



**Online and Mobile Banking** has a new format called ***It's Me 247***. You will need to sign in just like you would as a first-time user. Detailed instructions are below on how to set your new unique login ID, password and security questions.

**Bill Pay** - Our Bill Pay program remained the same, but has a new name - "***It's Me 247 Online Bill Pay***." All Bill Pay information transferred over and the service continued without interruption.

**Account History** - Member access to account history, transactions and online check copies prior to 6/1 through online banking is no longer available. Beginning 6/1 all accounts began accumulating 18 months of transaction, statement and check copy history to be available again through ***It's Me 247*** online banking.

**Statements** - We mailed a paper statement to every member for your May transactions. eStatements will resume July 1st. Special Note - Remember we posted payrolls early before the System Upgrade so your payroll that was due on June 1st may have been posted in May.

**Information that you set up online** such as Scheduled Transfers, Account Alerts and Nicknames need to be re-established in ***It's Me 247*** online banking. Accounts you set up for Cross-Account transfers that do not appear after the conversion will need to be reset up by Credit Union staff, so please contact us by phone or email us securely through ***It's Me 247***.

**Cross Account Transfers** - One-time cross account transfers to another account can be done using the member's account number, the first 3 characters of the receiving member's last name and the suffix of the account (savings, checking, club) that the money should go in to. For an account to automatically appear in your "Transfer to" list please contact Credit Union staff to add the account.

**SEE/JUMP** - there is also a NEW feature called SEE/JUMP that will allow you to be in your account and access another account that you are listed as a joint owner on without having to put in the other member Username and Password. Please contact Credit Union staff to set up this feature. This feature is not available for Business Accounts.

***It's Me 247 - First-time Login instructions*** - Go to [www.1cfcu.org](http://www.1cfcu.org) and click on "Log-on to Online Banking" for step by step instructions for logging in for the FIRST time.

1. Type your **default username** (your Member Account Number) and type your **default password** (the last four digits of the Member's social security number and 4 digit birth year) & click [Login](#)
2. Create a **new, secure password** and type it into each new password field. (Create *passwords* that are easy to remember but hard for others to guess. For your security, passwords must be a minimum eight characters and contain a combination of three of the following in the password: lowercase letter, uppercase letter, number and special character)
3. Click [Change My Password](#)
4. Type in the answers to three unique **security questions** (these are not case-sensitive). Remember your answers.
5. Click [Save My Questions](#)
6. Accept the **Terms and Conditions of Use** (scroll to the bottom of the page to accept).
7. Create a **new personal username** (word or phrase with a maximum of 20 characters. It cannot contain your account number, first or last name) and type it in the new username field.
8. Click [Change My Username](#)
9. Explore the new virtual banking experience!

After your first time accessing ***It'sMe247***, you will need to enter your New Username, *not* your account number and your NEW password. You will also be required to answer one of your security questions each time you log in as an extra layer of security.

If you remember your Username, but not your Password you can click on "Forgot Password" on the login screen to answer your 3 security questions to unlock your account.

**Note:** The username and password you create during your first-time login will also be used to log in to It's Me 247 Mobile Banking.

## It's Me 247 Self-Service Options Keep Your Credit Union OPEN 24/7

- Review **balances, transaction history & details** on your deposit and loan accounts
- **Transfer** funds between accounts and other memberships (one-time or set up to transfer automatically)
- **See and Jump to your joint accounts** without logging out of your primary account. Please contact the credit union to set up this feature.
- Search and print, or save, copies of **cleared checks**
- **Stop payment** on a check
- Update distributions for your incoming **ACH deposits** (like your paycheck) to your savings, checking or loan accounts
- Subscribe for **eAlerts** via email or text (ex. Notification when your account balance is higher or lower than a set amount, when a loan payment is coming due and when ACH deposits or withdrawals are posted)
- Make your **overdraft services** selection
- Read eAlerts and other **messages** sent to you
- Enroll in **text banking** to receive replies on available balances
- Update **personal information** such as address and phone number or email address securely
- Make a **loan payment** when viewing the loan info by clicking on "Pay Now"
- Access **loan payoff** amounts
- **A2A transfers** (account to account transfers to and from accounts at other financial institutions) will be available soon (Ex. great to send money to a child at college) available soon
- View your monthly statements electronically using **e-Statements**
- Withdraw funds via a **check** to be printed and mailed to your address
- **Nickname** your accounts
- **Pay bills** online using It's Me 247 Bill Pay
- **Personalize** your colors, photos and other settings
- Apply for a **loan**
- Print your own **loan coupons**
- Check on year-to-date and previous year **dividends and interest paid** for tax information
- Create a **username** for your security
- Request a **contact** from a credit union representative
- Use links to navigate to **other helpful web sites**
- View current **savings, certificate and loan rates** and product information
- Download account details to Microsoft **Money**
- Download account details to Intuit **Quicken**
- PIB (Personal Internet Branch) is a tool to provide additional **personal security** for your account - this feature will be turned on soon
- **Open additional deposit accounts online** - coming soon.
- **Deposit a check to your account** through Mobile Deposit from your mobile device