

## BRINGING ACCESS TO YOUR ACCOUNTS, YOUR WAY!

With **It's Me 247** Online Banking, you can keep in touch with your credit union accounts any time, from any place life takes you! If you have a computer and a connection to the Internet, you can use **It's Me 247** Online Banking to check balances, transfer money, and stay connected with your credit union accounts around the clock.

Why **It's Me 247**? Because it's your credit union! You are a member... you are an owner. Whether you visit the credit union online or in a branch lobby, we want you to see yourself reflected in the credit union. With built-in security and personalization features, **It's Me 247** Online Banking lets you access your accounts, your way.

## ALL YOU NEED TO USE **IT'S ME 247** ONLINE BANKING IS...

- Connection to the Internet through an Internet Service Provider (ISP)
- Internet browser software, such as the latest version of Internet Explorer or Firefox
- The browser must use a minimum of 128-bit encryption. To check the encryption level, from the Help menu, choose About... and look for a cipher strength of 128-bit
- The browser must have JavaScript enabled, and the privacy settings must allow session cookies



## TIPS FOR FIRST-TIME USERS

The first time you log in to your accounts in online banking, you'll need to enter your account number and temporary password. Ask a member service representative for your temporary password. You'll be required to change that to a permanent password in order to finish logging in the first time.

- To keep your accounts secure, choose a password that is easy for you to remember but difficult for others to guess
- Don't use a birthdate, or a child's or pet's name. Instead, use a combination of letters and numbers, or add symbols, or use a combination of uppercase and lowercase letters to make it more difficult for someone to guess.
- Never write down your password or share it with others!
- Look for other tips on choosing a secure password when you log in for the first time.

## USERNAME

After you log in, you'll be asked to provide a username. A username is required for access following the first log in using your account number to provide increased security for your online banking access. Usernames can be 1-20 characters in length but cannot contain your account number, first name, or last name.

## CONNECTING TO **IT'S ME 247**

1. Enter [www.questfcu.com](http://www.questfcu.com) in the address line of your browser software
2. When our website appears, click the **It's Me 247** Online Banking 'Login' buttons
3. Enter your username and click 'Submit'
4. Enter your password and click 'Submit'; if you have logged in before, you will also need to answer one of your chosen security questions, now
5. First time users, follow the instructions on your screen to change your temporary password and set up your security questions and other settings
6. When the **It's Me 247** screen appears, you are in!

## SECURITY QUESTIONS

After you log in, you'll be asked to provide a username and answers to three security questions. If you forget your password later, you'll just need to answer these questions and online banking will help you set up a different password and get logged in.

## MULTIPLE ACCOUNTS

If you are an owner on more than one credit union membership, ask us about setting up controls to make it easier to see or jump between your accounts in online banking.

## INTERNET SECURITY

Remember that as security requirements and the Internet world change, so will these requirements. If you have trouble accessing **It's Me 247** Online Banking features, the first step is always to upgrade your browser software. For more information, visit [www.itsme247.com/help](http://www.itsme247.com/help).

## WHAT CAN YOU DO WITH IT'S ME 247?

- Apply for a loan
- Check your account balances
- View the date and amount of your transactions including deposits, withdrawals, transfers, and payments
- Verify that certain checks have cleared
- Read messages from the credit union
- View your statements online\*
- Pay bills online\*
- View images of cleared checks
- Transfer funds between accounts
- Download transaction information to your money management software
- Make loan payments from funds in your accounts
- Set up e-Alerts and sign up for e-Notices
- Assign nicknames to your accounts
- Adjust how your paycheck and other electronic deposits are handled
- Review loan payoff amounts and due dates
- Check current loan, savings, and certificate rates
- Open additional savings accounts
- Change your password and security questions
- Notify the credit union of your new address or phone number
- Choose personal preferences such as background color, photo album, and starting page
- View annual dividend and interest information

\* Some of these features might require special activation.

Ask a credit union representative if you need help!

Additional security settings and login restrictions can be defined using the Personal Internet Branch (PIB) features. Customize your online banking security settings to allow/disallow logging



<b>Kenton:</b>	<b>12837 US 68 South</b>	<b>(419) 674-4998</b>
	<b>101 Jacob Parrot Blvd.</b>	<b>(419) 675-2322</b>
<b>Ada:</b>	<b>232 N. Main St.</b>	<b>(419) 634-0031</b>
<b>Bellefontaine:</b>	<b>900 East Sandusky St.</b>	<b>(937) 599-1321</b>

**[www.questfcu.com](http://www.questfcu.com)**  
**(800) 333-9571**

# It's Me 247 Online Banking

Make your own decisions about where, when,  
and even how you use online banking.

