

ēCO Virtual Branch Online Banking How-To Guide

Whether you're at your desk, on the couch, or on the go you'll discover a refreshingly simple way to manage your accounts in real-time with ēCO Virtual Branch Next. With our suite of upgraded online banking services, you'll have the tools you need to help achieve your financial goals. It makes managing your money easier than ever, and it's fully secure. Information when you need it, where ever you are. Let's take a quick tour of the new site:

To access ēCO Virtual Branch, simply visit www.ecocu.org. On the homepage of our website, you may notice a slight change in the way you access Virtual Branch. No need to worry, you will use your existing Login ID and Security Code to login into Virtual Branch. Once you enter your existing Login ID and Security Code you may be asked to answer the Security Questions you selected upon enrolling in Virtual Branch online banking.



Additionally, you may visit <https://ecocu-dn.financial-net.com/web> to login or enroll in Virtual Branch online banking.

Whether you access Virtual Branch online banking from ēCO's website or the direct link to Virtual Branch online banking, first time users are able to enroll in Virtual Branch online banking or existing users are able to reset their Security Code if needed. Users that are already enrolled in Virtual Branch online banking will use their existing login information to gain access.

The image shows a screenshot of the ēCO Credit Union Virtual Branch online banking login page. At the top left is the ēCO Credit Union logo. Below it is a 'Log On' section with two input fields: 'Logon ID:' and 'Security Code:'. A green 'Log On' button is positioned below the 'Security Code' field. To the right of the input fields are two links: 'First time user? Enroll in online banking' and 'Forgot security code? Reset security code'. Red circles highlight these links, with red lines connecting them to callout boxes. The first callout box, titled 'First Time User? Enroll in Virtual Online Banking by clicking here!', contains the text 'Learn more about enrolling in Virtual Branch Online Banking here!'. The second callout box, titled 'Forgot your Security Code to login?', contains the text 'Click here to reset your Security Code to access your Virtual Branch Online Banking.' At the bottom of the page, there is a footer with the ēCO Credit Union logo, the NCUA logo, and the text 'Contact Us' and 'Home'. A dark grey footer bar at the very bottom contains the text: 'ēCO Credit Union, Virtual Branch Next Member Service #: 866-964-0723, Hours: 8:00 am - 5:00 pm, Copyright ©2022 Fiserv, Inc. All rights reserved.'

Upon logging in, existing users may be prompted to answer the Security Questions that were selected upon enrolling in Virtual Branch online banking.



Answer Security Question

This action requires you to answer a security question before it can be completed.

Question: In what city or town was your first job?

Answer:

Show answer

Continue

Cancel



[Contact Us](#)

[Home](#)

eCO Credit Union
Virtual Branch Next Member Service #: 866-964-0723
Hours: 8:00 am - 5:00 pm

Copyright ©2022 Fiserv, Inc. All rights reserved.

Once you have logged into your Virtual Branch online banking you will notice a few changes to the look of the site, as well as some new tools and features added to help make your online banking experience and managing your eCO accounts easier.

The screenshot displays the eCO Credit Union online banking interface. At the top, there is a navigation bar with the eCO logo (Educators Credit Union Community) on the left and links for Messages, Mobile, Settings, and Log Off on the right. Below the navigation bar, there are three main menu items: Accounts, Transfers, and Bill Pay. The Accounts section is active, showing a welcome message for a user named TEST TEST, last logged in on Jun 10, 2022 at 02:26 PM Pacific Time Zone. The Accounts page features a sidebar with four categories: Favorite Accounts, Checking Accounts, Savings Accounts, and Investment Accounts. The main content area includes links for Transfer Money, Create Alert, and eStatements. A 'Recent Transactions' section shows a dropdown menu for '*2456=7 (Checking)' and a list of two transactions: one on OCT 22 2019 for -\$0.75 and another on OCT 22 2019 for \$1.00. A 'Scheduled Transfers' section at the bottom indicates that there are no transfers currently scheduled.

Messages | Mobile | Settings | Log Off

Accounts Transfers Bill Pay

Welcome, TEST TEST Last logged on Jun 10, 2022 02:26 PM Pacific Time Zone

Accounts

- + Favorite Accounts
- + Checking Accounts
- + Savings Accounts
- + Investment Accounts

[Transfer Money](#) [Create Alert](#)

[eStatements](#)

Recent Transactions [View All](#)

*2456=7 (Checking) ▾

OCT 22 2019	TRANSFER From accoun...	-\$0.75
OCT 22 2019	TRANSFER From accoun...	\$1.00

Scheduled Transfers [Transfer Money](#)

There are no transfers currently scheduled.

Select the Accounts Tab to glance over your balances, view recent transactions, and preview upcoming transfers. Plus, you can apply for a loan and perform a variety of other convenient tasks.

The screenshot shows the mobile app interface for Educators eCO Credit Union. At the top, there is a navigation bar with the logo on the left and links for Messages, Mobile, Settings, and Log Off on the right. Below the navigation bar, there are three main menu items: Accounts (highlighted with a red circle), Transfers, and Bill Pay. The main content area displays a welcome message and the 'Accounts' section. On the left, there is a 'Favorite Accounts' list with four entries: *2456=7 (Checking), *2456=22 (Investment), *2456=1 (Savings), and *2456=2 (Savings). Each entry shows 'Available' and 'Current' balances. On the right, there are links for 'Transfer Money', 'Create Alert', and 'eStatements'. Below these links is a 'Recent Transactions' section with a dropdown menu set to '*2456=7 (Checking)'. It lists two transactions from October 22, 2019: a transfer of -\$0.75 and a transfer of \$1.00. At the bottom, there is a 'Scheduled Transfers' section with a 'Transfer Money' link and a message stating 'There are no transfers currently scheduled.'

Messages | Mobile | Settings | Log Off

Accounts Transfers Bill Pay

Welcome, TEST TEST Last logged on Jun 10, 2022 02:26 PM Pacific Time Zone

Accounts

[Transfer Money](#) [Create Alert](#)

[eStatements](#)

Favorite Accounts

*2456=7 (Checking)	
Available	\$0.34
Current	\$0.34
*2456=22 (Investment)	
Available	\$0.00
Current	\$0.00
*2456=1 (Savings)	
Available	-\$1.00
Current	\$0.00
*2456=2 (Savings)	
Available	\$0.00
Current	\$0.00

Recent Transactions [View All](#)

*2456=7 (Checking)

OCT 22 2019	TRANSFER From accoun...	-\$0.75
OCT 22 2019	TRANSFER From accoun...	\$1.00

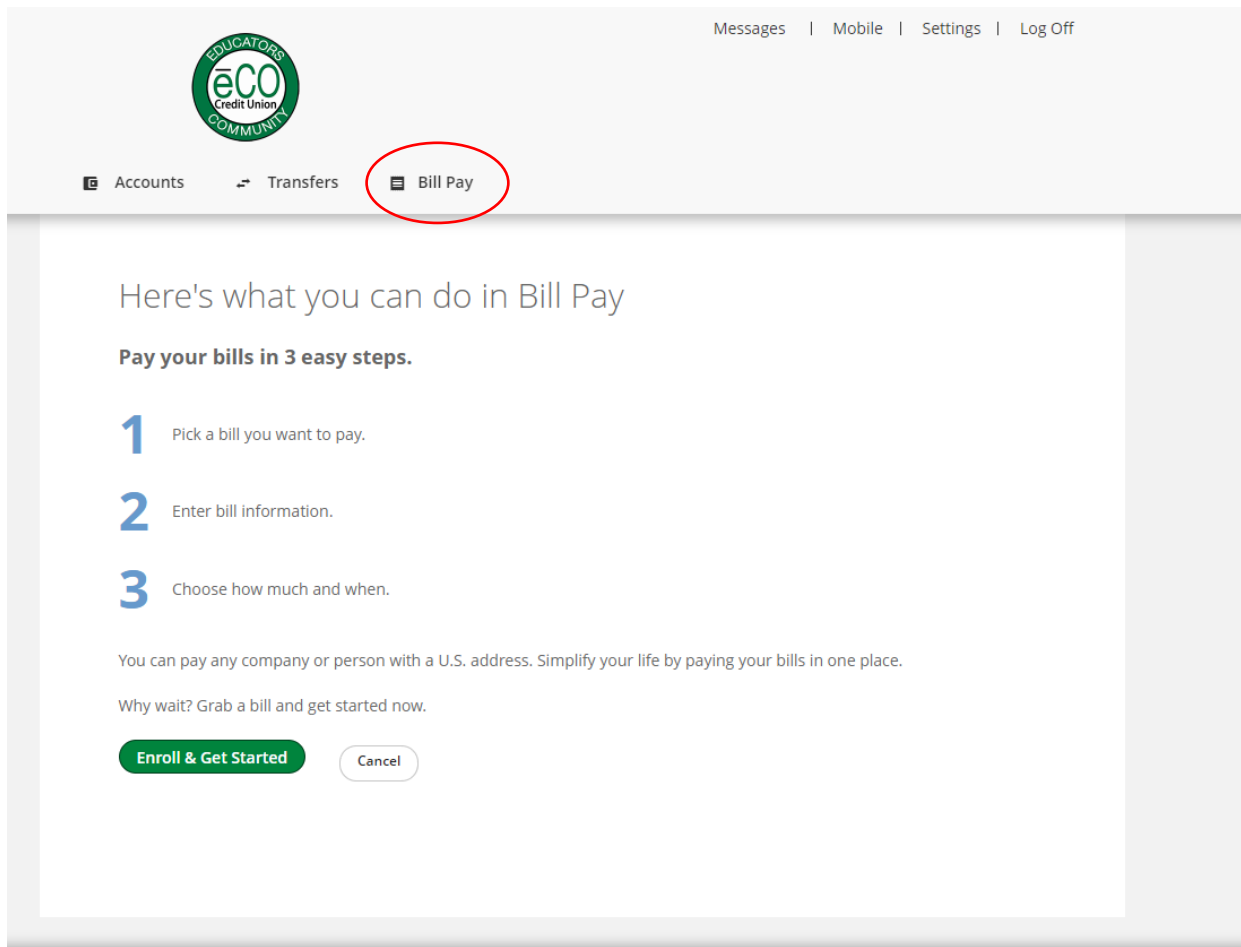
Scheduled Transfers [Transfer Money](#)

There are no transfers currently scheduled.

Transfers is where you control the movement of money. You can quickly create new transfers, including transfers that occur on a regular basis. On the right, you'll find links for requesting both incoming and outgoing ACH transfers. Below, you'll find a list of your scheduled transfers where you can review the transfer details, make changes or if it's no longer useful, delete it.

The screenshot shows the eCO Credit Union website interface. At the top, there is a navigation bar with links for Messages, Mobile, Settings, and Log Off. Below this is a secondary navigation bar with icons for Accounts, Transfers (circled in red), and Bill Pay. The main content area is titled 'Transfer Money' and contains a form with the following fields: 'From' (dropdown menu), 'To' (dropdown menu), 'Amount' (text input field showing \$0.00), and 'Date' (calendar icon and text input field showing 6/10/2022). There are 'Review' and 'Cancel' buttons at the bottom of the form. Below the form is a section titled 'Scheduled Transfers' with a table header: Date, Description, Amount, Frequency, and Action. The table content shows 'There are no transfers currently scheduled.' At the bottom of the page, there is a footer with the eCO Credit Union logo, NCUA logo, and links for Terms and Conditions, Contact Us, and Home. A dark grey bar at the very bottom contains the text: eCO Credit Union, Virtual Branch Next Member Service @ 866-964-0723.

Bill Pay service opens your payment calendar center where you can add both companies and people, then quickly make payments. Even schedule bills to be paid automatically.



The screenshot shows the top navigation bar of the Educators eCO Credit Union website. The logo is on the left, and navigation links for Messages, Mobile, Settings, and Log Off are on the right. Below the logo, there are three menu items: Accounts, Transfers, and Bill Pay. The Bill Pay menu item is circled in red. The main content area below the navigation bar has a heading "Here's what you can do in Bill Pay" and a sub-heading "Pay your bills in 3 easy steps." followed by a numbered list of three steps: 1. Pick a bill you want to pay, 2. Enter bill information, and 3. Choose how much and when. Below the list, there is a paragraph explaining that bills can be paid to any company or person with a U.S. address, and a call to action "Why wait? Grab a bill and get started now." with two buttons: "Enroll & Get Started" and "Cancel".

Messages | Mobile | Settings | Log Off

Accounts Transfers **Bill Pay**

Here's what you can do in Bill Pay

Pay your bills in 3 easy steps.

- 1 Pick a bill you want to pay.
- 2 Enter bill information.
- 3 Choose how much and when.

You can pay any company or person with a U.S. address. Simplify your life by paying your bills in one place.

Why wait? Grab a bill and get started now.

[Enroll & Get Started](#) [Cancel](#)



[Terms and Conditions](#)

[Home](#)

[Contact Us](#)

Accounts

Accounts is like your dashboard, offering an at-a-glance snapshot of your current activity, including balances, recent transactions, and upcoming transfers. Your accounts are grouped by category such as Checking, Savings, and Loans. Expanding a group displays its accounts. To view an account, just select it. On the right, you'll find a variety of convenient links. You can make a Quick Transfer, create alerts, and view your recent statements. By default, Recent Transactions displays the last two transactions for your primary favorite account. Selecting a transaction displays its details. You can view the transactions for another account or select View All to open the account details page for the selected account. Scheduled Transfers displays the next two transfers scheduled to execute in the near future. Selecting the amount displays its details. View All opens the Transfers screen where you can view a list of all your scheduled transfers. Finally, Services offers convenient links that you might find helpful.

The screenshot shows the 'Accounts' page of the eCO Credit Union mobile app. The page is divided into several sections: Favorite Accounts, Recent Transactions, Scheduled Transfers, and Services. Callout boxes provide instructions for each section:

- Favorite Accounts:** A callout box on the left explains that accounts are grouped by categories (Checking, Savings, Investment) and that expanding a group shows the current and available balance. Another callout box on the right explains that clicking the plus sign next to an account name expands it to show details.
- Recent Transactions:** A callout box on the right explains that this section shows the last two transactions for the primary favorite account. It also notes that clicking the arrow to the right of the account name allows selecting a different account, and clicking 'View All' opens the account details page.
- Scheduled Transfers:** A callout box on the right explains that this section shows the next two transfers scheduled to execute in the near future. It instructs users to select 'Transfer Money' to create a new transfer.
- Services:** A callout box on the right explains that this section offers convenient links to access credit card information or apply for a loan.
- Transfer Money:** A callout box at the top explains that clicking this link makes a quick transfer.
- Create Alert:** A callout box at the top explains that clicking this link allows users to quickly and easily access their eStatements.
- Create Alert:** A callout box at the top explains that clicking this link allows users to create an alert for monitoring an account or to notify of upcoming travel plans.

Account ID	Category	Available	Current
*2456*7	(Checking)	\$0.34	\$0.34
*2456*22	(Investment)	\$0.00	\$0.00
*2456*1	(Savings)	-\$1.00	\$0.00
*2456*2	(Savings)	\$0.00	\$0.00
*2456*6	(Savings)	\$0.00	\$0.00

Date	Description	Amount
OCT 22 2019	TRANSFER From account...	-\$0.75
OCT 22 2019	TRANSFER From account...	\$1.00

Transfer ID	Amount
There are no transfers currently scheduled.	

Service
Credit Card Access
Apply For A Loan

Account Details

You can view the details of an account by selecting Accounts, then selecting an account from your list. From the Account Details page, you'll find in-depth information for the selected account, which will vary depending on the type of account that's selected. Typically, asset accounts such as Checking and Savings display its balance information, a series of related actions you can take, and the accounts transaction history, including any transactions that are still pending. Selecting a transaction displays its details. And if the transaction includes a check icon, you can view the front and back of the item. To search for a specific transaction, simply enter the criteria you're looking for. For example, a specific time period, check number, description, or amount. Then search to filter your list. Depending on the type of account, actions may include transferring money, including transfers to other members, viewing account info, exporting transactions to your desktop, stop payments, and more. To view the details for another account, simply select it from the list.

The screenshot shows the 'Accounts' page of the eCO Credit Union mobile app. At the top, there is a navigation bar with the eCO logo and links for 'Messages', 'Mobile', 'Settings', and 'Log Off'. Below the navigation bar, there are three tabs: 'Accounts', 'Transfers', and 'Bill Pay'. The main content area is titled 'Accounts' and features a 'Favorite Accounts' section. This section lists five accounts with their available and current balances:

Account ID	Account Type	Available	Current
*2456=7	(Checking)	\$0.34	\$0.34
*2456=22	(Investment)	\$0.00	\$0.00
*2456=1	(Savings)	-\$1.00	\$0.00
*2456=2	(Savings)	\$0.00	\$0.00
*2456=6	(Savings)	\$0.00	\$0.00

Below the 'Favorite Accounts' section, there are three expandable categories: 'Checking Accounts', 'Savings Accounts', and 'Investment Accounts'. To the right of the 'Favorite Accounts' list, there are several action buttons: 'Transfer Money', 'Create Alert', and 'eStatements'. Below these buttons is a 'Recent Transactions' section with a dropdown menu set to '*2456=7 (Checking)'. It shows two transactions from October 22, 2019: a transfer of -\$0.75 and a transfer of \$1.00. Below the transactions is a 'Scheduled Transfers' section with a 'Transfer Money' link and a message stating 'There are no transfers currently scheduled.' At the bottom of the page, there is a promotional banner for 'ORDER DINNER. BUY TICKETS. PAY THE BILLS.' and a 'Services' section.

To see in-depth information about a specific account, simply click on the account to access the Account Details page.



Account Details [Switch Account](#)

*2456-7 (Checking)
\$0.34
Available Balance
Current Balance \$0.34

- [Transfer Money](#)
- [Account Info](#)
- [eStatements](#)
- [Export Transactions](#)
- [Check Stop Payment](#)
- More actions

Transaction Details

From:	To:	Check #:	From #:	To #:
<input type="text" value="Pick a Date"/>	<input type="text" value="Pick a Date"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Description:		Amount:	From:	To:
<input type="text"/>		<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
<input type="button" value="Search"/>		<input type="button" value="Clear Search"/>		

[Print Transactions](#)

[Load Pending Transactions](#)

Past Transactions

Date	Description	Amount	Balance
OCT 22, 2019	TRANSFER From account# 602456-7 To account# 602456-1	-\$0.75	\$0.34
OCT 22, 2019	TRANSFER From account# 602456-1 To account# 602456-7	\$1.00	\$1.09

Asset accounts such as Checking and Savings display its balance information.

Quickly switch between accounts to access individual account information.

Quick tools allow you to transfer money, access account information, access eStatements, export transactions, make a stop payment, and more.

Using the Transaction Details section, you can search for a specific transaction by inputting information related to the transaction.

Past Transactions displays a list of the history of recent and pending account transactions.

Transfers

Transfers is where you control the movement of money. You can create instant transfers, including authorized transfers to other members. You can schedule them in the future, and if you'd like, make them recurring. And if needed, you can request a transfer be stopped. Below you'll find your scheduled transfers. To create a new transfer, simply select the account you want the money taken from and the account you want the money moved to. Then enter the amount. Selecting today's date will transfer the money in real time. Selecting a date in the future schedules it for the selected date. If you'd like your transfer to repeat on a regular basis, simply enter the frequency. Update the first transfer date and enter the number of transfers to execute. When ready, review your transfer. If everything looks correct, make your transfer. That's it. If your transfer is immediate, the funds are moved in real time. If it's recurring or scheduled for a future date, it's added to your list, and the funds will be transferred on the selected date. Scheduled transfers can be edited or deleted any time.

The screenshot shows the 'Transfer Money' interface on the eCO Credit Union website. At the top, there is a navigation bar with the eCO logo and links for Messages, Mobile, Settings, and Log Off. Below the navigation bar are three tabs: Accounts, Transfers (which is active), and Bill Pay. The main content area is titled 'Transfer Money' and contains a form with the following fields:

- From:** A dropdown menu with the text 'Select an Account'.
- To:** A dropdown menu with the text 'Select an Account'.
- Amount:** A text input field containing '\$0.00'.
- Date:** A date picker showing '6/10/2022' and a calendar icon. A link labeled 'Make recurring' is positioned to the right of the date field.

At the bottom of the form are two buttons: a green 'Review' button and a white 'Cancel' button. Below the form is a section titled 'Scheduled Transfers' which contains a table with the following columns: Date, Description, Amount, Frequency, and Action. The table is currently empty, with the text 'There are no transfers currently scheduled.' displayed below the header.

At the bottom of the page, there is a footer with the eCO logo, the NCUA logo, and links for Terms and Conditions, Contact Us, and Home. The footer also contains the text: eCO Credit Union, Virtual Branch Next Member Service #: 866-964-0723.

Pay Bills

Selecting the bill pay service opens your payment center where you can add both companies and people, then quickly make payments. Even schedule bills to be paid automatically.

The screenshot shows the 'Bill Pay' section of the eCO Credit Union website. At the top, there is a navigation bar with the eCO logo (Educators' Credit Union Community) and links for Messages, Mobile, Settings, and Log Off. Below the navigation bar are three menu items: Accounts, Transfers, and Bill Pay. The main content area is titled 'Here's what you can do in Bill Pay' and 'Pay your bills in 3 easy steps.' The steps are: 1. Pick a bill you want to pay. 2. Enter bill information. 3. Choose how much and when. Below the steps, there is a paragraph: 'You can pay any company or person with a U.S. address. Simplify your life by paying your bills in one place.' followed by 'Why wait? Grab a bill and get started now.' At the bottom of this section are two buttons: 'Enroll & Get Started' (in green) and 'Cancel' (in white). At the bottom of the page, there is a footer with the NCUA logo and text: 'Terms and Conditions', 'Home', and 'Contact Us'. The very bottom of the page is a dark grey bar with contact information for eCO Credit Union and a copyright notice for Fiserv, Inc.

Messages | Mobile | Settings | Log Off

Accounts Transfers Bill Pay

Here's what you can do in Bill Pay


Pay your bills in 3 easy steps.

- 1 Pick a bill you want to pay.
- 2 Enter bill information.
- 3 Choose how much and when.

You can pay any company or person with a U.S. address. Simplify your life by paying your bills in one place.

Why wait? Grab a bill and get started now.

[Enroll & Get Started](#) [Cancel](#)

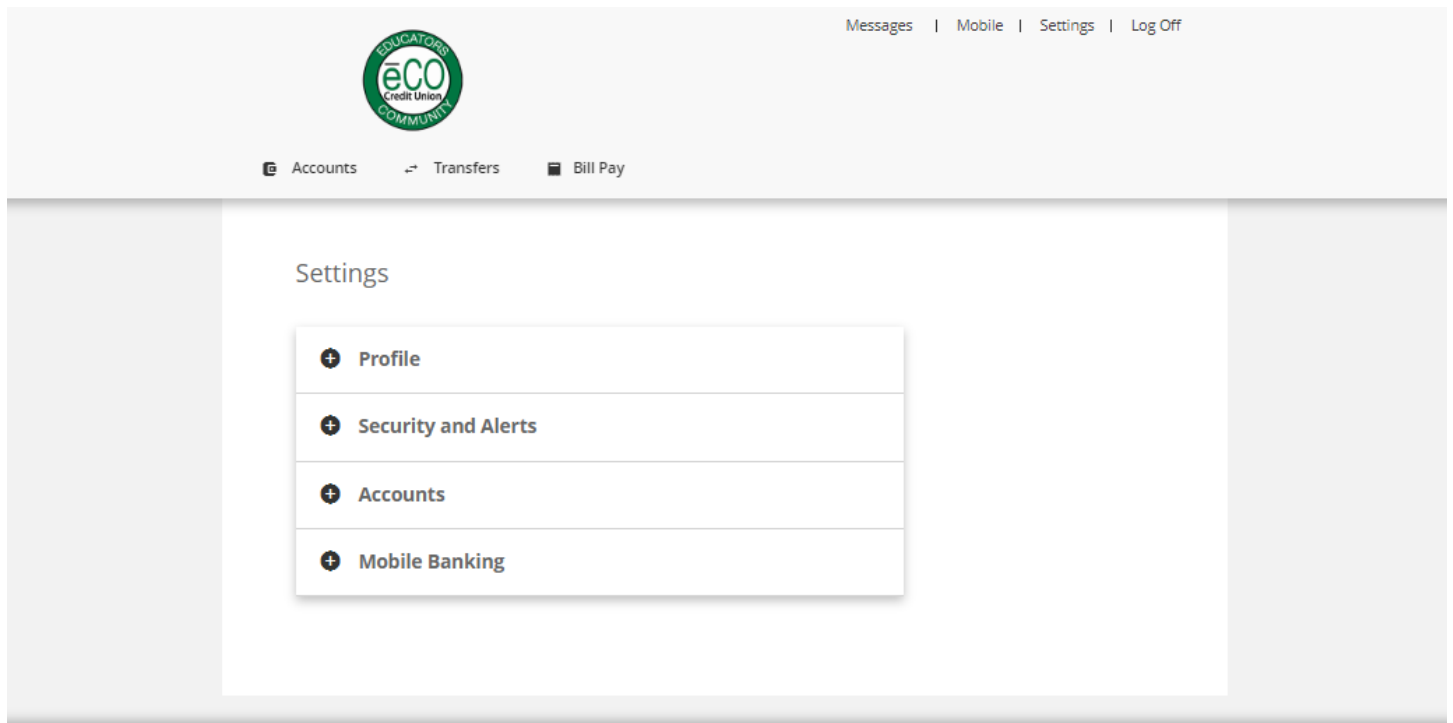
 [Terms and Conditions](#) [Home](#)
[Contact Us](#)

eCO Credit Union
Virtual Branch Next Member Service #: 866-964-0723
Hours: 8:00 am - 5:00 pm

Copyright ©2022 Fiserv, Inc. All rights reserved.

Settings

Settings is where you manage your personal information, such as your Profile, Security and Alerts, Account settings, and the mobile devices you use. Selecting Profile lets you update your username and password, your mailing address, phone number, and email, as well as your language preference and time zone. Selecting Security And Alerts lets you manage the security questions used to verify your identity, the alerts you use for monitoring your accounts, and any travel plans you'd like to notify us about. Accounts is where you manage your account preferences, such as nicknames and which accounts appear as favorites. It's also where you request access to other members' accounts. And finally, Mobile Banking lets you manage which mobile devices are authorized to access your information, along with which services and apps associated with them. To make a change, just select the category and the setting you'd like to change. Then update the information.



[Terms and Conditions](#)

[Home](#)

[Contact Us](#)

eCO Credit Union
Virtual Branch Next Member Service #: 866-964-0723
Hours: 8:00 am - 5:00 pm

Copyright ©2022 Fiserv, Inc. All rights reserved.



Settings

Profile

Ligon ID
Your Ligon ID to log on to online banking.

Security Code
Your Security Code to log on to online banking.

Address
To contact you via postal mail.

Phone Number
To contact you via phone or text message.

Email Address
To contact you via email or receive alerts.

Time Zone
Your default display time zone.

Security and Alerts

Accounts

Mobile Banking

Security and Alerts

Security and Alerts is where you change the security questions used to verify your identity, manage your alerts, and notify us of any upcoming travel plans to help ensure your cards work as expected while you're away. To update your security questions, simply choose the questions, and provide answers that you'll remember. When ready, save your changes. Selecting alerts lets you create new alerts and review the active alerts you've previously set up. To create a new alert, begin by selecting the alert type, for example, Account Balance above / below amounts. Depending on your selection, you'll define the specific information that controls when a notification is sent. For this example, select the account to watch and the balance limits you're interested in. Then, where you'd like to be notified. When ready, review your alert, and if everything looks correct, Save it. That's it. You'll see your new alert added to your Active Alerts list. From here, you can review its details, make changes, or if it's no longer useful, delete it. Selecting Travel Notifications offers a convenient way for you to let us know you're planning a trip, so that any cards you might use while traveling aren't denied due to suspicious activity. Just tell us where you're going, the dates you'll be traveling, the cards you might use while you're gone, and if needed, a contact number where you can be reached. That's it! Once saved, the information is stored in our system and helps ensure that the cards you've indicated continue to work as expected.



Settings

+ Profile

- Security and Alerts

Security Questions
For identity verification in online banking.

Alerts
For managing and setting alerts on your accounts.

+ Accounts

+ Mobile Banking



[Terms and Conditions](#)
[Contact Us](#)

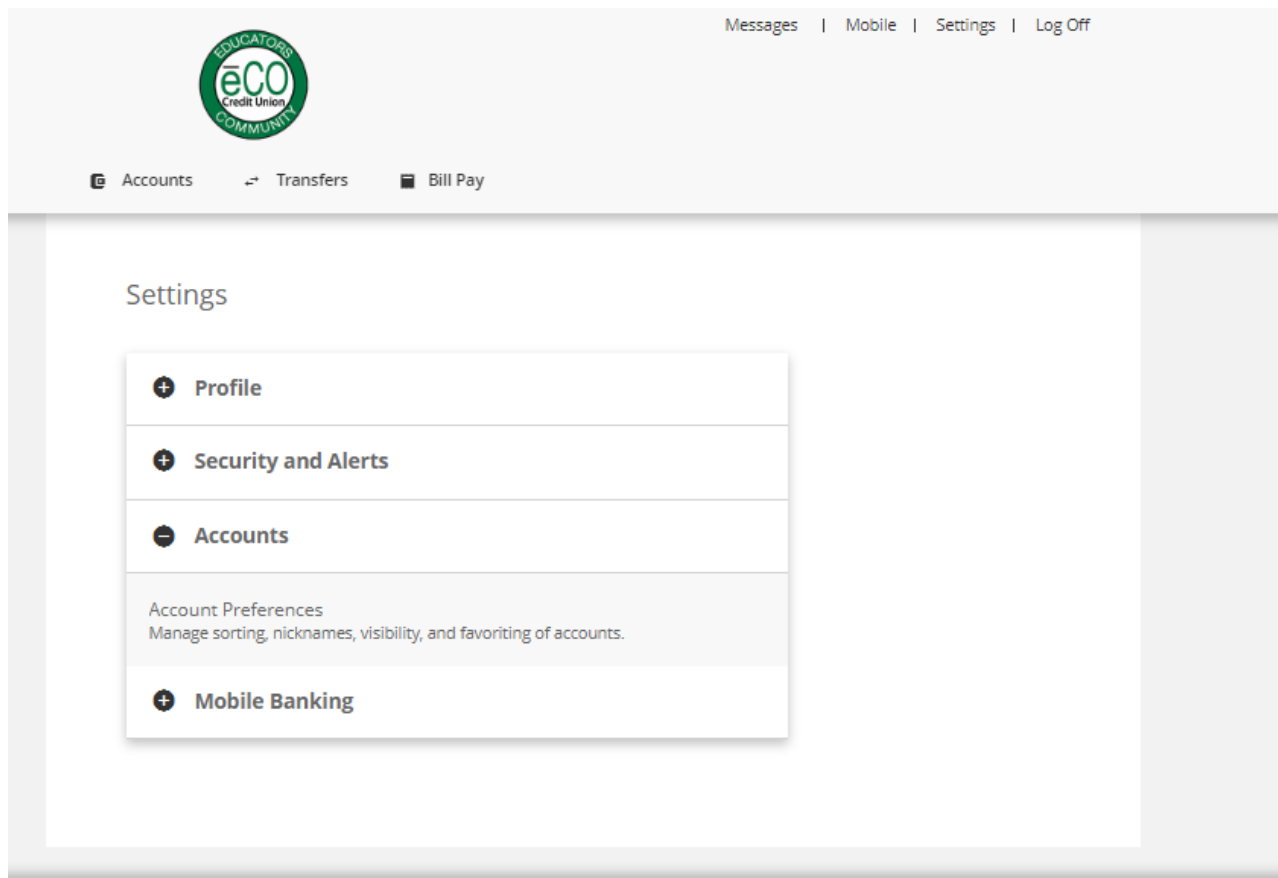
[Home](#)

eCO Credit Union
Virtual Branch Next Member Service #: 866-964-0723
Hours: 8:00 am - 5:00 pm

Copyright ©2022 Fiserv, Inc. All rights reserved.

Accounts

Accounts is where you manage your account preferences. Selecting Account Preferences lets you customize the order in which they appear, change the nicknames, and select which accounts appear as favorites. To move an account, simply drag it into your preferred position. The order displayed is the order in which your accounts will appear throughout the site. Selecting Edit lets you change the nicknames displayed online. You can also hide accounts, which removes them from the accounts page as well as any other account list with the exception of Bill Pay, and any past activity related to the account. Add To Favorites groups the account with other favorite accounts and places them at the top of the accounts page for easy access. Finally, the uppermost favorite account will be the default account used for displaying recent transactions on the Accounts page.



[Terms and Conditions](#)
[Contact Us](#)

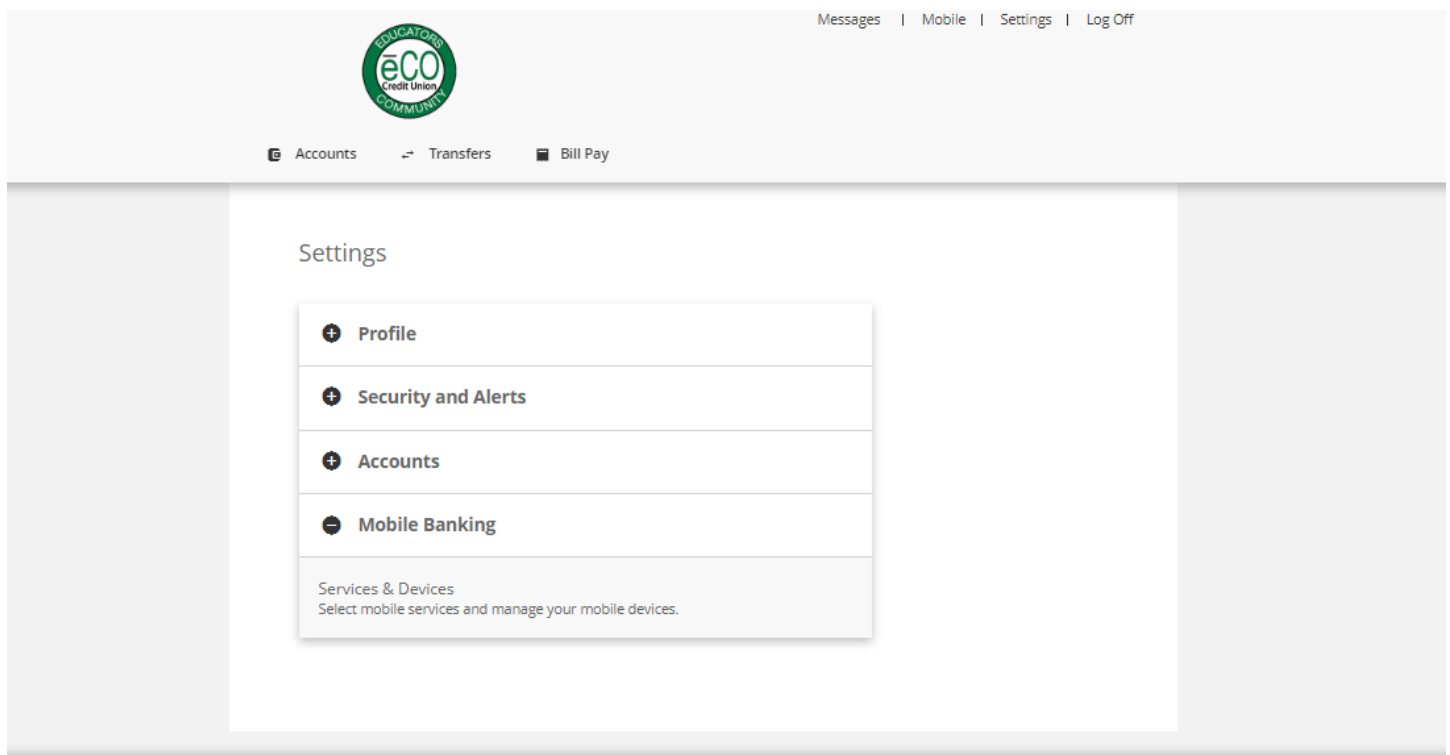
[Home](#)

eCO Credit Union
Virtual Branch Next Member Service #: 866-964-0723
Hours: 8:00 am - 5:00 pm

Copyright ©2022 Fiserv, Inc. All rights reserved.

Mobile Banking

Mobile Banking is where you manage the mobile devices authorized to access your information, along with which services and apps that are associated with them. Selecting Services and Devices lets you manage the devices for both SMS Services as well as mobile Apps. To add a new SMS device, simply enter the phone number. Once saved, an activation code will be sent to the number. Just enter the code to activate the device. That's it. The device will be activated and added to your list. To begin using the device, just select the services you're interested in, or if the device should be removed, delete it. When finished, save your changes. Mobile Apps displays a list of authorized devices along with convenient links to download our mobile banking app. Simply download the app to your device. Once installed, log in using the same credentials you use to log in from our website. Once you've successfully logged in, the device will be added to your list.



The screenshot shows the eCO Credit Union website interface. At the top right, there are navigation links: Messages | Mobile | Settings | Log Off. The eCO Credit Union logo is centered at the top. Below the logo, there are three menu items: Accounts, Transfers, and Bill Pay. The main content area is titled "Settings" and contains a list of settings categories: Profile, Security and Alerts, Accounts, and Mobile Banking. The Mobile Banking category is expanded, showing a sub-section titled "Services & Devices" with the text "Select mobile services and manage your mobile devices."



[Terms and Conditions](#)

[Home](#)

[Contact Us](#)

eCO Credit Union
Virtual Branch Next Member Service #: 866-964-0723
Hours: 8:00 am - 5:00 pm

Copyright ©2022 Fserv, Inc. All rights reserved.