up a recurring transfer”)

Nickname Account

Nickname Account will allow you to change the name that displays for this particular account.

1. Click the options icon (⋮) next to the account you want to nickname
2. In the “account nickname” field, insert the nickname you want to give your account
3. Click “Save”

Grouping & Reordering Accounts

You are able to customize your view on the homepage of online banking by grouping accounts. You are able to group both internal and external accounts. You can also move your account tiles to customize the appearance of your homepage.

To move your account tiles:

- On a desktop or laptop
 - o Use a mouse to click, drag-and-drop the tile to a new location.
- On a mobile device
 - o Tap a tile and drag it to the new location.

You can also create account groups to organize your accounts; for example, you can create a group for your savings accounts or loans.

Your accounts are automatically grouped into a group titled “Accounts.” You can rename this group by tapping the pencil icon.

To create a new account group:

1. Click on an account tile and drag it to the new group icon that will appear towards the bottom right-hand side of the screen
 - a. When the tile is dropped on the new group icon, a new group will be started at the bottom titled “New Group”



2. Name your new group by clicking in the text bar, then clicking the check mark when you are finished

To remove an account from a group:

1. Click on an account tile and drag it to a new group
 - a. Please note your accounts must all be part of a group

To delete an account group:

1. Remove all of the accounts within the group
 - a. When you remove the last account from the group, you will receive a message stating, “You are removing the last account from this group. If you continue, your group will be deleted.”
2. Click “Yes, delete”

How To Find My Account and MICR Number

To find your account number:

1. Login to online banking
2. Click on an account from your dashboard
 - a. Your account number will display at the top of the page

Please note: your account number will be the number before the dash (“-“). The two numbers following the dash is your account suffix, which you will need to know for certain other online banking features.

To find your account MICR number:

1. Login to online banking
2. Click on an account from your dashboard
3. Click “Details” under the account name and number



- a. This will open a box that displays your current balance, available balance and account MICR number

Transactions

Viewing Current Transaction History

From your account history page, you can use the filter feature to view transactions from specific time periods.

To get to the account history page:

1. Login to online banking
2. Click on an account from your dashboard
3. Your transaction history will display

To view account history for a specific day or time period:

1. From the account history page, click on the filter icon at the top of the page
2. In the “Time Period” field, select the time frame you would like to view transaction history for
 - a. If you would like to select a range of dates, select “Custom Dates” and use the “Start Date” and “End Date” fields to set your time frame
3. Click “Apply Filters”
4. You will then see transaction history only for your selected time frame

Printing Transactions

1. From your online banking dashboard, click on the account you would like to print transaction history from
2. From your Account Details page, click the “options” icon () and choose to print an overview of all your transactions on that account by clicking on “Print”
 - a. You can also print transaction-specific details by clicking on the specific transaction



Printing is not available through the Alabama ONE e-ONE mobile app.

Categorizing Transactions

Transactions for both internal and external accounts are automatically categorized to help you accurately monitor your spending and track your budgets.

To make changes to your transaction categories:

1. Click on one of your accounts from your dashboard to open the Account Details page
2. Click on an individual transaction to open the transaction summary
3. In the details box, click the pencil icon under “Category”



4. To assign the transaction a new category, simply click the category you want to assign
 - a. You can also assign subcategories to transactions by clicking the drop-down arrow to the right of the main category.

Transfers

Making Transfers

To make a transfer:

1. Click on “Transactions” then “Funds Transfer” from the menu
2. In the “From Account” field, select the account you would like to make a transfer from
3. In the “To Account” field, select the account you would like to transfer funds to
4. In the amount field, type the amount you would like to transfer
5. Use the “Frequency” field to set the frequency of the transfer
 - a. You can set the transfer to happen once or recur on a regular schedule. If you want to set up a recurring automatic transfer, see the following section (“To set up a recurring transfer”)
6. Choose the date you would like to make the transfer
7. If you would like, you can add a memo to the transfer, which will show in your account history
8. Click “Transfer Funds”

To make a quick transfer from your dashboard:

1. From your online banking dashboard, click the options icon to the right of the account you want to make a transfer from
2. Click “Quick Transfer”
3. Select the account you want to make a transfer to
4. Enter the amount of your transfer
5. Click “Transfer Funds”
 - a. If you would like to make this a recurring transfer, click “Advanced Options” instead of “Transfer Funds” to be taken to the Funds Transfer page

Alternatively:

1. Click the “Transfer Funds” icon at the top of the online banking dashboard
2. Follow steps 2 - 7 above in “To make a transfer” to complete your transfer

To set up a recurring transfer:

1. Follow steps 1 – 5 in the previous section, “To make a transfer”
2. Select a start date and an end date, or select the “Forever” option
 - a. If you opt to repeat forever, you will still need to enter a start date for your initial transfer. Use the calendar to enter a start date for your transaction.
3. If you would like, you can add a memo to the transfer, which will show in your account history
4. Click “Transfer Funds”

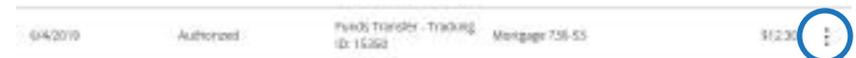
Once you have set up a recurring transfer, it will appear under the “Recurring Transactions” tab in your Activity Center. To navigate to the Activity Center, click “Transactions”, then “Activity Center” in the menu.

To edit a recurring transfer:

1. Click the “Recurring Transactions” tab in the Activity Center



2. Click the options icon (⋮) to the right of the recurring transfer you want to edit



3. Click “Edit Series”
4. Make your edits to the recurring transfer, then click “Transfer Funds”

To cancel a recurring transfer:

1. Click the “Recurring Transactions” tab in the Activity Center



2. Click the options icon (⋮) to the right of the recurring transfer you want to cancel
3. Click “Cancel Series”
4. Click “Confirm”

Member to Member Transfers

Member to Member transfers allow you to send money quickly and easily to another Alabama ONE member. To complete a Member to Member transfer, you will need the other member's account number and their last name.

Please only make Person to Person transfers to people you know and trust, and confirm their account information before sending the transfer. Member to Member transfers are instant.

To make a Member to Member transfer:

1. Click "Transactions" then "Member To Member Transfer" from the menu
2. Click either "Single Transfer" to conduct a one-time transfer, or click "Link Account" if you plan to make more than one transfer to the other member or if you need to create a recurring or future dated transfer
 - a. If you want to link another member's account to yours, follow the steps in the next section ("To link another member's account to yours")
3. In the "From Account" field, select the account you want to make the transfer from
4. Enter the amount you want to transfer in the "Amount" field
5. If you would like, add a description to your transfer
6. In the "Account Number" field, enter the account number of the member you want to make a transfer to
 - a. The account number will be the numbers listed before the dash ("-") in the member's account number shown on online banking
7. In the "Suffix" field, enter the two numbers located behind the dash ("-") in the member's account number shown on online banking
8. Select the account type you are making the transfer to
9. Enter the first three (3) letters of the member's last name who you are making a transfer to
10. Click "Submit"

If you plan on making several transfers to another member, you may want to link their account. Linking a member's account allows you to bypass entering in their information another time and transfer funds directly from the Funds Transfer page.

To link another member's account to yours:

1. Click the "Link Account" option from the Member to Member Transfer page.
2. Enter the account number you want to link to yours in the "Account Number" field
3. In the "Suffix" field, enter the two numbers located behind the dash ("-") in the member's account number shown on online banking
4. Select the account type
5. Enter the first three (3) letters of the member's last name who you are making a transfer to
6. Click "Submit"

After you have successfully linked the account, you can make a transfer to the linked account from the Funds Transfer page. You may need to sign out and back into online banking in order to see the other member's account as an option to transfer funds to.

Person to Person Transfers

Person to Person transfers work much like Member to Member transfers, but give you the ability to send money to friends and family who are not Alabama ONE members. To complete a Person to Person transfer, you will need the name and contact information for the person you want to transfer funds to.

Please only make Person to Person transfers to people you know and trust, and confirm their contact information before sending the transfer.

To make a Person to Person transfer:

1. From the menu, click "Transactions" then "Person to Person Transfer"
2. Click "Send"
3. Enter the recipient name
4. Enter the recipient's email address or phone number
 - a. This is where the recipient will receive notification you have sent them funds.
5. Enter the amount of the transfer
6. Under the "Debit Card" field, click "Add a card"
7. Enter your debit card information, then click "Continue"
8. Add a memo – we suggest writing the reason for the transfer

9. Click “Continue”
10. Review your transfer information, then click “Continue”
11. Enter your debit card PIN number and click “Submit” to verify the transfer
 - a. When you click each number of your PIN, the number keyboard will shuffle for added security; go slowly to ensure you enter the correct PIN

Receiving a Person to Person transfer:

1. When someone sends you a Person to Person transfer, you will receive a notification via the contact information they used (email address or phone number)
2. Click the link contained in the message
3. Enter your first and last name in the name fields
4. Enter your account routing number
5. Enter your account number, then confirm your account number
6. Read and accept the terms of service
7. Click “Deposit Funds”
 - a. Please note funds transfers may take between two to four business days to process

Viewing your Person to Person transfer history:

1. From the Person to Person Transfers page, click “History”
2. Your Person to Person transfer history will show
 - a. You can search your history using the search bar

Add another debit card for Person to Person transfers:

1. From the Person to Person Transfers page, click “Manage Cards”
2. Click “Add a card”
3. Enter your card information, then click “Continue”

To delete a card from Person to Person transfers:

1. From the Person to Person Transfers page, click “Manage Cards”
2. Click the trash can icon to the right of the card you want to delete
3. Click “Remove”

Viewing Transfers

You are able to view or search for existing, pending, or processed transfers from the Funds Transfer Page or from your Activity Center.

To view your transfers from the Funds Transfer page:

1. Click “Transactions” then “Funds Transfer” from the menu
2. If you are using the mobile app, click “Transfer Activity” on the upper right of the screen. If you are not using the mobile app, skip this step.
3. Use the search bar on the right-hand side of the screen to look for a specific transfer, or use the tabs to toggle between “All,” “Pending,” and “Processed” transfers



To view transfers from the Activity Center:

The Activity Center shows a complete list of all of your transfers, including transfers across your own accounts, Member to Member and Person to Person transfers, and mobile deposit history. The Activity Center does not show other transaction history. To view your account history as a whole, see “Viewing current transaction history.”

1. Click “Transactions” then “Activity Center”
2. From the Activity Center Page, click “Transactions” to view all transfers and loan payments made via transfer or click “Recurring Transactions” to view recurring transfers and loan payments.
3. Use the search bar to search for a specific transfer, or click the filter icon to find transfers meeting specific criteria



Mobile Deposit

Mobile deposit through the Alabama ONE e-ONE mobile app gives you the opportunity to deposit checks from anywhere.

Enroll in mobile deposit:

1. From the menu, click “Transactions” then “Mobile Deposit Enrollment”
2. Read and accept the terms and conditions

Deposit a check using mobile deposit:

1. Endorse your check
 - a. To endorse your check, sign the back of the check on the endorsement line, then add “For Alabama ONE Mobile Deposit Only” and the deposit date
2. From the Mobile Deposit page, choose the account you want to deposit the check to
3. Enter the amount of the deposit
4. Click “Front of check” to take a picture of the front of the check
5. Click “Back of check” to take a picture of the back of the check
 - a. Photo tip: make sure you have good lighting and you place your check on a contrasting background. This will help the system identify the edges of the check and read the check.
6. Click “Submit Deposit”

Mobile deposits made by 2:00 PM CT will post the same business day. Mobile deposits made after 2:00 PM CT will post the following business day. If for some reason your deposit is rejected, you will receive an email notification and a message in online banking (see “To check your messages”).

To make a mobile deposit from your dashboard:

1. Click the “Deposit a Check” icon at the top of your dashboard
2. Use steps 1 – 6 above to complete your mobile deposit

To view your mobile deposit history:

1. From the Mobile Deposit page, click “Deposit Check History”
2. To search for specific deposits, use the search bar

Loans

Setting Up Loan Payments

To make a loan payment:

1. From the menu, click “Transactions”, then “Loan Payments”
2. In the “From” field, select the account you would like to use to make your loan payment
3. In the “To” field, select the loan you want to make a payment on
4. Select your payment type
5. Enter the payment amount in the “Amount” field
6. Select the payment date
 - a. If you would like to setup a recurring loan payment, click the “Make this a recurring transaction” box and follow the steps in the next section (“To set up a recurring loan payment”)
7. If you would like you can add a memo, which will show in your account activity
8. Click “Submit”

To set up a recurring loan payment:

1. Follow steps 1 – 6 in the above section (“To make a loan payment”)
2. Select a start date and an end date, or select the “Forever” option
 - a. If you opt to repeat forever, you will still need to enter a start date for your initial transfer. Use the calendar to enter a start date for your transaction.
3. If you would like you can add a memo, which will show in your account activity
4. Click “Submit”

Once you have set up a recurring loan payment, it will appear under the “Recurring Transactions” tab in your Activity Center. To navigate to the Activity Center, click “Transactions”, then “Activity Center” in the menu.

To make a loan payment from your dashboard:

1. Click the “Loan Payment” icon at the top of your dashboard
2. Follow the steps above to either make a one-time payment or set up recurring payments

To edit a recurring loan payment:

1. Click the “Recurring Transactions” tab in the Activity Center

2. Click the options icon () to the right of the recurring transfer you want to edit
3. Click “Edit Series”
4. Make your edits to the recurring transfer, then click “Transfer Funds”

To cancel a recurring loan payment:

1. Click the “Recurring Transactions” tab in the Activity Center
2. Click the options icon () to the right of the recurring transfer you want to cancel
4. Click “Cancel Series”
5. Click “Confirm”

Viewing Loan Information

To view an overview of your loan:

1. Click on your loan account from your dashboard
2. Click on “Details” from the top of the Account Details page



- a. Here you will see your account number, year-to-date interest amount, previous year-to-date interest amount, last payment date, next payment date, and payment due date.

To view how much of your payment went to principal and how much went to interest:

1. From the Account Details page, click on a loan payment
2. Under “Description,” you will find how much of your payment went to principal and how much went to interest



Credit Cards

Viewing Credit Card Information

To see an overview of your credit card account:

1. From the dashboard, click on your credit card tile
2. Click “Details”
 - a. From here, you can view your current balance, available balance, next payment due, and minimum payment due

To view more detailed credit card information:

1. Click “Credit Card” in the menu
2. Select the card you want to view information for
 - a. From here, you will be taken to the eZCard website. Your eZCard homepage will show an overview of your credit card account.

Viewing Credit Card Transactions

1. On the eZCard website, click “Transactions” in the menu
2. Your transaction history will display
 - a. To search for a specific transaction, use the search bar
 - b. To quickly group your transactions by transaction type, click “Spend Analyzer”

Making, Managing, and Viewing Credit Card Payments

To make a payment on your credit card:

1. Click “Payments” from the menu
2. Choose the account you want to make a payment from and click “Next”
 - a. If you want to add a new payment method, you can also do so from this page
3. Choose a payment amount and click “Next”
4. Choose your payment date and click “Next”
5. Click “Make a Payment”
6. You will receive confirmation of your payment

To make a payment from the eZCard homepage:

1. Click “Pay Bill” under account overview
2. Follow steps 2 – 6 above

To view your past online payments:

1. Click “Payments” then “Payment Summary” from the menu
2. Your payment history will open
 - a. Your payment summary only shows payments made through the eZCard website and will not show payments made by mail or in branch

To add a payment method:

1. Click “Payments” then “Payment Accounts” from the menu
2. Click “Add a Payment Account”
3. Select the account type
4. Enter your account information
5. Click “Next”

To edit a payment method:

1. Click “Payments” then “Payment Accounts” from the menu
2. Click the account you want to edit
3. Select the account type and click “Next”
4. Edit your account information
5. Click “Next”

To delete a payment method:

1. Click “Payments” then “Payment Accounts” from the menu
2. Click the trash can icon next to the account you want to delete

To set up recurring payments:

1. Click “Payments” then “Manage Recurring Payments” from the menu
2. Choose the payment method you want to use for your recurring payments, or enter new account information
3. Choose the amount you want to make your recurring payment for
4. Choose the payment frequency and click “Next”

To cancel your recurring payments:

1. Click “Payments” then “Manage Recurring Payments” from the menu
2. Click “Cancel Plan” at the bottom of the screen

Viewing Credit Card Statements**To view statements:**

1. Click “Statements” then “View Statements” from the menu
2. Click “View Statement PDFs”
3. Click “Statements”
4. A list of your statement dates will pull up; click on the statement date you want to view

To change your statement delivery method:

1. Click “Statement Delivery Options”
2. Choose to have your statements delivered as eStatements, available on the eZCard website, or by mail

Account Messages**View messages from eZCard about your account:**

1. Click “Account Services” in the menu
2. Click “View All” under “Messages” at the top of the page menu

Editing Contact Information**To add a new email:**

1. Click “Account Services” in the menu
2. Click “Contact Information” under “My Profile”
3. Click “Add New Email” under “Notification Preferences”
4. Enter your email information

To add a new phone:

1. Click “Account Services” in the menu
2. Click “Contact Information” under “My Profile”
3. Click “Add New Phone” under “Notification Preferences”
4. Enter your phone number

Credit Card Account Alerts

You can set up several types of account alerts to keep you well informed of the status of your credit card account. To access alerts, click “Alerts” in the menu. Below are the alert types you can set.

- Limit is reached or exceeded
- Balance related alerts
 - o Current balance within a certain amount of limit
 - o Current balance exceeds a certain amount
 - o Current balance drops below a certain amount

- o Available credit drops below a certain amount
- Personal
- Transaction Alerts
 - o A credit (other than payment) posts to my account
 - o A transaction has occurred outside the country
 - o A transaction has occurred outside of this state
 - o A payment posts to my account
 - o A single transaction has occurred for a category
 - o Number of transactions exceeds
 - o A single transaction exceeds

To create an alert:

1. Choose the type of alert you want to create from the drop-down menu
2. Check the box for the alert(s) you want to create
3. Fill in any needed information, such as the dollar amount of a transaction
4. Click “Save Alert”

Bill Pay

Bill Pay makes paying your bills on time easy by allowing you to set up automatic payments directly from your account.

To access Bill Pay, click “Transactions” then “Bill Payment” in the online banking menu.

Enrolling in Bill Pay

1. From the Bill Payment page, read the disclosures and click “I Accept” at the bottom of the page
2. Select the account you would like to enroll in Bill Pay, then click “Enroll in Bill Pay”
 - a. Note: only checking accounts are eligible for Bill Pay
3. A box that says, “Enrollment successful. You have successfully enrolled in Bill Pay” will pop up; click “Continue to Bill Pay”
4. Set your security question and answer, then click “Accept & Submit”

Adding Your First Payee

You can set up Bill Pay to make payments to a company or to an

individual.

To add a company as a payee:

1. Select “Pay a company”
2. Search for the company name using the search box, or select the company from the list of commonly selected companies
3. Insert your account number with the company you selected – for example, your Alabama Power account number
4. Insert the payee’s ZIP code
5. Click “Next”
6. You may be asked to provide more information about the payee; fill out any additional information requested
7. Confirm your information, then click “Next”

To add an individual as a payee:

1. Select “Pay a person”
2. Select your payment type
3. Click “Next”
4. Fill out the payee’s contact information
5. Insert the payee’s account number
6. Insert the payee’s account routing number
7. Select the payee’s account type
8. Add a nickname for your payee
9. Select the account you want to make the payments from
10. If you want, add a category for your payment using the “Category” section
11. Click “Next”
12. Select your one-time activation code method, then submit your activation code

Adding, Editing, and Deleting Payees

After enrolling in Bill Pay and setting up your first payee, you can add additional payees, edit, and delete payees from the Bill Pay page.

To add a payee:

1. From the Bill Pay page, click “Options” at the top right of the page
2. Click “Add payee”
3. Type the payee’s name in the “Name” field

4. Select the payee type
5. Add a nickname for the payee, if you would like
6. Choose the payment type
7. Insert the payee address and phone number in their respective fields
8. If you know the payee account number, insert the account number in the “Enter Payee Account Number” field and confirm in the next box
9. Click “Preview” to review the payee information
10. Click “Save Payee”

To edit a payee:

1. From the Bill Pay page, click the options icon to the right of the payee you want to edit
2. Click “Edit payee”
3. Make your edits, then click “Preview”
4. Review the payee information, then click “Save Payee”

To delete a payee:

1. From the Bill Pay page, click the options icon to the right of the payee you want to delete
2. Click “Delete payee”
3. Click “Delete” in the confirmation box

Setting Up a Bill Payment

To set up a one-time bill payment:

1. From the Bill Pay page, click on the payee you want to schedule a payment to
 - a. This will automatically open the payment window. Alternatively, you can click the options icon to the right of the payee name.
2. Insert the payment amount
3. Choose your “Pay from account”
4. Choose your payment delivery date
5. Click “Submit Payment”

To set up recurring bill payments:

1. From the Bill Pay page, click “Options” at the top right of the page
2. Click “Visit Bill Pay Site”

- a. If this is your first time visiting the Bill Pay site after setting up Bill Pay, you may need to answer some security questions
3. Click on the payee you want to schedule recurring payments to
4. Click “Pay Recurring”
5. Fill out the payee address – this should automatically populate from the information to submit earlier
6. Choose the account you want to make the payments from
7. Choose the amount for your recurring payments
8. Choose the frequency of your payments
9. Choose the date(s) for the payments to be sent
10. Select the start date for your recurring payments
11. If you want to select an end date, select “Yes” under “Will this payment series end?”
 - a. Select the date for your last recurring bill payment
 - b. Alternatively, you can choose for the payments to end after your total payments have reached a set total
12. Add a memo – we suggest including your name and the purpose of the payment, including your account number with the payee if applicable
13. Click “Submit”

To set up a bill payment from your dashboard:

1. Click the “Pay a Bill” icon at the top of your dashboard
2. Follow the steps above to either make a one-time bill payment or a recurring payment

Editing and Cancelling Recurring Bill Payments

To edit your recurring bill payments:

1. From the Bill Pay page, click “Options” at the top right of the page
2. Click “Visit Bill Pay Site”
3. Click on the payee you want to edit the payments for
4. Click “Edit recurring”
5. You can choose to skip a single payment, edit a single payment, or edit all of your future payments
 - a. If you are skipping a payment, select the payment you want to skip
 - b. If you are editing a single payment, select the payment you

want to edit and click “Continue”

- i. Make your edits, then click “Submit”
- c. If you want to edit all of your future payments, select “Edit entire series” and click “Continue”
 - i. Make your edits, then click “Submit”

To cancel all of your recurring bill payments to a payee:

1. From the Bill Pay page, click “Options” at the top right of the page
2. Click “Visit Bill Pay Site”
3. Click on the payee you want to edit the payments for
4. Click “Edit recurring”
5. Select “Edit entire series”
6. Scroll to the bottom of the page and select “I would like to stop this payment”
 - a. Choose to stop the payment immediately or after the next payment processes
7. Click “Submit”

External Accounts

Linking and adding your external accounts to online banking enables you to manage your accounts from one app.

- Linking your external account allows you to view your account balance and account transactions from your dashboard. Your account will also be added to financial tools to give a better overall picture of your finances.
- Adding your external account allows you to view your account balance and account transactions, make transfers across your external accounts and your Alabama ONE accounts, and will be linked to financial tools.

You can identify your AOCU accounts by locating the “AOC” icon next to the account name.



External accounts will have the logo of the other financial institution before the account name.



Linking External Accounts

To link an external account:

1. Click the “Link Account” button at the top of the homepage of online banking.



2. Select your financial institution from the list, or type the name or website address of your financial institution into the search box
3. Enter your login credentials for your external account
4. Choose how to receive your secure access code
5. Enter your code

6. Your accounts at the financial institution will appear; choose which accounts you want to include in your online banking dashboard, then click “Continue”
7. Click “Done”
8. Log out of online banking, then sign in again to view your external accounts from your dashboard

4. Click “Continue”

Your verified external account will be added to your dashboard. You will be able to make transfers to and from your external account using the same steps as for your Alabama ONE accounts.

To update login credentials for an external account:

1. Click the options icon to the right of the account
2. Click “Update Login”



3. Re-enter your User ID and password
4. Click “Done”

Adding External Accounts

To add an external account:

1. From the menu, click “Transactions” then “Add External Account”
2. Enter your external account number
3. Select the account type
4. Enter your external account routing number
5. Click “Continue”

Two small deposits will be sent to your external account in approximately 24 hours in order to verify your account.

Verifying your external account:

1. From the menu, click “Transactions” then “Verify External Account”
2. Select the external account you want to verify
3. Enter the amount of the two deposits that were made to your external account

Settings and Preferences

Account Preferences

Account Preferences allows you to see all of your accounts, even the ones you have hidden on your online banking dashboard, and make changes to how they appear in online banking.

To navigate to Account Preferences, click on “Settings” in the menu, then “Account Preferences.”

To nickname your accounts:

1. From the Account Preferences page, click the account you would like to nickname and then click the pencil icon under “Online Display Name”



2. Enter the nickname you want to give your account, then click the check mark

To hide accounts from your dashboard:

You can control which accounts show up on your online banking dashboard. If you want to hide an account from your homepage...

1. From the Account Preferences page, click the account you want to hide
2. Under “Account Visibility”, click the slider to change your account visibility on your dashboard and in Financial Tools
 - a. Your account will be visible if the slider is blue and has a check mark and will be hidden if the slider is gray with an “x”
 - b. After you have hidden your account, it will appear under the “Hidden Accounts” heading towards the bottom of your Account Preferences page

To reorder your accounts within their groups:

1. Click the up or down arrow to the right of the account name
 - a. You can reorder and group your accounts from your dashboard (see “Grouping and Ordering Accounts”

Security Preferences

To access the features in this section, navigate to the Security

Preferences page by clicking on “Settings” then “Security Preferences” in the menu.

To change your password:

1. From the Security Preferences page, click “Change Password”
2. Enter your current password
3. Enter your new password
 - a. Your password must be between 8 and 20 characters long, contain at least one number and one UPPER CASE letter, and not be identical to a previously used password
4. Confirm your new password
5. Review your changes, and then click “Change Password”

To change your login (user) ID:

1. Click “Change Login ID” on the Security Preferences page
2. Enter a new Login ID into the field
 - a. Your new User ID must be between 4 and 15 characters long
3. Click “Save new Login ID”

To update your contact information for secure access codes:

1. From the Account Preferences page, click “Secure Delivery”
2. To edit your current information, click the pencil icon next to the information which needs to be updated
 - a. Click the check mark to save your edits, or the “x” to cancel
 - b. To delete outdated information, click the trash can icon
3. To add new contact information, click either:
 - a. New Text
 - b. New Voice
 - c. New Email
4. After you have entered your new contact information, you will need to receive a secure access code to confirm your changes; select how you would like to receive your code
5. Enter your secure access code to confirm your new contact information

To set a login passcode:

1. From the Security Preferences page, click the switch next to “Passcode”
2. Click “Create Passcode” to create a passcode to use instead of

your user ID and password when logging into online banking

3. Enter your passcode
4. Confirm your passcode
5. Enter your user ID and password to activate your login passcode
6. When logging in, click “Passcode” to the bottom right of the login box to use your passcode

Alerts

Alerts warn you about the status of each of your accounts and notify you when transactions occur. Some alerts are automatically generated by the system, such as security alerts, but some alerts you can create and customize yourself.

When you create an alert for your accounts, you specify the conditions that trigger the alert, as well as the way you want to be notified. Alert conditions vary depending on the alert type.

To access your alert settings, click “Settings” then “Alerts” in the menu.

Security Alerts

Security alerts notify you when a security setting (i.e. your password was changed) or an account setting (i.e. an external account has been added to online banking) has changed.

There are several different preset security alerts you can choose to activate. Some alerts, such as “Alert me when my password is changed”, are always active. Your alert is active if the slider is blue and has a check mark, and is inactive if the slider is gray with an “x”

Account Alerts

Account alerts notify you when the balance in one of your accounts drops below or rises above a specific threshold.

To create a new account alert:

1. From the Alerts page, click the “New Alert” button in the top right of the screen
2. Select “Account Alert”
3. Select which account you would like to set the alert for
4. In the “Account balance type” field, select “Current Balance” or “Available Balance”
 - a The current balance will tell you the current balance of your account without accounting for pending transactions
 - b The available balance will tell you the balance of your account while accounting for pending transactions
5. Select “more than”, “less than” or “exactly”

Amount

- a Select “more than” if you want to know when your balance is above a certain threshold, “less than” if you would like to be notified when your balance drops below a certain threshold, or “exactly” when you want to be notified when your balance is an exact amount
6. Enter your threshold amount
7. Select how you would like to receive your account alert and enter your contact information



- a If you select to be notified via text message, you will need to agree to the SMS terms and conditions.
8. Click “Create Alert”

History Alerts

History alerts notify you when a debit transaction or credit transaction is more than, less than or an exact amount you specify, when a specific check number posts, or when a transaction description matches text that you specify.

To set up a history alert:

1. From the Alerts page, click the “New Alert” button in the top right of the screen
2. Select “History Alert”
3. Select “Debit Transaction”, “Credit Transaction”, “Check Number”, or “Description”



4. Follow steps 3 – 7 above to finish setting up your alert

Online Transaction Alert

Online transaction alerts notify you on the status of a check reorder, external transfer, funds transfer, or stop payment.

To set up a new online transaction alert:

1. From the Alerts page, click the “New Alert” button in the top right of the screen
2. Select “Online Transaction Alert”
3. Select the type of alert you want to setup using the dropdown in the “Transaction” field
4. Select the account you would like to set the alert for



5. Choose the status you want to be alerted for
6. Select how you would like to receive your account alert and enter your contact information
7. Click the “Create Alert” button to create your alert

Reminders

Finally, you can set reminders through online banking for a variety of life events. For example, this tool is useful for reminding you to inform Alabama ONE about your vacation plans, so your account can be marked for travel.

To set up a new reminder:

1. From the Alerts page, click the “New Alert” button in the top right of the screen
2. Select “Reminder”
3. Choose your reminder type in the “Event” dropdown
4. Select a date
 - a If you want to set up a recurring reminder for each year, check the “Recurr Every Year” box
5. Use the “Message” field to write out your reminder message
6. Select how you would like to receive your reminder and enter your contact information

7. Click the “Create Alert” button to create your reminder

Edit & Turn Off Alerts

To edit an existing alert:

1. Click the down arrow next to the alert type you would like to edit.



2. Click “Edit” next to the specific alert you want to edit
3. To make changes to the criteria, click on the specific criteria under the “Edit Account Alert” heading
4. Click “Save”

To turn off an alert:

1. Click the drop-down arrow next to the type of alert you would like to edit
2. Click the slider to either turn on or off the alert
 - a. Your alert is active if the slider is blue and has a check mark, and is inactive if the slider is gray with an “x”
3. You will need to receive a secure access code to turn off your alerts; choose how you would like to receive your code and type the code in the box
4. Click “Verify”

Sending Alabama ONE Messages

Send a Message

To send a message about your account as a whole from the Messages page:

1. From the menu, click “Messages”
2. Click the blue pencil icon
3. Use the form to type your message to Alabama ONE
4. If you want, you can attach a file to help explain your needs using the “Attach a file” link
5. Click “Send Message”

To send a message about your account as a whole from your dashboard:

1. Click on the account you have a question about.
2. Click the Options icon  from the account details page, then “Ask a question”



3. Follow steps 3 – 5 above to send your message

Send a Message about a Transaction

To send a message about a specific transaction:

1. Click the account you have a question about from your dashboard
2. From the account details page, click on the options icon to the right of the transaction you have a question about
3. Click “Ask a question”



4. Follow steps 3 - 5 above to send your message

Checking Your Messages

1. From the menu, click “Messages”
2. Your messages inbox will show
3. To send a reply, click the message you want to respond to, then the “reply” icon

4. Type your message, attach any supporting files, and click “Send message”

Financial Tools

Online banking provides you with money management widgets aimed to help you budget and save better. You can find your money management widgets at the top of your dashboard.

Financial Tools has five widgets: the net worth widget, the budget widget, the spending widget, the trends widget, and the debts widget.

- A. **The net worth widget** allows you to see the total value of all your Alabama ONE and external linked accounts, showing your net worth over time.
- B. **The budget widget** helps you set budgets for each spending category as well as track your spending in those categories each month. The first time you use the budget widget you have the option to start from scratch or have your budget auto-generated based on your spending.
- C. **The spending widget** allows you to see a visual representation of how you are spending your money over time.
- D. **The trends widget** builds on your spending analysis in the spending widget to help you track spending over time as compared to your income.
- E. **The debts widget** allows you to see all of your debt accounts (like loans) in one place and calculate how making additional payments, or paying off your debt completely, could affect your total debt over time.

The Budget Widget

The first time you use the budget widget you have the option to start from scratch or have your budget auto-generated based on your spending. We suggest that you elect to auto-generate your budget, as the system will create a budget for you based on your spending history. Keep in mind, you can make changes to your budget at any time.

To auto-generate your budget:

1. From your dashboard, click “Financial Tools”
2. Click “Budget”
3. Choose “Auto-generate Budget” to have your budget auto-generate from your spending habits

To build your own budget:

1. From your dashboard, click “Financial Tools”
2. Click “Budget”

3. Choose “Start From Scratch”
4. Click the “+” next to each budget category to enter your monthly budget, then click “Save”



- a. If you choose to instead auto-generate your budget, scroll to the bottom of the page and click “Recalculate Budget”
5. Click the arrow at the top left of the screen to save your budget and exit

To add a budget category:

1. Click the “+” in the right top corner
2. Click the “+” next to the budget category you want to add
3. Enter your budget, then click “Save”
4. Click the arrow at the top left of the screen to save your budget and exit

To edit a budget category:

1. Click the budget you want to edit
2. Click “Edit Budget”
3. Enter your new budget amount and click “Save”

To add a subitem to a budget category:

1. Click the budget you want to edit
2. Click “Add New Sub-Budget”
3. Choose the subcategory you want to add, or make your own by clicking “Add a Sub-Category” at the bottom of the list
4. Enter the sub-budget amount, then click “Save”

To delete a budget item:

1. Click the budget you want to edit
2. Click “Edit Budget”
3. Click “Delete Budget”

After you have created your budget, or requested that your budget be

auto-generated, your budget categories will appear in bubble form. The bubbles help you see both the health of your finances, as well as how close you are to reaching your budget limits.

You will notice that there are three colors of bubbles. A green bubble indicates that less than 80% of the budget for that category has been spent, a yellow bubble indicates that more than 80% of the budget for that category has been spent, and a red bubble indicates that more than 100 percent of the budget for that category has been spent.



To switch from bubble view to list view:

1. Click the list icon to the bottom right of the bubbles

To view transactions within a budget category:



1. Click the budget category you want to view transactions for

2. Click “Transactions”

To change the category of a transaction:

1. From the transactions within the budget category, click the transaction you want to change the category for
2. Click “Category”
3. Select the new category for the transaction

Changing the category of a transaction will also change the category of the transaction across online banking.

To add a memo to a transaction:

1. From the transactions within the budget category, click the transaction you want to add a memo to
2. Click “Add a memo”
3. Type your memo

Adding a memo to a transaction will also add the memo to the transaction across online banking.

The Net Worth Widget

The net worth widget will allow you to see the total value of all internally held and linked accounts by showing your net worth over time. You can adjust the time to view by six months, nine months, or one year.

The net worth widget is not available through the Alabama ONE e-ONE mobile app.



To view your current assets and liabilities:

1. Click “View Assets and Liabilities” to the right of the chart

To view your net gains and losses:

1. Click the month you want to view your net gains and losses for on the right side of the chart
 - a. Alternatively, click a point on the chart to view your net gains and losses for that month
2. Click on an account to view the account transactions for that month

To change the time frame of your chart:

1. Above the chart, select “6M” for a six month view, 9M for a nine month view, or 1Y for a one year view

To view your net worth in a specific account:

1. Click “Filter Accounts” to the upper left of the chart
2. Choose the accounts you want to include in the analysis
3. Click “Apply”

The Spending Widget

The spending widget will allow you to see a visual representation of how you are spending your money over a period of time. You can switch between viewing your spending graph and your income graph by selecting “Spending” or “Income” to the right of the spending graph.

To change the timeframe of your spending graph:

1. Click the date range above the graph
2. Insert the time frame or select on of the range options
3. Click “Apply”



To view spending category details:

1. Click on the category you want to view details for in the graph
 - a. Alternatively, click on the category in the list to the right of the graph
2. Click “Select to View Transactions” in the center of the graph

To change a transaction category:

1. Follow steps 1 – 2 above
2. Click on the transaction you want to change the category for
3. Click on the category
4. Choose the new category

Changing the category of a transaction will also change the category of the transaction across online banking.

Add a memo to a transaction:

1. Follow step 1 above
2. Click on the transaction you want to add a memo to
3. Click “Add a memo”

Adding a memo to a transaction will also add the memo to the transaction across online banking.

To view your spending and income in a specific account:

1. Click “Filter Accounts” to the upper left of the graph
2. Choose the accounts you want to include in the analysis
3. Click “Apply”

The Trends Widget

The trends widget builds even further on your budgeting categories by helping you track your spending over time as compared to your income. It shows your spending history by category along with a dark green line that correlates to your income. This widget will help you quickly determine if you are spending more than you are making.

The trends widget is not available on the Alabama ONE e-ONE mobile app.

To view your spending in a category:

1. Hover your mouse over the category in the chart to see total spending or income for the chosen time period
2. Click on the category, either in the chart or in the key below the chart for an expanded view

3. Click on “View Transactions” to view the transactions within the category

To switch to list view:

1. Click the list icon to the upper left of the graph

To change the timeframe of your trends graph:

1. Click the date range above the graph
2. Insert the time frame or select one of the range options
3. Click “Apply”

To view your trends in a specific account:

1. Click “Filter Accounts” to the upper left of the graph
2. Choose the accounts you want to include in the analysis
3. Click “Apply”

The Debt Widget

The debt widget shows details of all of your debt (loan) accounts in online banking in one place to give you a better overview of your debt. As you link and add external accounts, they will be included in this widget.

Using this widget gives you a current view of your individual loan balances, interest rates, monthly payment amounts, and maturity dates, all shown below the chart. The chart shows your decrease in debt as you pay them off and will show the effects of different repayment strategies.

- **Fastest Payoff First**- Your debts are ordered by which debt you will pay off soonest based on balance, annual percentage rate (APR), and minimum payment. Your additional amount towards your debts is applied in that order as you pay off your debts.
- **Highest Interest First**- Your debts are ordered from the highest APR to the lowest APR. Your additional amount towards your debts is applied in that order as you pay off your debts.
- **Lowest Balance First**- Your debts are ordered by balance amount from lowest to highest. Your additional amount towards your debts is applied in that order as you pay off your debts.
- **Highest Balance First**- Your debts are ordered by balance amount from highest to lowest. Your additional amount towards your debts is applied in that order as you pay off your debts.



To change your debt repayment strategy:

1. Click the current method to the top left of the chart
2. Choose a new method from the drop-down menu

To view details for a specific account:

1. Click “Filter Accounts” above the chart
2. Choose the account you want to view details for

Other Tools

Text Banking

Text banking is an easy tool outside of online banking that can help you on-the-go. Text banking uses a list of codes sent through text messages.

To sign up for text banking:

1. In online banking, go to the menu and click “Services” then “Text Banking”
2. Click the switch at the top of the page to turn on text banking
3. Enter the phone number you want to use for text banking
 - a. You will only be able to use one phone number for text banking. If you want to change your number, return to this page at any time.
4. Read the terms below and click “Agree to terms”
5. Scroll to the bottom of the page and click “Save”

6. From the menu, click “Settings” then “Account Preferences”
7. Click on the account you want to set up text banking for
8. Click “SMS/Text”
9. Click the switch to turn on text banking
10. You will need to set a text banking nickname for your account; under the activation switch, click the pencil icon to enter your account nickname
 - a. Your account nickname must be no longer than four characters
 - b. Please note this account nickname is different from the account nickname which will show on your dashboard in online banking
11. Repeat steps 6 - 10 for each account you want to set up text banking for

To use text banking:

1. Text a command to 226563
 - a. You can find this list of commands on our website at alabamaone.org/text-banking
 - i. BAL – provides balances for all accounts that are enabled for text banking
 - ii. BAL “account nickname” – provides the balance for the specified account
 - iii. HIST “account nickname” (i.e. HIST Chec) – provides account history for the specified account
 - iv. XFER “from account nickname” “to account nickname” “amount” (i.e. XFER Chec Sav 100.00) – transfers the specified amount from the “from” account to the “to” account
 - v. LIST – sends a list of text banking commands
 - vi. HELP – sends a list of Alabama ONE contact information
 - vii. STOP – disables text banking

To disable and stop text banking:

1. Text “STOP” to 226563

Telephone Banking

Telephone banking is another great on-the-go tool outside of online banking.

To sign up for telephone banking:

1. Call either (205) 752-1777 or (800) 478-1025
2. Follow the prompts to enroll in telephone banking

To use telephone banking:

1. Call either (205) 752-1777 or (800) 478-1025
2. Follow the prompts to check your balance, make transfers, or talk with our Contact Center for more help

eStatements

You can access digital versions of your statements through online banking thanks to free eStatements.

Signing up for eStatements:

1. From the menu, click “Services” then “eStatements”
2. PDF verification, to ensure you can view PDFs, will pop up; click “Get Code”
3. Enter the four-character code on the PDF that opens into the verification field, then click “Verify”
4. Check the box next to the account you want to view an eStatement for
5. Click “Register”
6. Complete a second PDF verification test by again entering the four-character code which appears on the PDF that opens into the verification field
7. Click “Next”
8. Enter your contact information and click “Next” to receive a confirmation email
9. Open the email sent to the address you listed in the previous step; click on the confirmation link
10. Choose whether you would like to be notified each time an eStatement is available to view
11. Click “Next”
12. Read and agree to the terms and conditions
13. Click “Finish”

Viewing eStatements:

1. From the menu, click “Services” then “eStatements”
2. Choose the account you want to view an eStatement for
3. A list of your eStatements will show; choose the eStatement you want to view by clicking “Account Statements” next to the corresponding date
4. Click “Done” to return to step 2

If you have a loan or mortgage with Alabama ONE, your account information will show on your checking and savings account statements. You will not receive a separate statement for your loan.

Viewing notices:

1. From the menu, click “Services” then “eStatements”
2. Choose the account you want to view notices for
3. Click “Notices” in the eStatements menu
4. Click on the notice to view

Viewing tax forms:

1. From the menu, click “Services” then “eStatements”
2. Choose the account you want to view tax forms for
3. Click “Tax Forms” in the eStatements menu
4. Click on the tax form to view

Discontinue eStatements:

1. From the menu, click “Services” then “eStatements”
2. Choose the account you want to discontinue eStatements for
3. Click “Settings” at the top of the page; in the Alabama ONE e-ONE mobile app, click “More” then “Settings”
4. Click “Discontinue/Resume Accounts”

Reorder Checks

1. From the menu, click “Services” then “Check Reorder”
2. Select the account you want to order checks for
3. Enter your routing number
4. Enter your account number
5. Enter your ZIP code
6. Select your account type
7. Click “Continue”

8. If needed, enter your account information and proceed to shop for your checks

Find an Alabama ONE Location

1. From the menu, click “Locations”
2. Use the map to find Alabama ONE locations near you

Call Alabama ONE

1. In the Alabama ONE e-ONE mobile app, click “More” at the top right of online banking
2. Click “Call Us!”

Find Rates

In the Alabama ONE e-ONE mobile app:

1. Click “More” at the top right of online banking
2. Click “Rates”

From your desktop:

1. Click “Rates” in the top right of online banking

Additional Resources

For more online banking resources, including tutorial videos, please visit

- **alabamaone.org/onlinebanking**
- **Alabama ONE’s YouTube Channel**

