

CUTTING EDGE ONLINE AND MOBILE BANKING FAQs

Enrollment FAQs:

I am a returning Online Banking user. Do I need to enroll?

- Returning users can use their existing Online Banking username and password:
 - o Click on the *Login* button in the Online Banking login box at the top of the website home page.
 - o You will be asked to provide your existing Online Banking username and password.
 - o You will be prompted to setup two-factor authentication (2FA) and choose how you'd like to receive your security code. Once received, enter the security code.
 - o Agree to the terms of online banking.
 - o Follow the on-screen instructions and begin using Online Banking from any device!

How do I enroll in Online Banking for the first time?

- To enroll in Cutting Edge Online Banking:
 - o Click on the *New User* button in the Online Banking login box at the top of the website home page.
 - o You will be asked to provide your Social Security number, member number, email address on file at the credit union, and phone number.
 - o You will be prompted to setup two-factor authentication (2FA) and choose how you'd like to receive your security code. Once received, enter the security code.
 - o Agree to the terms of online banking.
 - o Follow the on-screen instructions to complete the process of creating login credentials and begin using Online Banking from any device!

Where can I get Cutting Edge's Mobile Banking app?

- Download our Mobile Banking App at the:
 - o [Apple Store](#)
 - o [Google Play Store](#)

I forgot my Online Banking username and/or password. What do I do?

- Depending on whether you're using our Mobile Banking app or trying to log in using a web browser:
 - o **Web Browser** – Log into <https://online.cuttingedgefcu.org> and select *Log In*. Then select *Forgot*, and follow the onscreen prompts.
 - o **Mobile Banking App** – Open your app and select *Forgot?* on the passcode screen. Then follow the prompts.
 - o You may also contact us at 866-653-4392 for assistance.

Who can I contact if I am having technical problems with Online Banking?

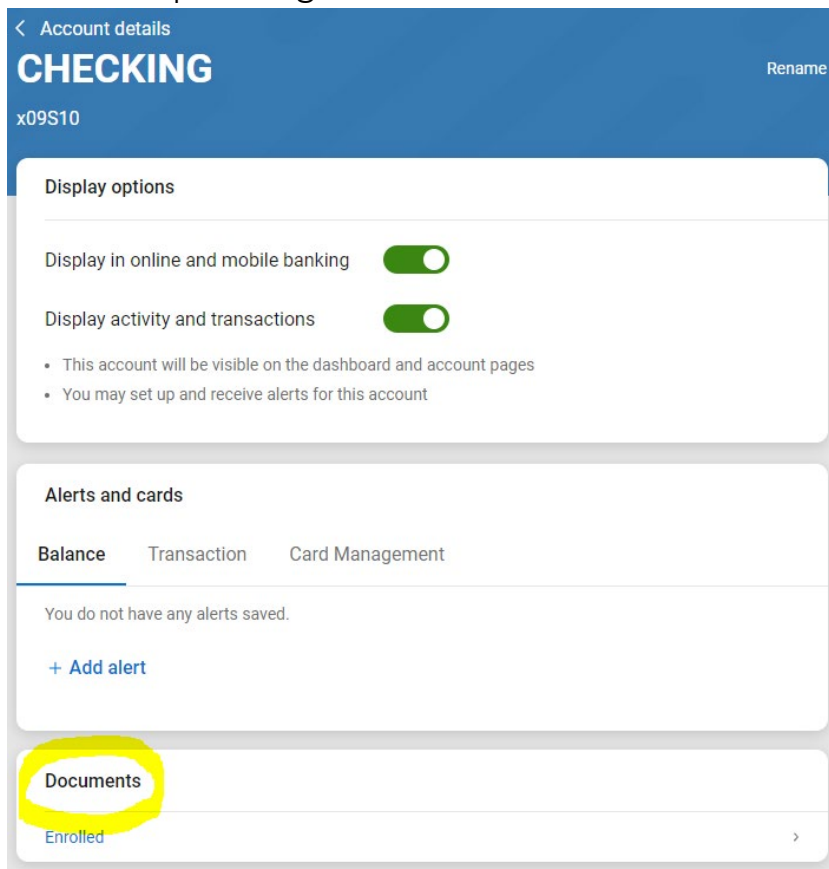
- When you're logged in via a web browser or through the Mobile Banking app:
 - o Select *Support* from the left-hand menu, and click *Start a Conversation*.
 - o Give us a call at 866-653-4392.
 - o Email us at services@cuttingedgefcu.org – please include screenshots and as much detail as possible of the issue you're experiencing!

Can I receive the two-factor authentication (2FA) codes in more than one way, or to more than one device?

- Yes! To receive authentication codes via Voice, Text, Authy or another Authenticator app, and to add more devices for authentication:
 - o You will be prompted to select your preferred method of 2FA during enrollment, but you may change your preference in the future.
 - o Once logged into Cutting Edge Online Banking, select *Settings* from your account profile (your name in the upper-right on a browser or lower-left using the Cutting Edge Mobile Banking app).
 - o Next, select *Security*.
 - o In the *Two-Step Verification* option, you may remove your existing verification method by selecting *Remove*, and/or add additional methods by selecting *Setup* and following the on-screen prompts.
 - o **Please note:** You must have at least one 2FA verification method selected for the protection of your accounts.
- Tips:
 - o Enable cookies to avoid receiving codes every time you log in using a web browser.
 - o For security purposes, if a wrong passcode is entered three times the app removes all data from the device and your account will be locked – please contact us during regular business hours at 866-653-4392 for assistance.

How do I enroll in e-Statements/e-Notices?

- It's easy to enroll and un-enroll to receive your account statements, credit card statements, tax documents, and other important notices from the credit union electronically!
- o Simply select an account from your Dashboard or the *Accounts* menu, then click on/tap *Settings*.



- o Under Documents, you will see either “Enroll,” meaning you are not currently enrolled; or “Enrolled,” meaning you are currently enrolled to receive electronic statements and notices.
- o Click/tap to enroll or un-enroll in electronic documents by checking or unchecking the “Enroll all accounts” radio button, then Save.
- o You will receive a notification email when you have e-Statements or e-Notices available in Online Banking at the email address listed under “Notify at.”

Password FAQs:

How do I change my Cutting Edge Online Banking/Mobile Banking password?

- Within the Mobile Banking app:
 - o Select the menu in the upper-left of your mobile device. At the bottom of the opened menu, tap your name. Then select *Settings*, then *Security*. Finally, select *Change Password* and follow the prompts.

- Within Online Banking using a web browser:
 - o From the menu on the left-hand side of your screen, scroll to the bottom and click on your profile (your name). Click *Settings*, then *Security*. Finally, click *Edit Password* and follow the onscreen prompts.

I forgot my Online Banking password. What do I do?

- Depending on whether you're using our Mobile Banking app or trying to log in using a web browser:
 - o **Web Browser** – Log into <https://online.cuttingedgefcu.org> and select *Log In*. Then select *Forgot*, and follow the onscreen prompts to reset your password.
 - o **Mobile Banking App** – Open your app and select *Forgot?* on the passcode screen. Then follow the prompts to reset your password.

Security FAQs:

Are all internet browsers compatible with Cutting Edge Online Banking?

- Our top priority for our members will always be security. That's why the use of our Online Banking platform must be with an up-to-date version browser, which includes:
 - o Google Chrome
 - o Apple Safari
 - o Microsoft Edge
 - o Mozilla Firefox

Generally these browsers are automatically updated by the provider. Please note that if you are using an outdated version of any of these browsers, Cutting Edge Online Banking may deny access until the update has been made.

- **Please note** that Internet Explorer is *not supported*.

Are my Online Banking transactions secure?

- Yes. Cutting Edge Credit Union provides secure financial services through a protocol known as the Secure Sockets Layer (SSL).
- This prevents other computers from eavesdropping by encrypting all data transmitted between our site and your computer.
- The SSL sends your browser a signed, non-forgable digital certificate to validate our site to you.

Is there an Online Banking session time limit?

- There is no limit to the amount of time you may use Cutting Edge Online Banking in a session;
- However, for your security you will be **logged out after 10 minutes of inactivity** within a session and you will need to log back in to start a new session.

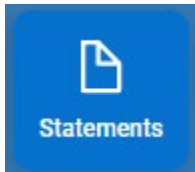
Transaction FAQs:

If another member transfers money to my Cutting Edge account using Online Banking, can they see my balance?

- No, the person transferring money to your account cannot see any of your balances, transactions, or account history.

Can I print out my statements using Cutting Edge Online Banking?

- Yes! You must be enrolled in e-Statements to access your account, credit card & tax statements, as well as important notices from within Online Banking. Please contact us to enroll in e-Statements, or you may self-enroll within Online Banking.
- To access and print your e-Statements or e-Notices through Online Banking or Mobile Banking:
 - o Select the *Statements* tile from your Dashboard.



- o Locate the statement or notice that you would like to print and click/tap to open the document.
- o Depending on what device you are using, you may either print the document directly or saving it to your device for printing.

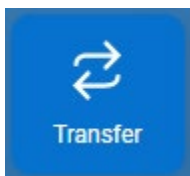
Can I view a copy of my cleared check in Online Banking?

- Yes! You can view copies of your cleared checks by:
 - o Locating the check transaction in your account history in either the Mobile Banking app or in Online Banking using a web browser.
 - o Clicking/tapping on the check transaction to open more details.
 - o Click/tap the image under the transaction details to view the copy of the cleared check.
 - o *Optional:* You can Tag and/or Add Notes for this transaction.
 - o If needed, you can even ask us questions about the transaction by either selecting *Ask us about this transaction* in your Mobile Banking app, or by clicking on *Start a new conversation* when using a web browser. If you already have a conversation with a Member Advocate Specialist started regarding this transaction, you may also click *Add to a conversation* when using a web browser, so that we may research that specific check transaction.

How do I make my loan payment in Online Banking?

- You can make your credit card and loan payments by using the Transfer feature in Cutting Edge Online Banking and Mobile Banking platforms in two convenient ways:
 - o Select *Transfers* from the left-hand menu, then select *Make a transfer*.

- Choose an account from which you would like to make the payment by clicking/tapping “From,” and select the loan or credit card you wish to pay by clicking/tapping “To.”
- Enter the amount you would like to pay, then click/tap the *Submit* button.
- Optional: You may also add a 20-character memo to the transaction by clicking/tapping *More Options*.
- From the Online Banking or Mobile Banking Dashboard, select the *Transfer* tile.



- Choose an account from which you would like to make the payment by clicking/tapping “From,” and select the loan or credit card you wish to pay by clicking/tapping “To.”
 - Enter the amount you would like to pay, then click/tap the *Submit* button.
 - Optional: You may also add a 20-character memo to the transaction by clicking/tapping *More Options*.
- If you have additional questions or are concerned you have not made the payment successfully using Online Banking, please contact us at 866-653-4392 or services@cuttingedgefcu.org for assistance.

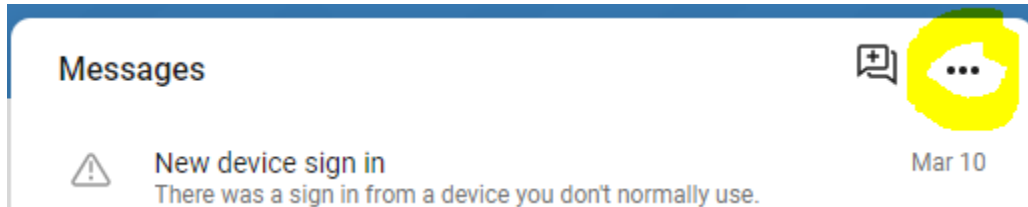
How do I order checks using Cutting Edge Online Banking?

- Whether you’re using the Mobile Banking app or accessing Online Banking through a web browser, the process will be the same:
 - Please note: if you need to change information on your checks, such as update an address or add a name or phone number, you will need to contact us at 866-653-4392 or services@cuttingedgefcu.org to make changes before ordering checks.
 - Select the checking account you would like to order checks for from either the left-hand menu by clicking/tapping *Accounts*, or by clicking the specific account tile on your Dashboard.
 - Next, select *Order Checks*.
 - To finish placing your order, follow the onscreen instructions.

Personalization How-To:

Personalize Your Digital Banking Experience

- To personalize your dashboard:
 - o Click the ellipses (...) within any dashboard widget.



- o Then select *Organize Dashboard*.
 - o You may now drag and drop each menu tile to order them how you prefer!
- To personalize your account by adding or changing a photo, image, or logo to your profile:
 - o Click on/tap your initials/profile image in the upper-right of your screen – if you're using a web browser, you would then select *Profile*. If you're on mobile, you will be taken directly to your profile.
 - o Click on/tap the pencil next to your initials/profile image, and upload an image. You may crop or adjust the image as needed. Then select *Choose* (mobile) or *Save* (web browser).
 - o Optional: Here within your Settings > Profile, you may also
 - Edit your preferred first name
 - Update your address
 - Update your email address
 - Update your phone number(s)
 - To enable User Alerts notifying you of logins, password changes, and more:
 - o Access your profile from the bottom-left menu by clicking/tapping your name.
 - o Select *Settings*.
 - o Select *User Alerts*.
 - o From here you can update each type of user alert available, including activating or disabling, and setting your preferred alert method (email, SMS text message, or in-app message).
 - To personalize account-specific Message alerts:

- Select *Accounts* from the left-hand menu, and then select the account you prefer to set up an alert for. Or, simply select the specific account tile you wish to set an alert for from your dashboard.
 - Select *Alert Preferences*, then follow the onscreen prompts to create the type of alert you want for that account.
- To assign account nicknames:
- Select the account you wish to rename
 - Select *Settings*, then click/tap "Rename" on the top-right of your screen, then type in your desired nickname (please note, there is a 16-character limit)
 - Then *Save*