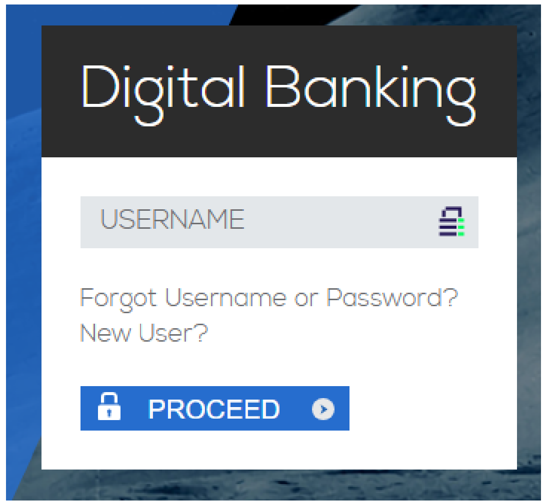
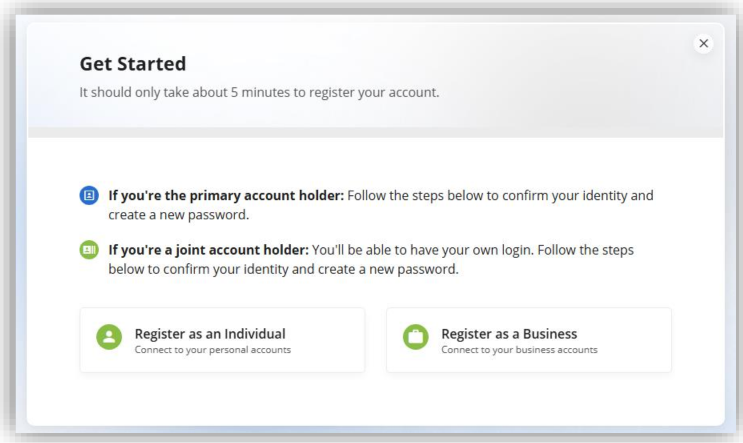
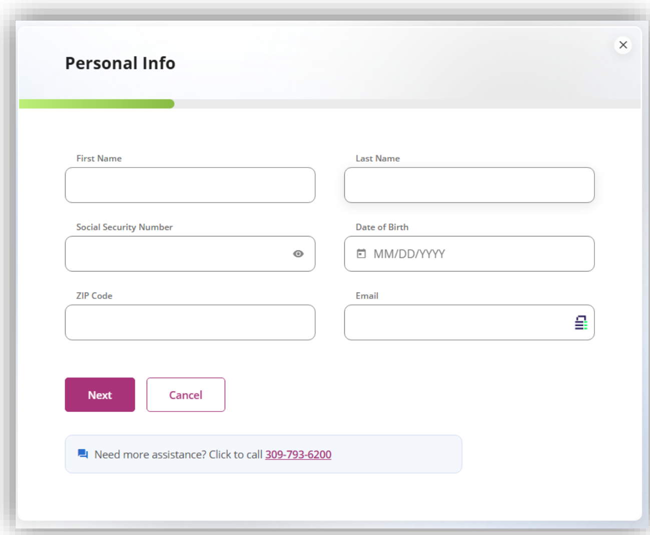
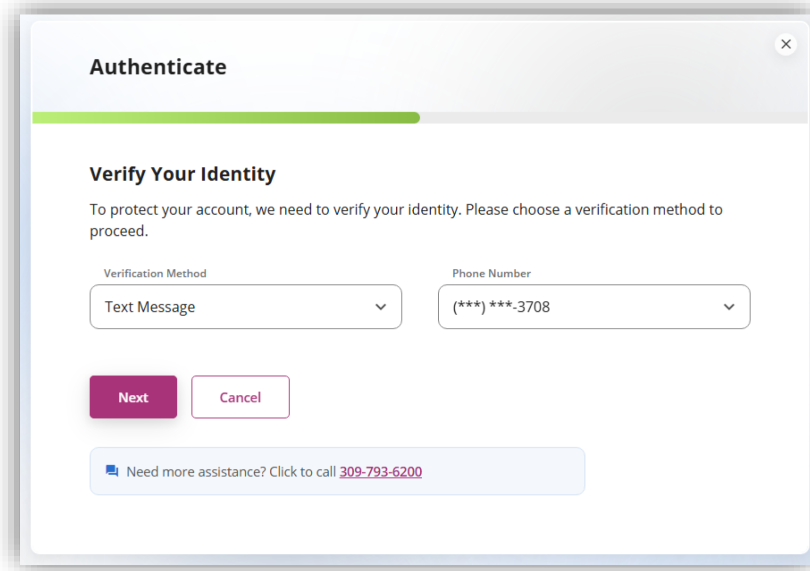
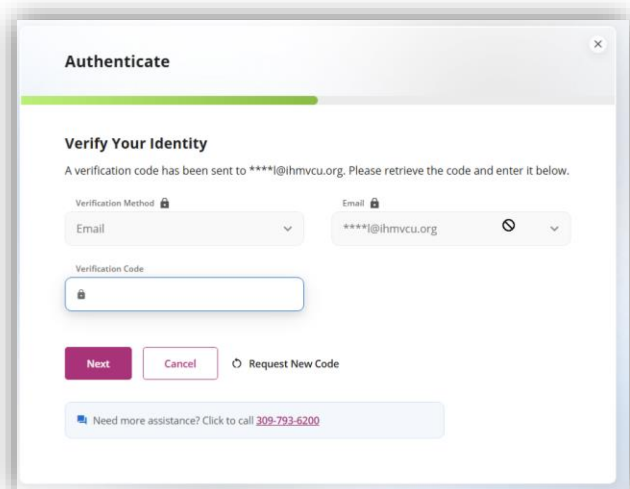
Registering for Digital Banking

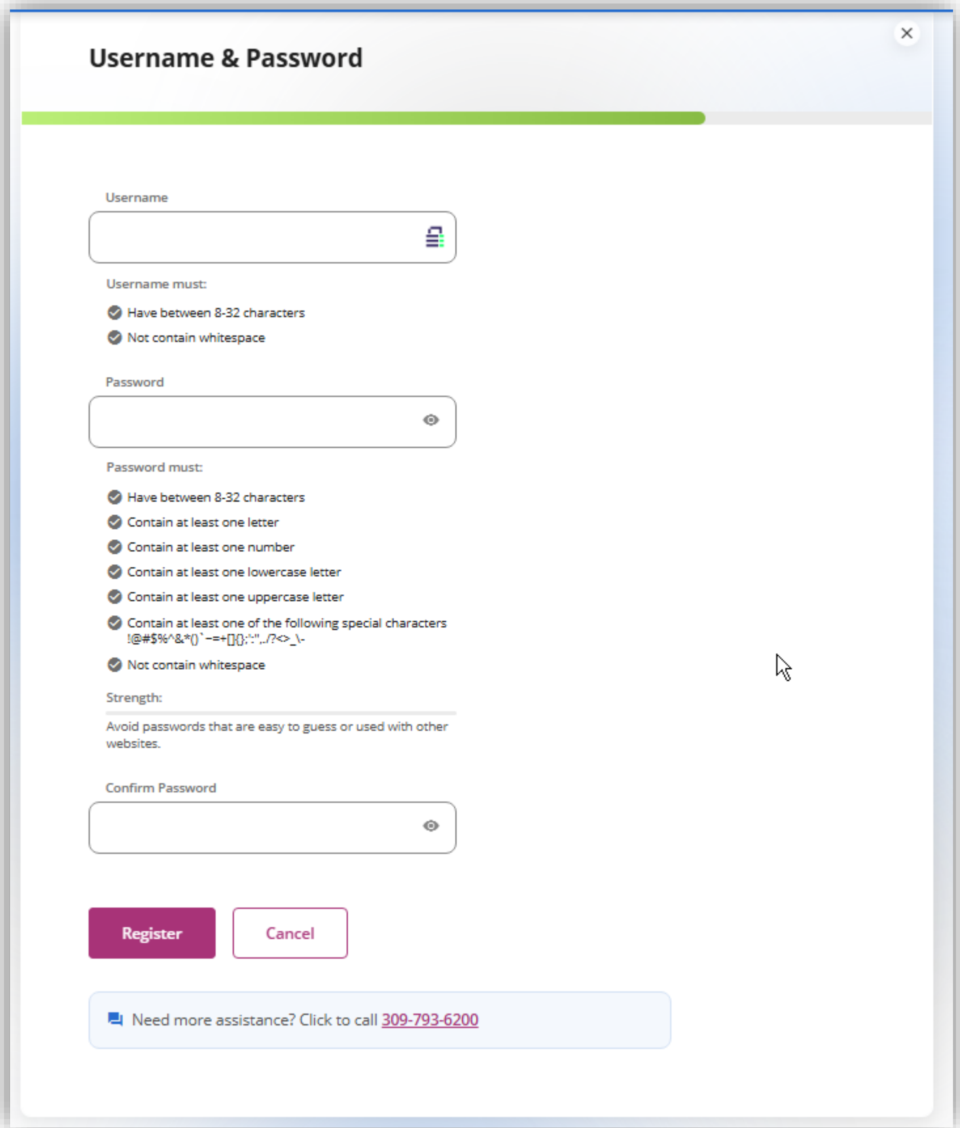
Step	Directions	Description
1. 1	Go to IHMVCU.org Click Proceed	

<table>
<tr>
<td>2.</td>
<td>Click Register as an Individual</td>
<td>
</td>
</tr>
<tr>
<td>3. 2</td>
<td>Enter required Identification Information

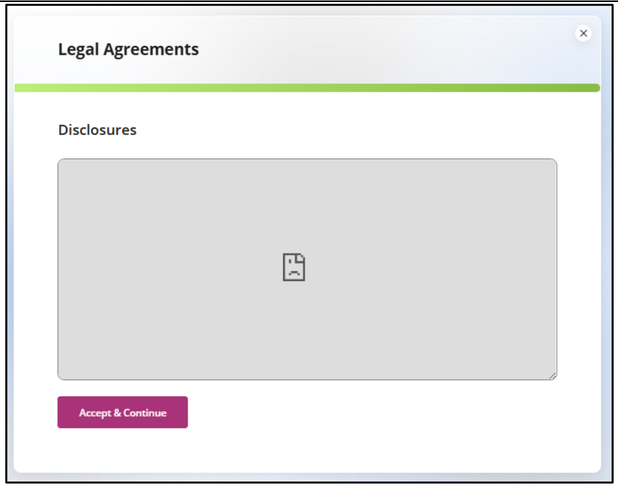
Provide: First Name, Last Name, Social Security Number, Date of Birth, ZIP code, and Email Address

Click Next</td>
<td>
</td>
</tr>
</table>

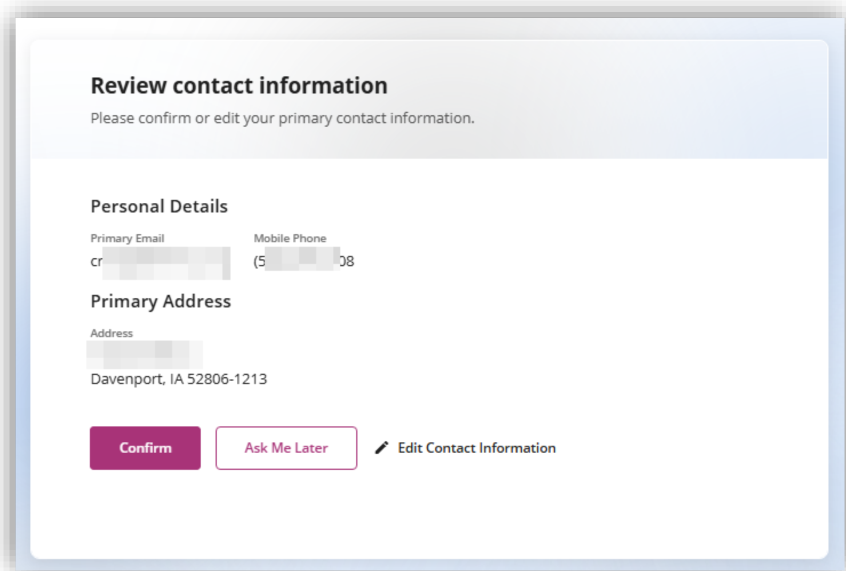
4. 3	Select preferred Authentication Method Choose Text Message, Voice Message, or Email Click Next	
5. 4	Verify Your Identity Enter the Code from your Text, Voice Message or Email Then Click Next. Confirm your account holder and Click Next	

6. 5	Create Username and Password that meet requirements Click Register	

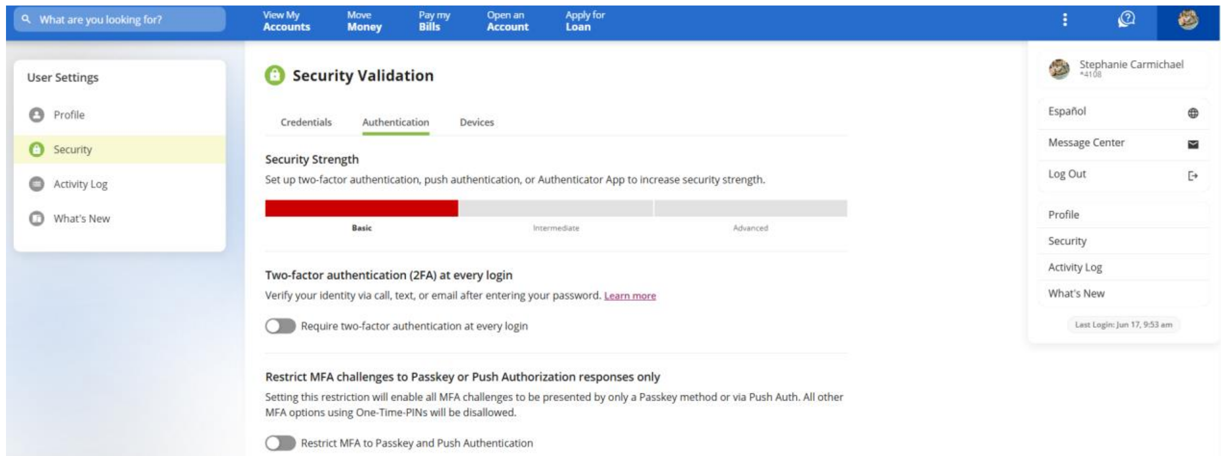
<table>
<tr>
<td>7. 6</td>
<td>Review and Accept Disclosures

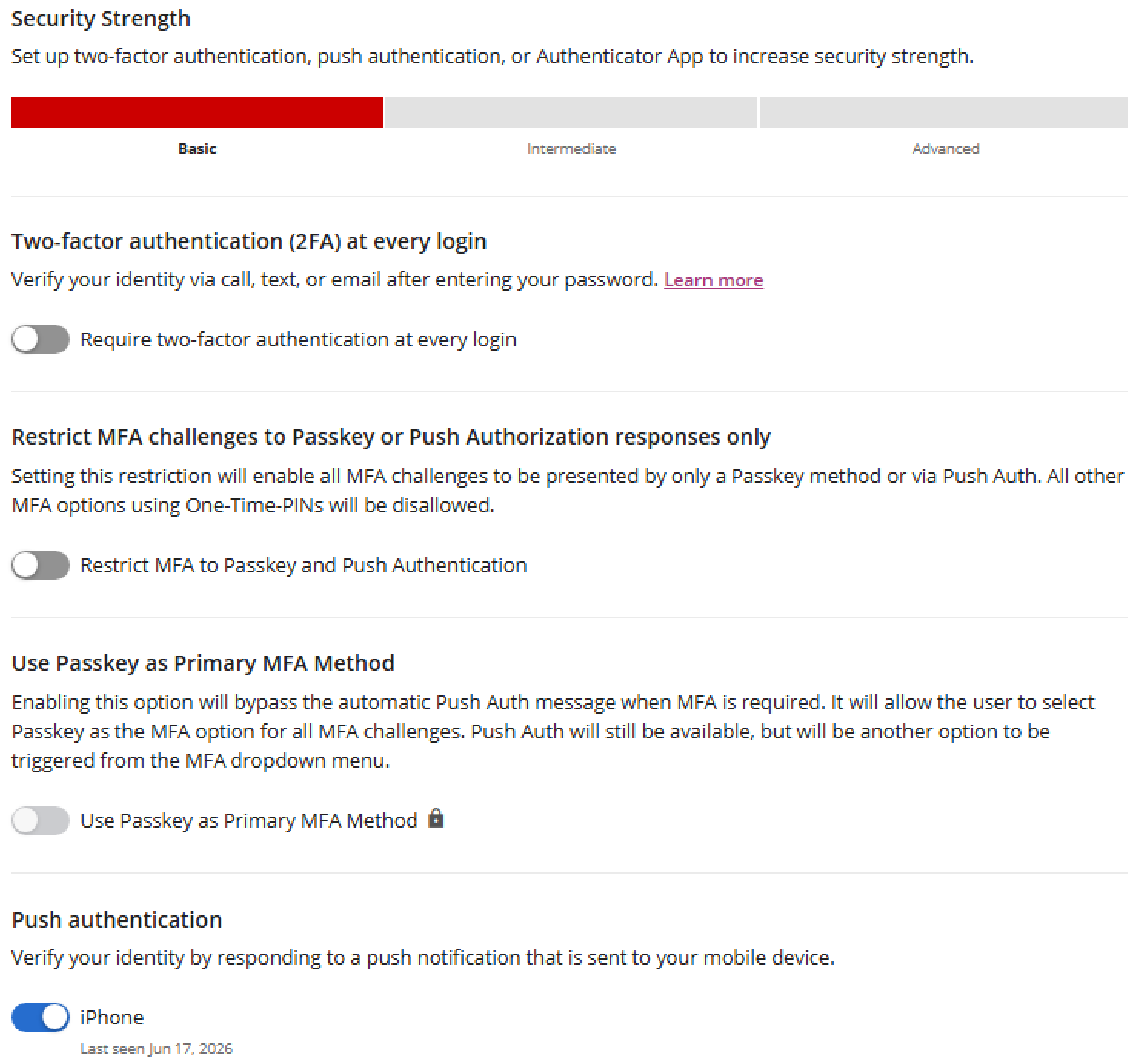
Review Disclosures, then Click Accept & Continue</td>
<td>
</td>
</tr>
<tr>
<td>8. 7</td>
<td>Review Contact Information

Review your contact information

Then Confirm or Edit Contact Information OR Click Ask Me Later</td>
<td>
</td>
</tr>
</table>

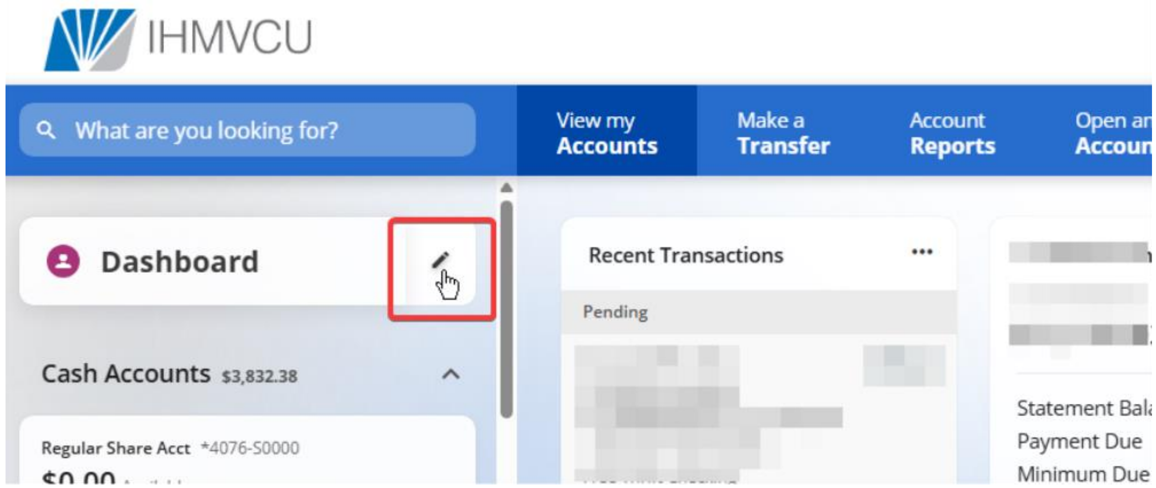
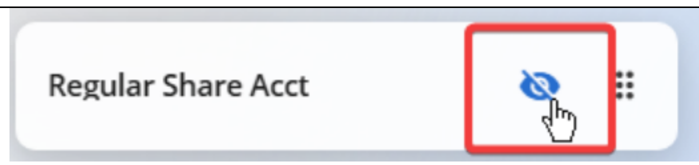
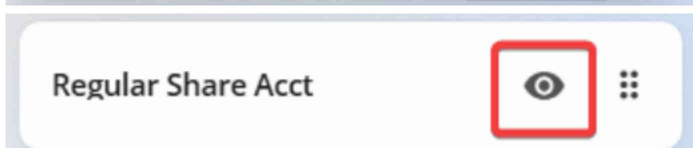
Setting Up MFA

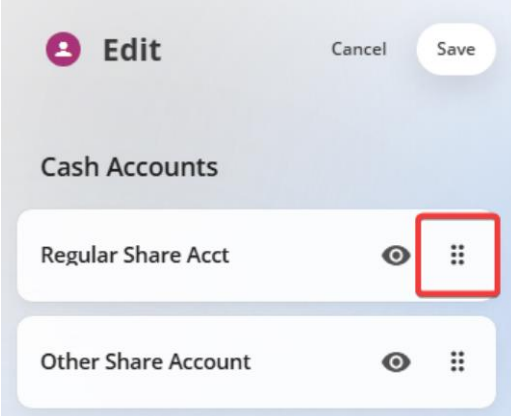
Step	Directions	Description
1. 8	Go to your profile picture in the upper right corner. Select Security. Select Authentication.	

2.	Select what type of authentication you want to set up.	

3.		**Authenticator App** Verify your identity by entering a unique code generated by your Authenticator App. When using an Authenticator App, other less secure methods such as text, email or voice are disabled. Learn more Activate Authenticator App **Register Passkey Option for MFA** To enable various Passkey (WebAuthn) devices, simply click on the "Register" button. The browser or app will automatically detect and list any compatible devices or token storage options currently connected or available on your system. These token devices may include Biometric sensors or other supported hardware or software options. Register For MFA Via Passkey

Customizing Your Desktop

Step	Directions	Description
1. 9	Click the pencil icon on the left side.	
2.	Click the eye icon next to any accounts or widgets you wish to hide from view Click the eye icon again to make the accounts visible again	

3.	Click and drag the line of dots to move a widget or change the account order	

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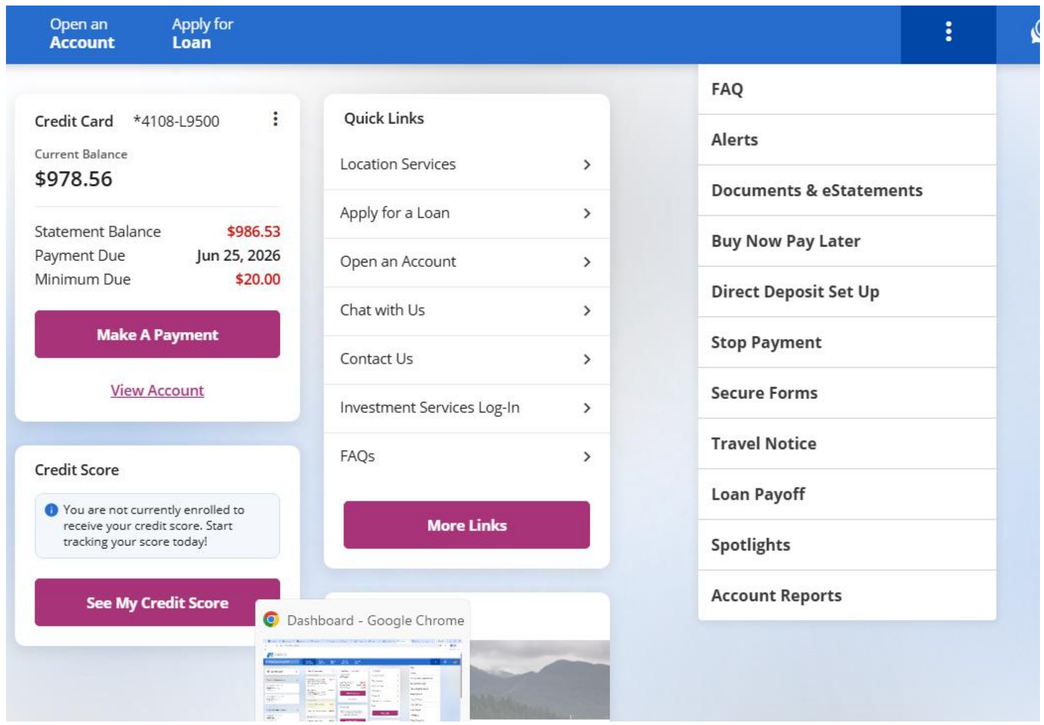
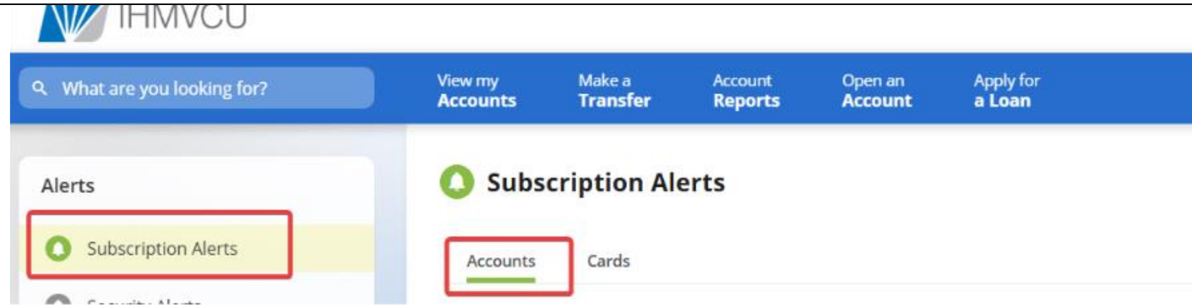
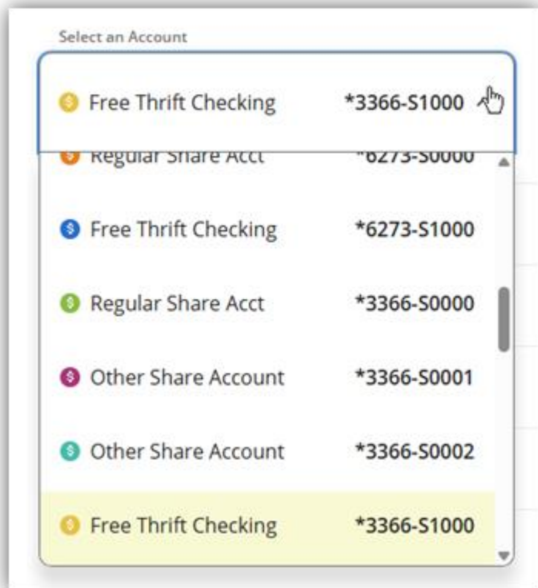
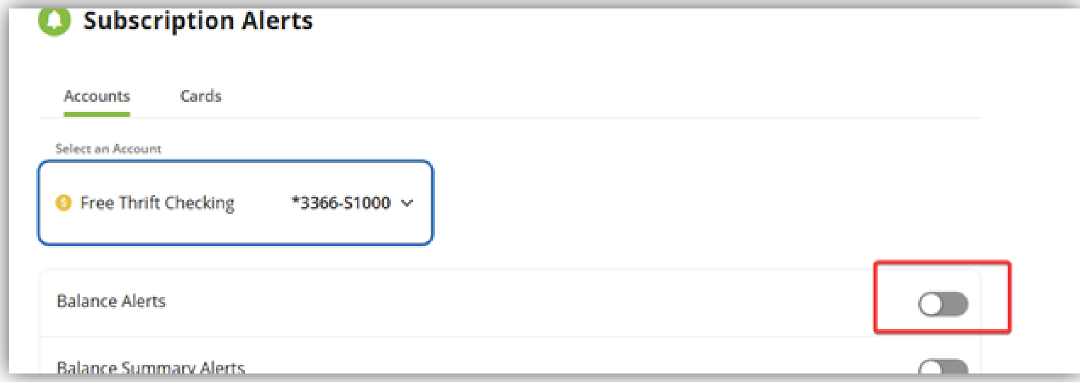
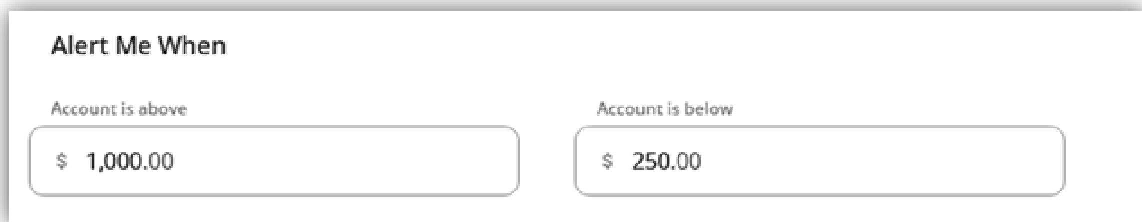
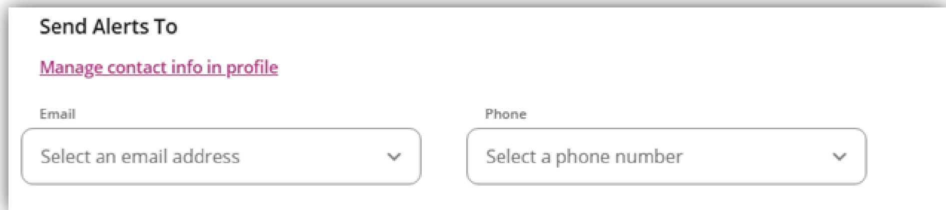
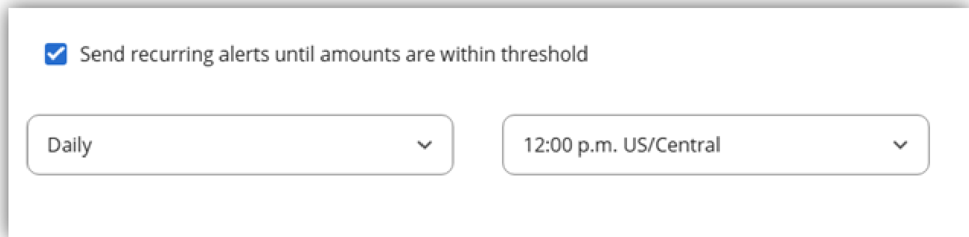
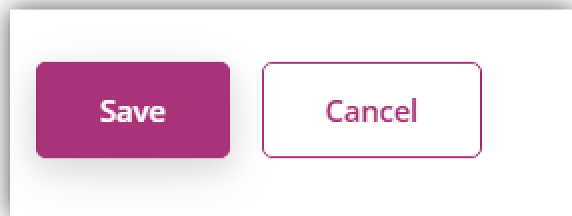
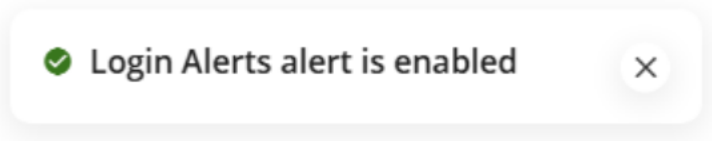
Setting Up Alerts and Card Controls: Balance Alerts

<table>
<tr><th>Step</th><th>Directions</th><th>Description</th></tr>
<tr><td>4. 10</td><td>Go to the three dots in the upper corner and select Alerts</td><td>
</td></tr>
</table>

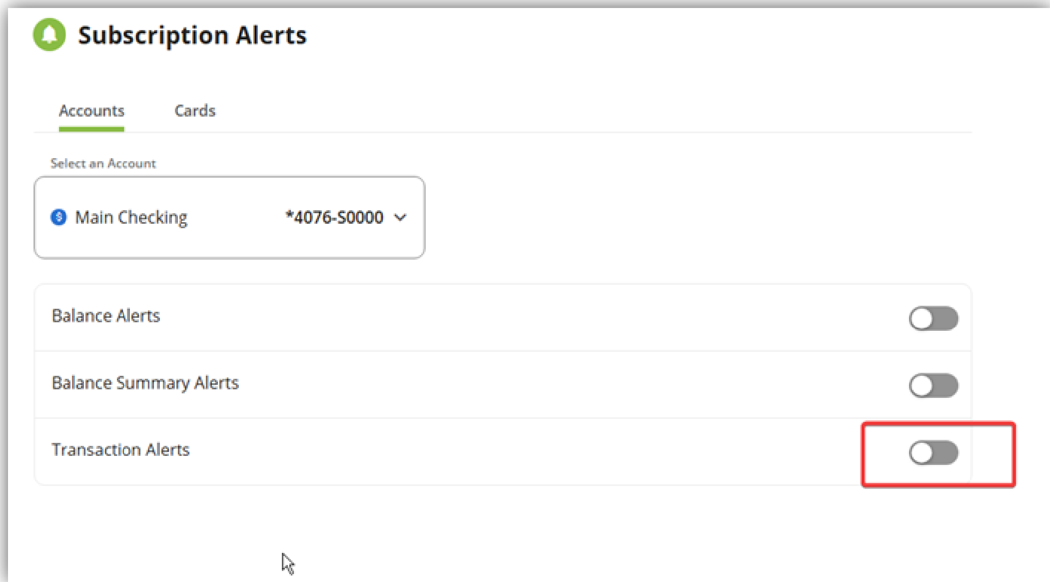
2.	Click Subscription Alerts Click Accounts	
3.	Select the account from the dropdown you want to set up alerts on. You need to set up alerts for each account.	

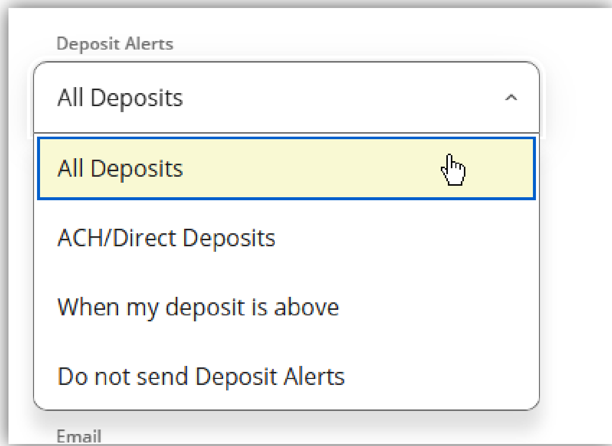
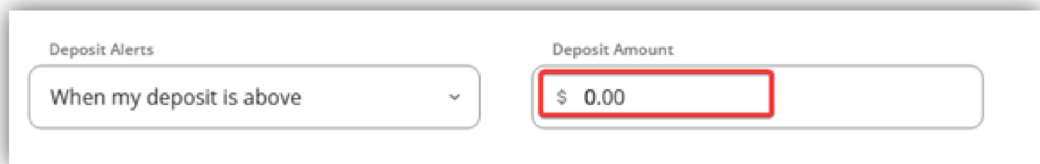
4.	Enable alerts by clicking the toggle for Balance Alerts	
5.	Configure balance alerts	In the Account is above field enter in the highest balance in the target account to be alerted. When the balance is at or above that threshold, you'll receive an alert. In the Account is below field enter in the lowest balance in the target account to be alerted. When the balance is at or below that threshold, you'll receive an alert. 

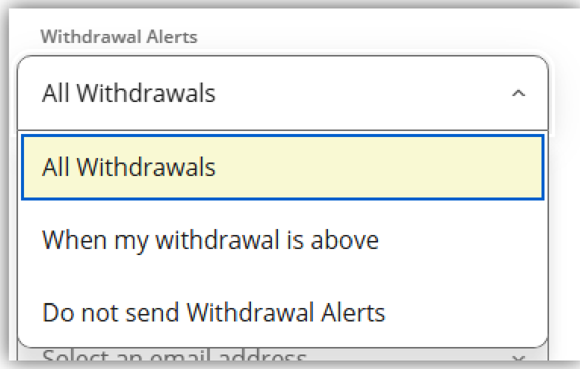
6.	In the Send Alerts To section, select email or phone	*Push notifications display only after you log into the mobile app. 
7.	Click Send recurring alerts until amounts are within threshold if you’d would like to receive ongoing alerts	

8.	Click Save or Cancel.	
9.	A confirmation message will display.	

Setting Up Alerts and Card Controls: Transaction Alerts

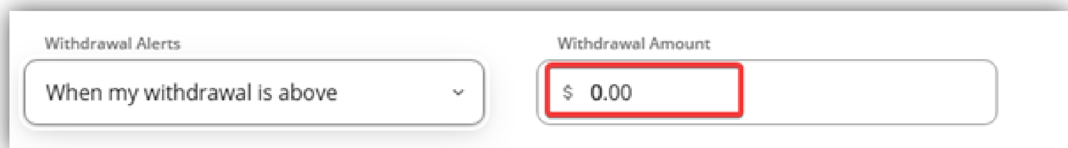
Step	Directions	Description
1.	Click Accounts then Click the Toggle for Transaction Alerts	

2.	In "Deposit Alerts" dropdown, choose which alert you want to set up.	 **All Deposits**: Receive an alert anytime a deposit is made to your account. **ACH/Direct Deposits**: Receive an alert whenever an ACH or direct deposit is added to your account. **When My Deposit Is Above**: Receive an alert when a deposit to your account is greater than an amount you choose.  **Do Not Send Deposit Alerts:** Turn off deposit alerts so you won't receive notifications about deposit activity on your account.

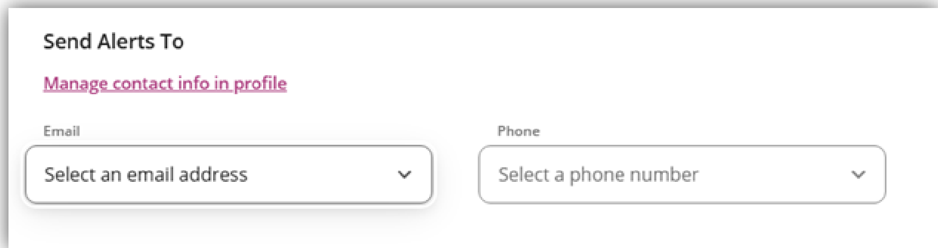
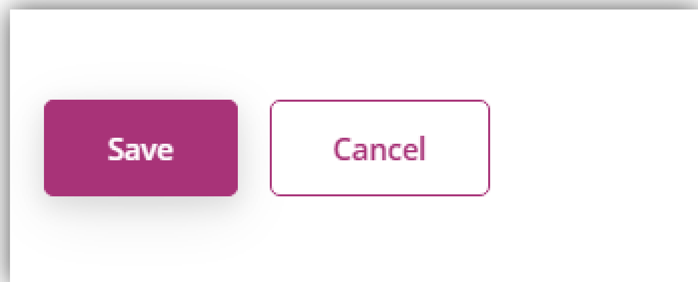
<table>
<tr>
<td>3.</td>
<td>In “Withdrawal Alerts” dropdown, choose which alert you want to set up.</td>
<td>


All Withdrawals: Receive an alert anytime a withdrawal is made from your account.

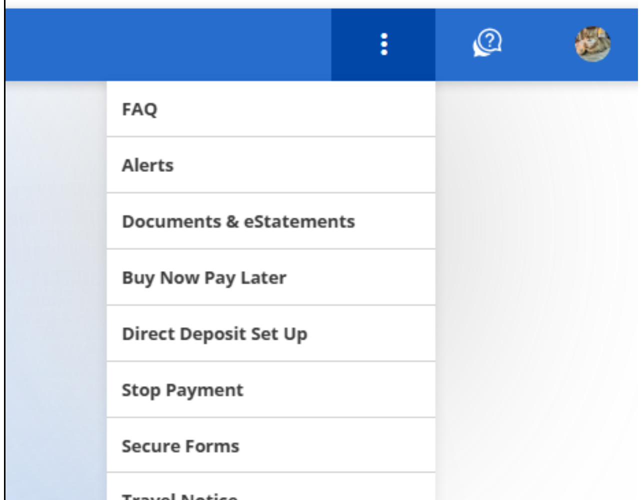
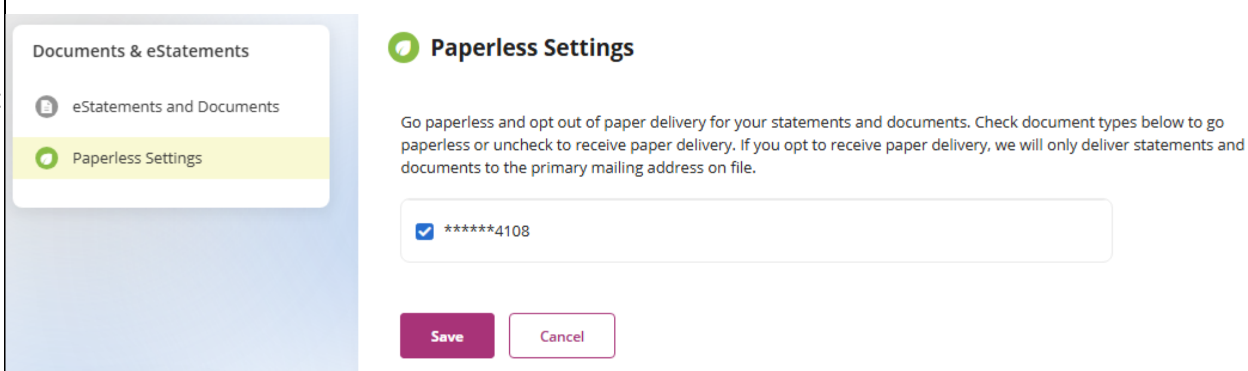
When My Withdrawal Is Above: Receive an alert when a withdrawal from your account is greater than an amount you choose.



- **Do not send Withdrawal Alerts** - will not alert the user to any withdrawal activity
</td>
</tr>
<tr>
<td>7.</td>
<td>In the Send Alerts To section, select the email address, phone number,</td>
<td>* Users only need to select one of the options but can choose to receive alerts on multiple channels.</td>
</tr>
</table>

	and/or Push Notification option	* The **Push Notification** option will not display if the user has not logged into the mobile app. 
8.	**Click** the Save button to save the alert settings. OR **Click** Cancel will cancel setup.	

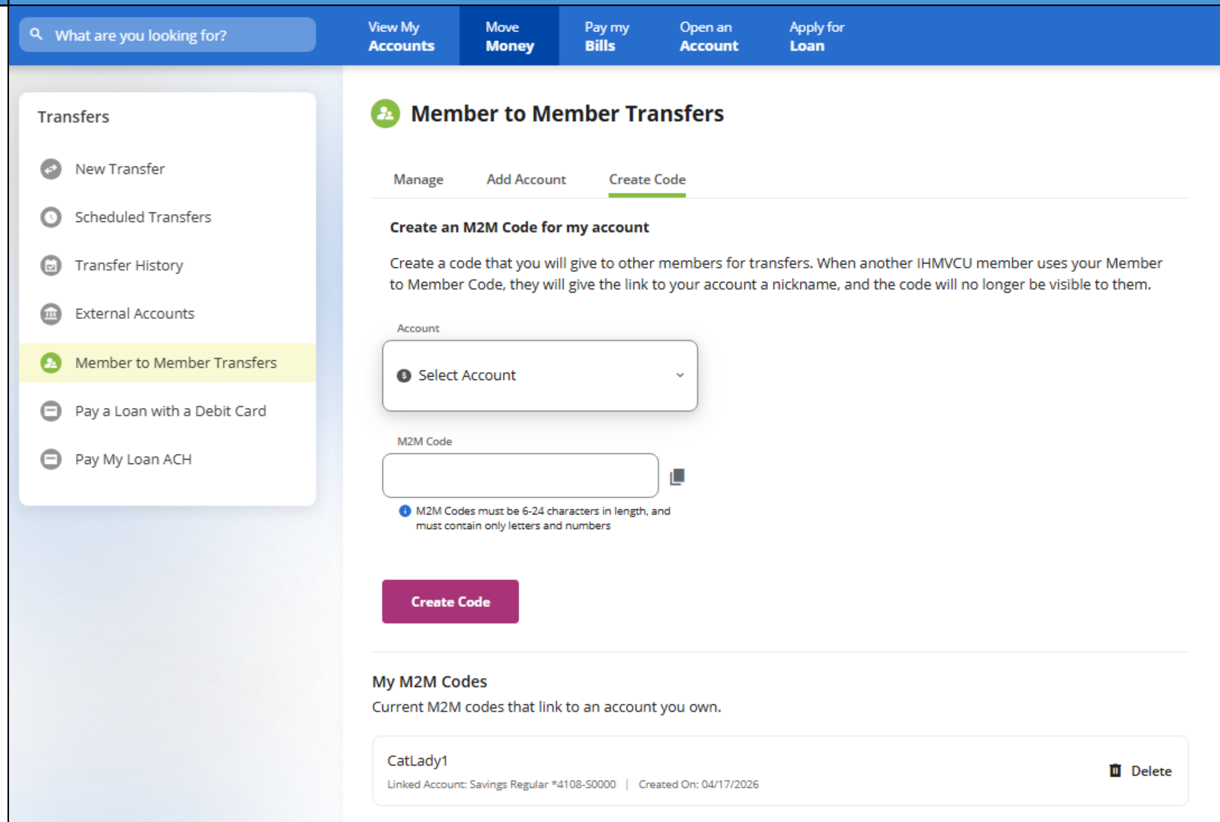
Enrolling in eStatements

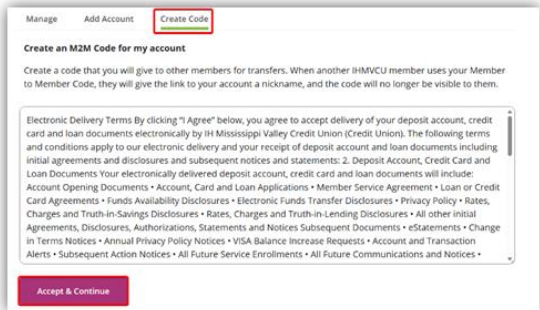
Step	Directions	Description
1.	Click the three dots in the upper right. Click Documents & eStatements.	
2.	Click Paperless Settings. Make sure your account is selected and click Save.	

Member to Member Transfers: Creating Your Code

<table>
<tr><th>Step</th><th>Directions</th><th>Description</th></tr>
<tr><td>1.</td><td>Click Move Money in the top blue bar.

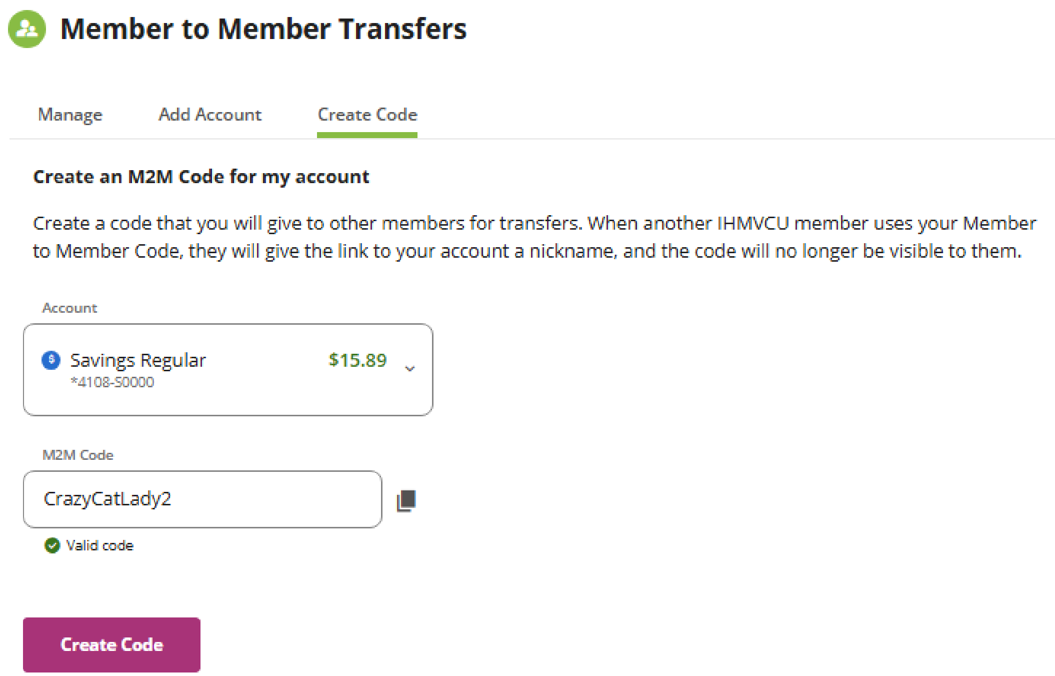
Click Member to Member Transfers in the left column.

Click Create Code in the middle bar</td><td>
</td></tr>
</table>

<table>
<tr>
<td>2.</td>
<td>Click Accept & Continue to acknowledge the terms and proceed</td>
<td>
</td>
</tr>
<tr>
<td>3.</td>
<td>Select
the account you want your money to be transferred from.

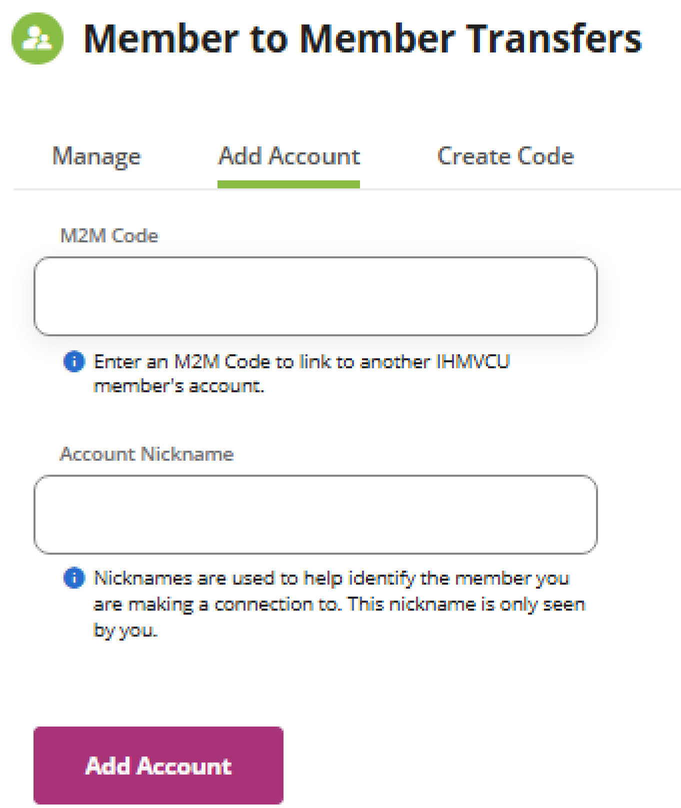
Create your M2M code. M2M Codes must be 6-24 characters in length and must contain only letters and numbers.

It will tell you if the code is valid and available.

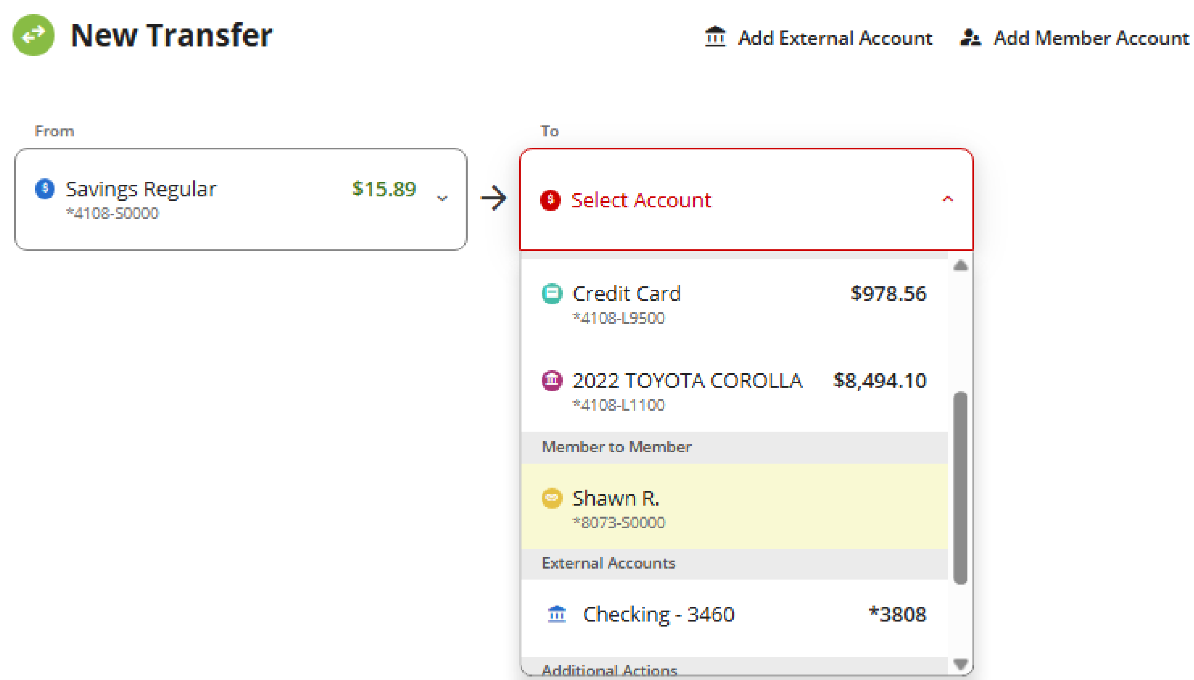
Select Create Code.</td>
<td>

Set your code once and use it anytime. Your code is one of a kind, tied to your account, and cannot be duplicated by another member.</td>
</tr>
</table>

Member to Member Transfers: Adding an Account

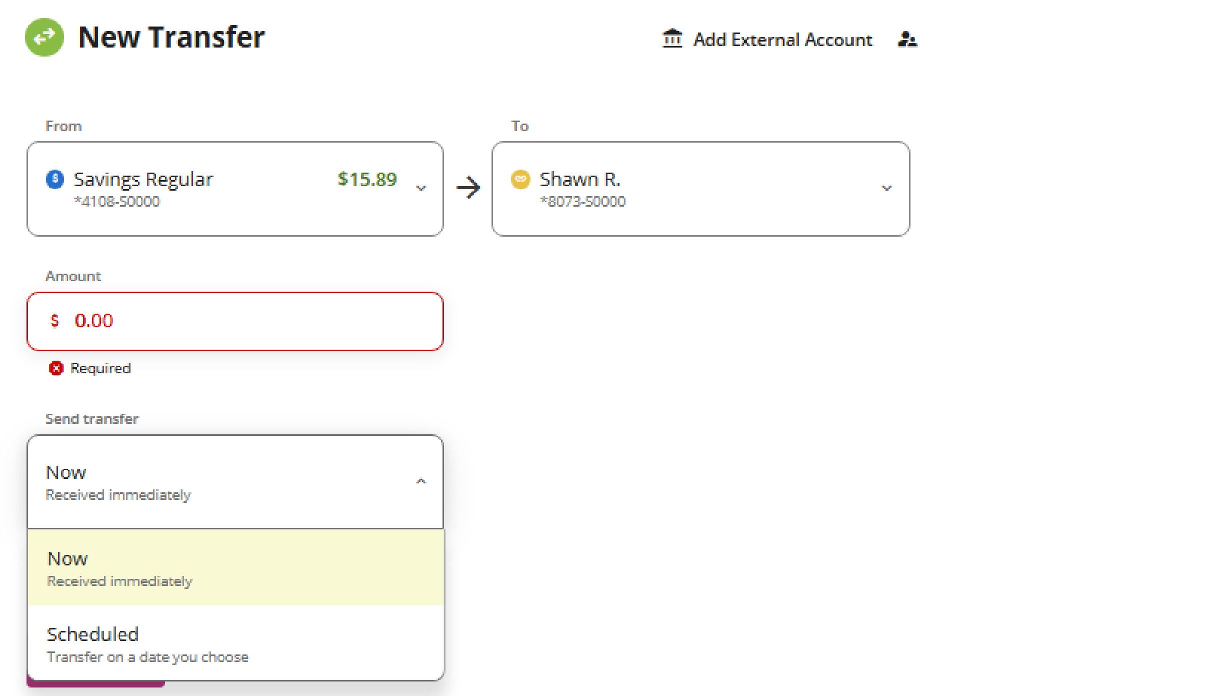
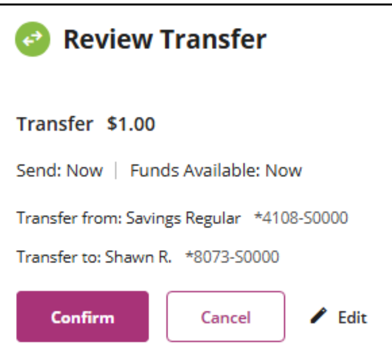
Step	Directions	Description
1.	Click Add Account under Member to Member Transfers. Add the member's code and give it a nickname. Select Add Account.	

Member to Member Transfers: Sending a Member to Member Transfer

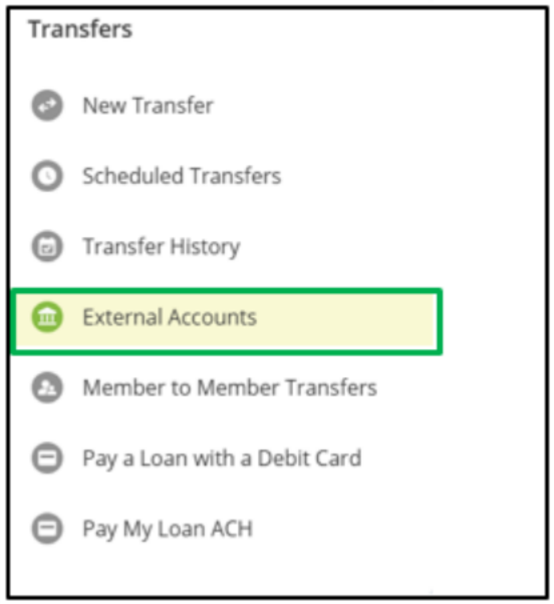
Step	Directions	Description
1.	Click New Transfer. Under From, select the account you want to send FROM. Under To, scroll to find the member you want to send money to. It'll be named whatever nickname you chose.	

<table>
<tr><td>2.</td><td>Ener the dollar amount you to transfer.

Select when to send the transfer.

Select Review.</td><td>
</td></tr>
<tr><td>3.</td><td>Once you confirm the transfer info is correct, select confirm.</td><td>
</td></tr>
</table>

Adding an External Account

Step	Directions	Description
1.	Click Move Money	
2.	Click External Accounts	

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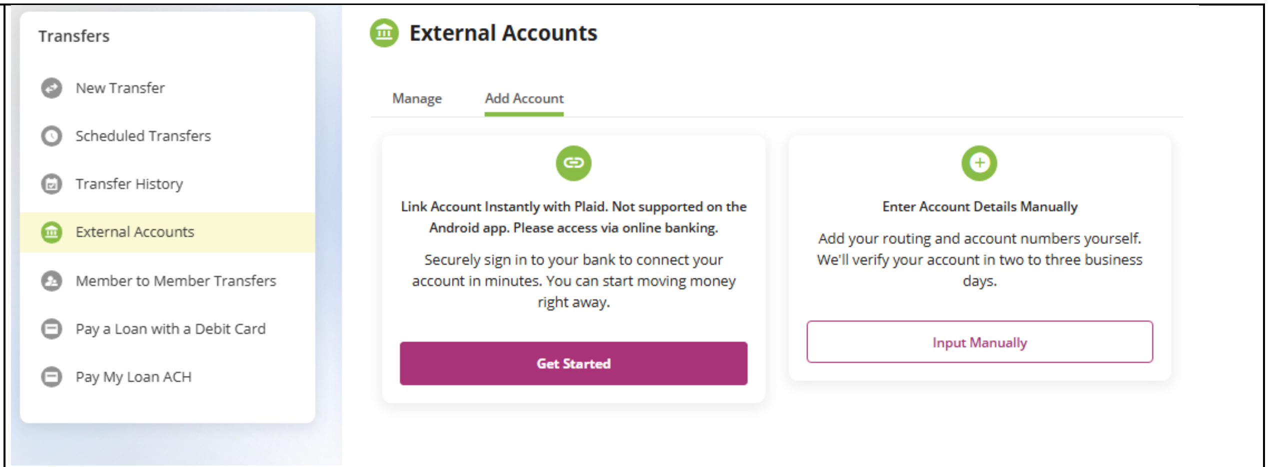
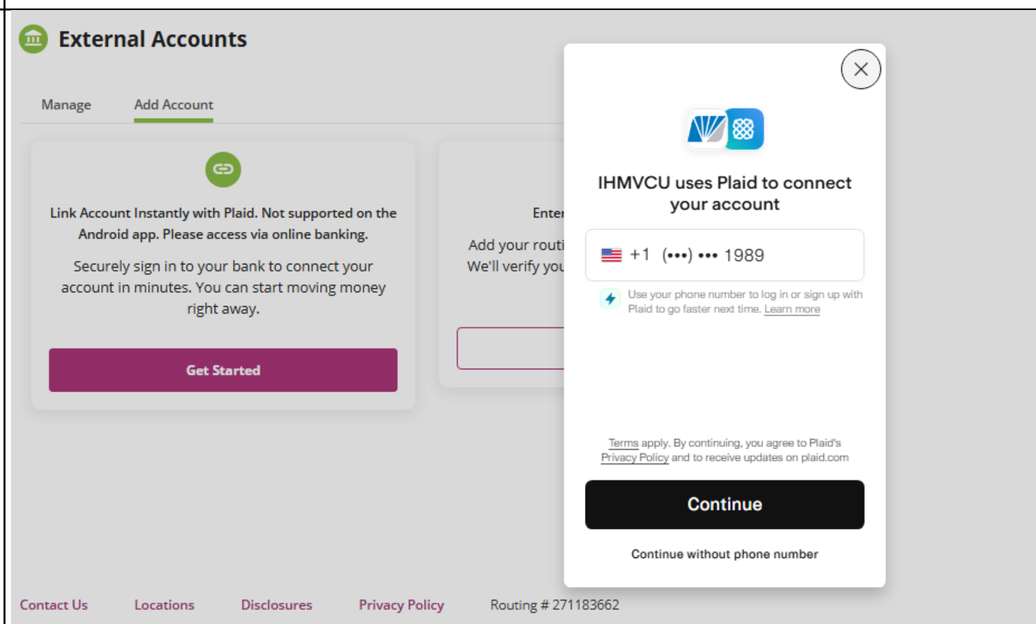
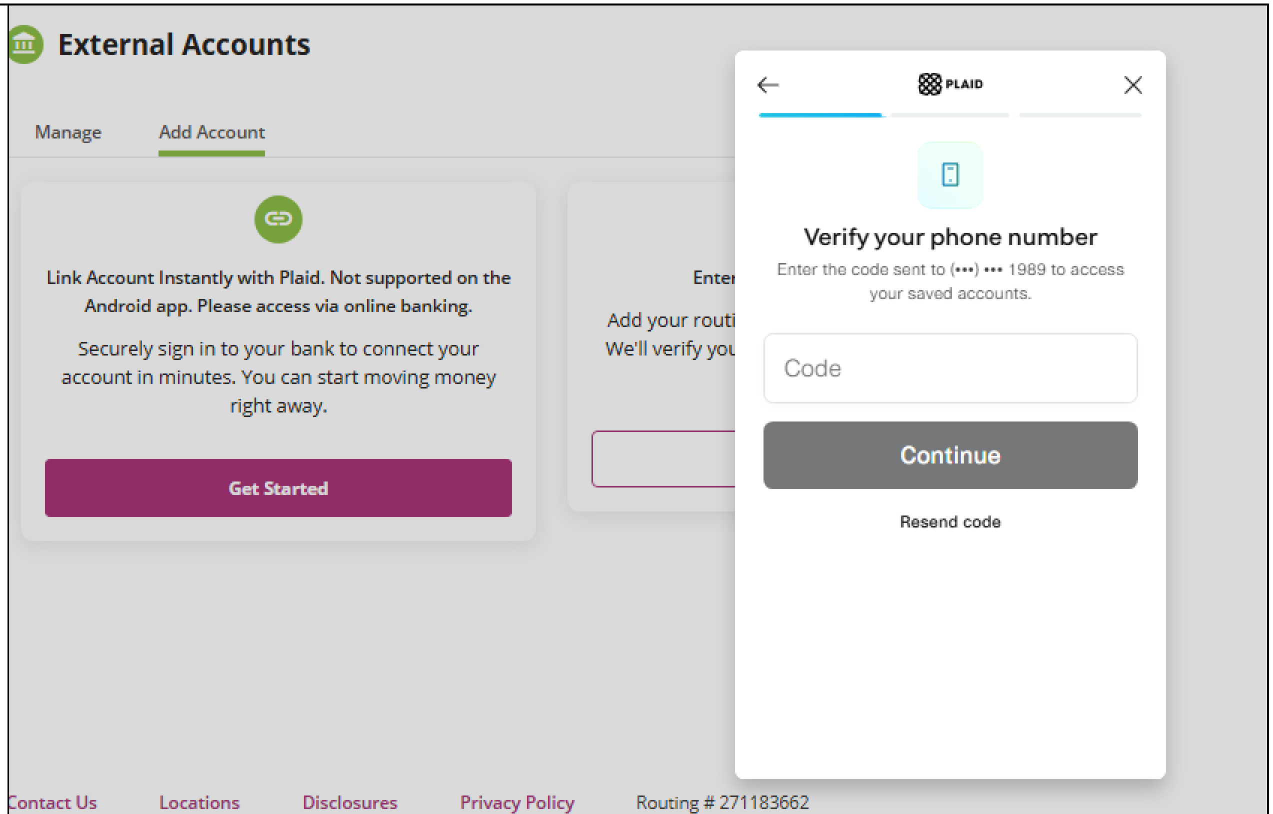
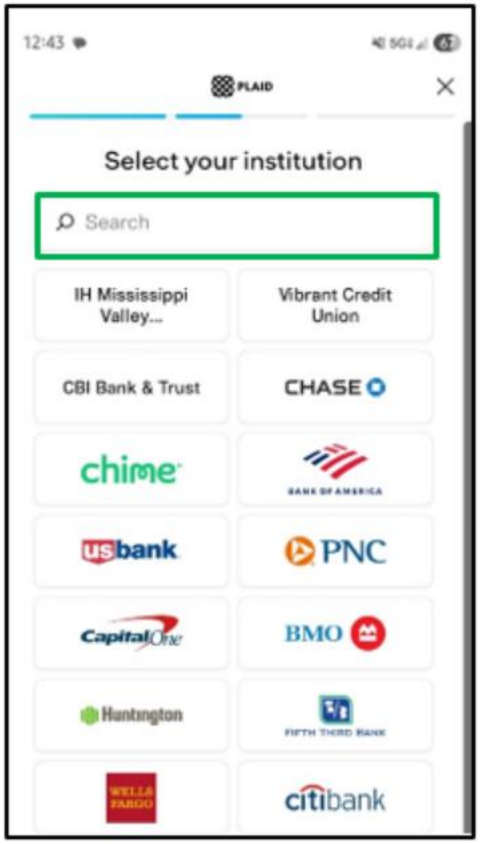
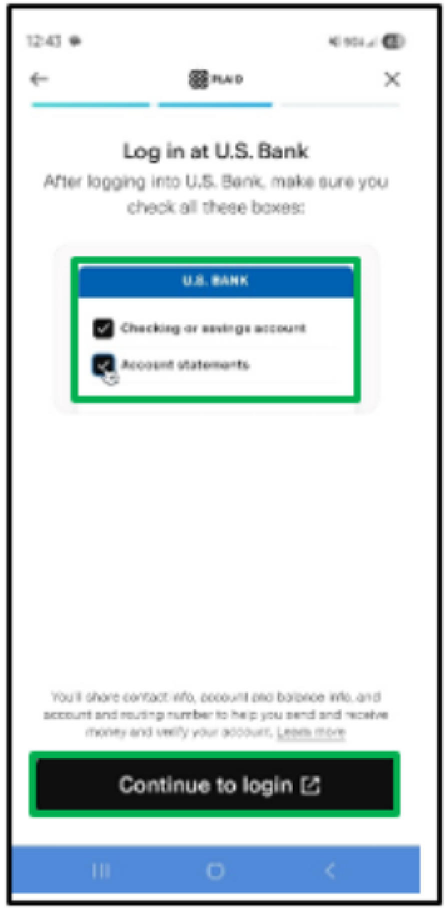
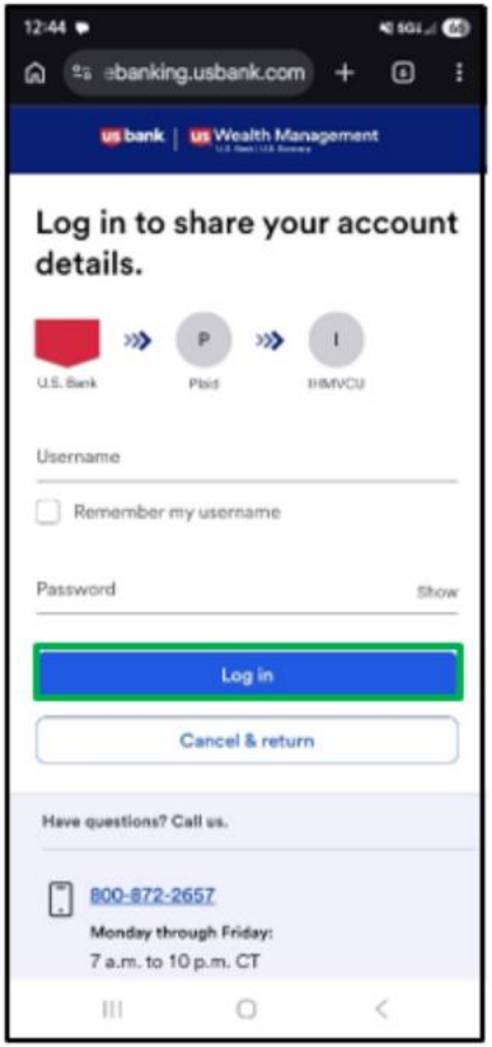
<table>
<tr>
<td>3.</td>
<td>Click Add Account. Once you select that, you’ll be asked to verify your account.

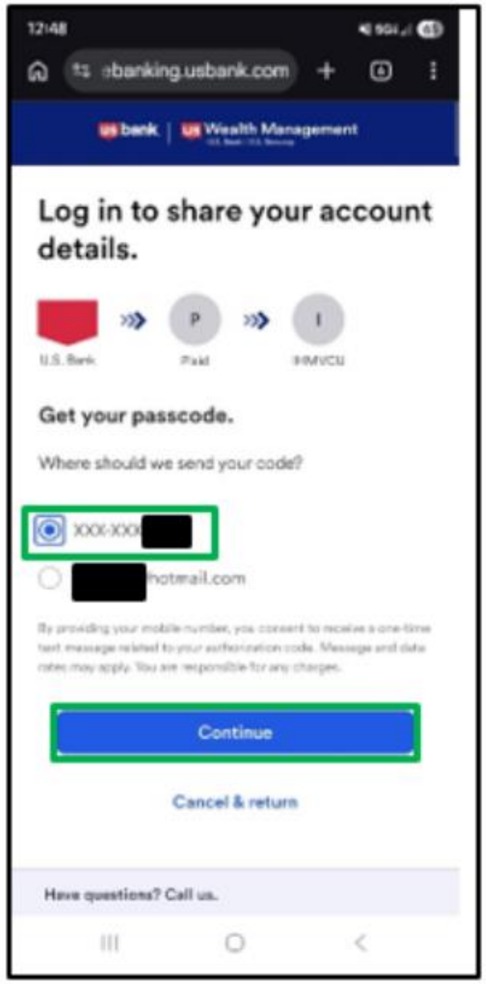
Select “Get Started.”</td>
<td>
</td>
</tr>
<tr>
<td>4.</td>
<td>Make sure your phone number is correct and select Continue.</td>
<td>
</td>
</tr>
</table>

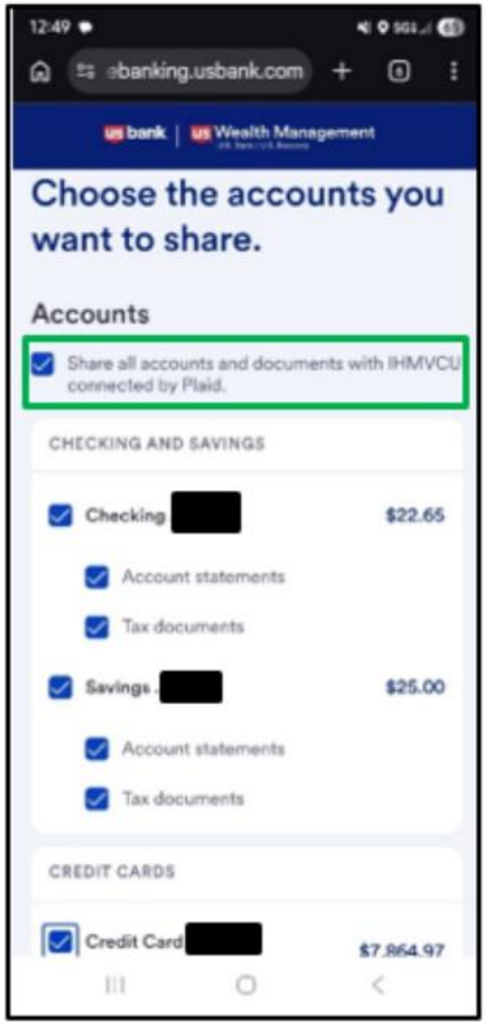
5.	Enter the code that was text to you.	

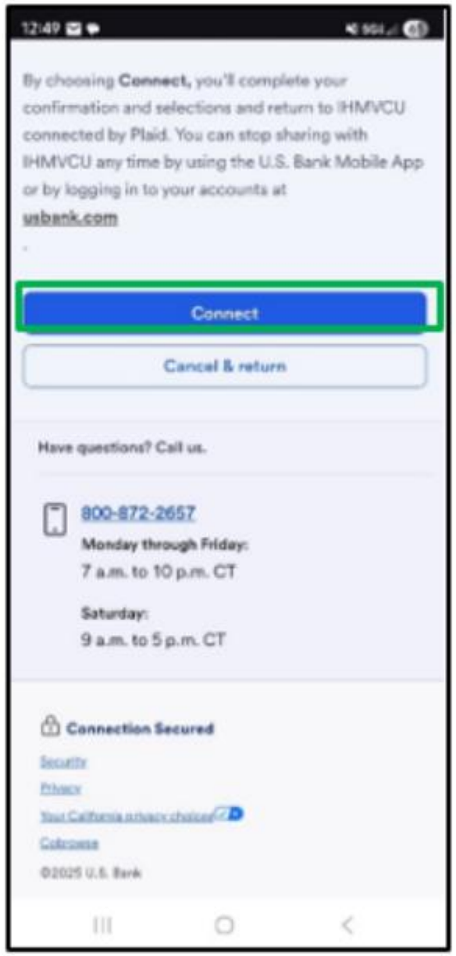
6.	Search for your financial institution	

7.	Select account type and continue	

8.	Enter your log-in info for that financial institution	

9.	Choose your verification method	

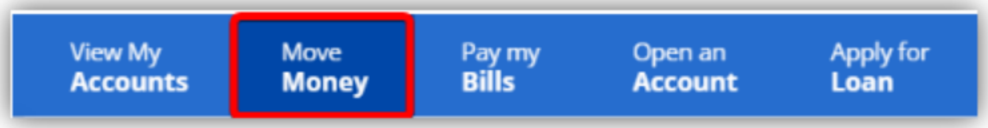
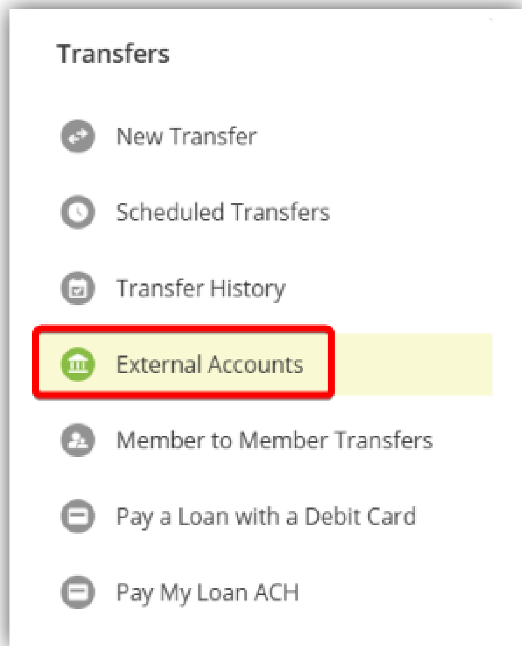
10.	Click "Share all accounts and documents"	

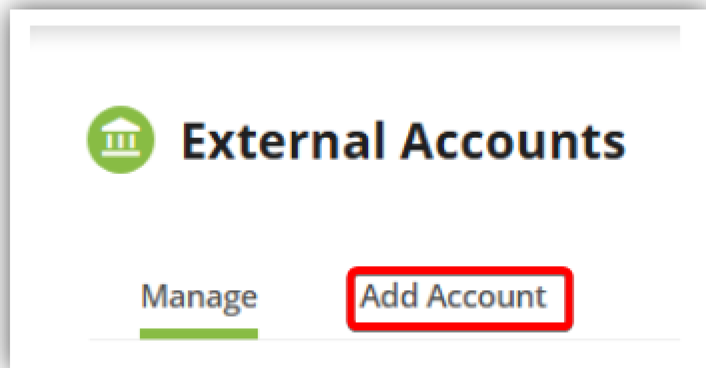
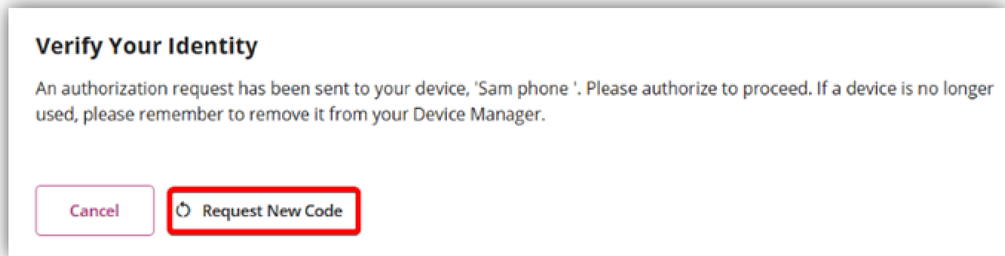
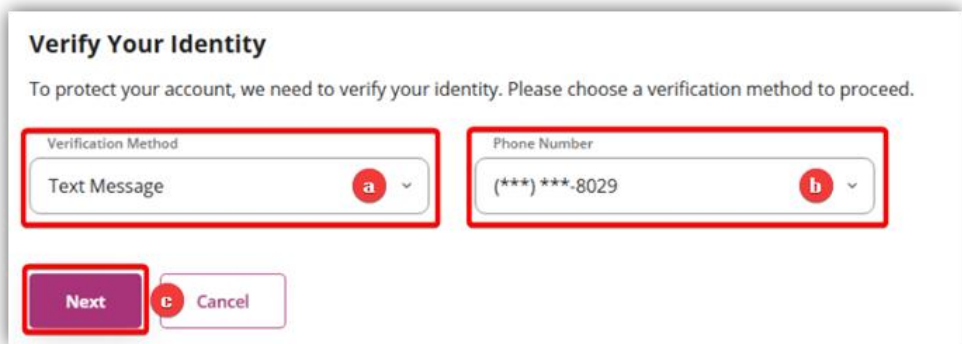
<table>
<tr>
<td>11.</td>
<td>Click “Connect”</td>
<td>
</td>
</tr>
</table>

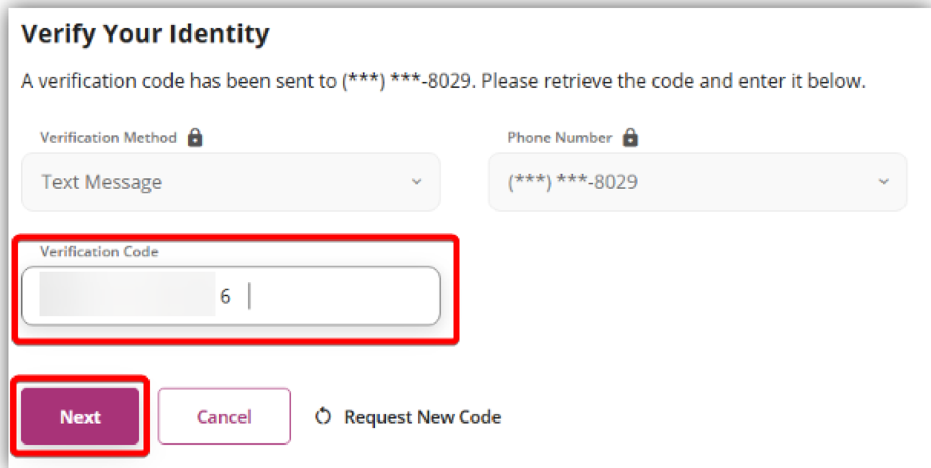
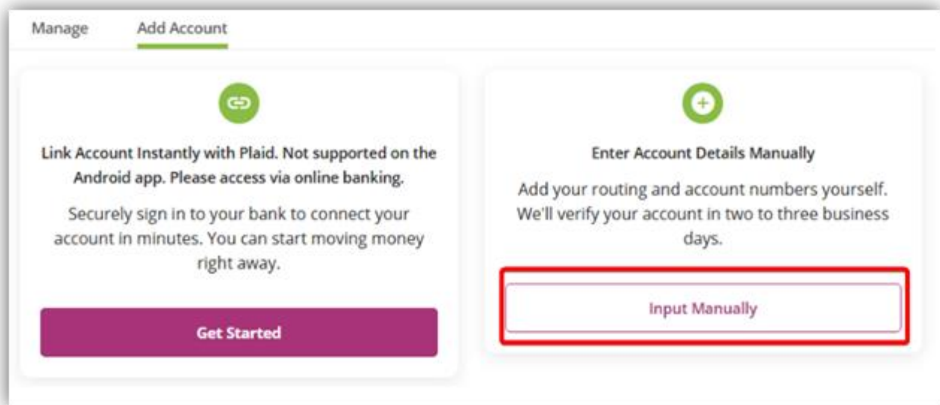
12.	Select the account you want to use	

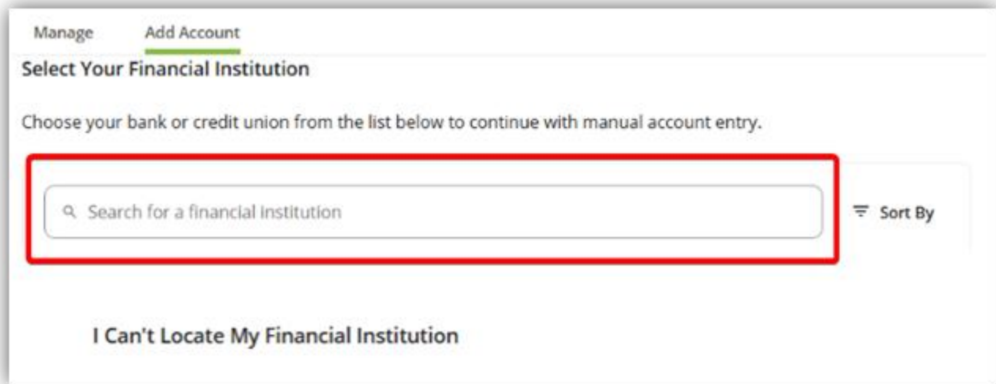
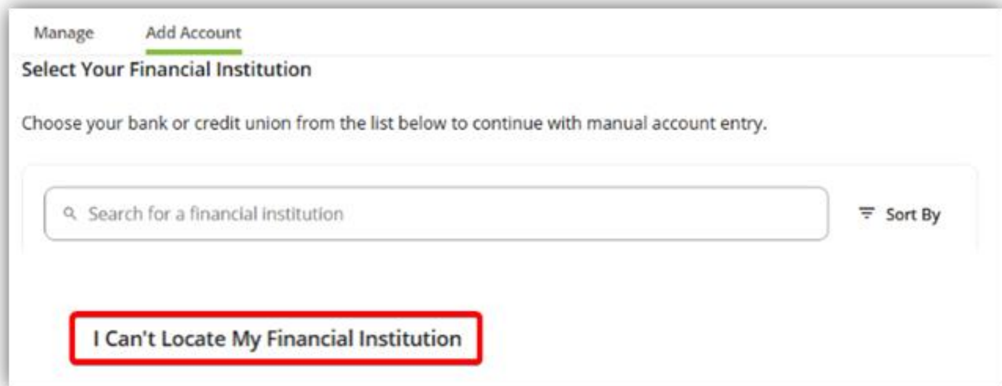
<table>
<tr>
<td>13.</td>
<td>Confirm your external account is active</td>
<td>
</td>
</tr>
</table>

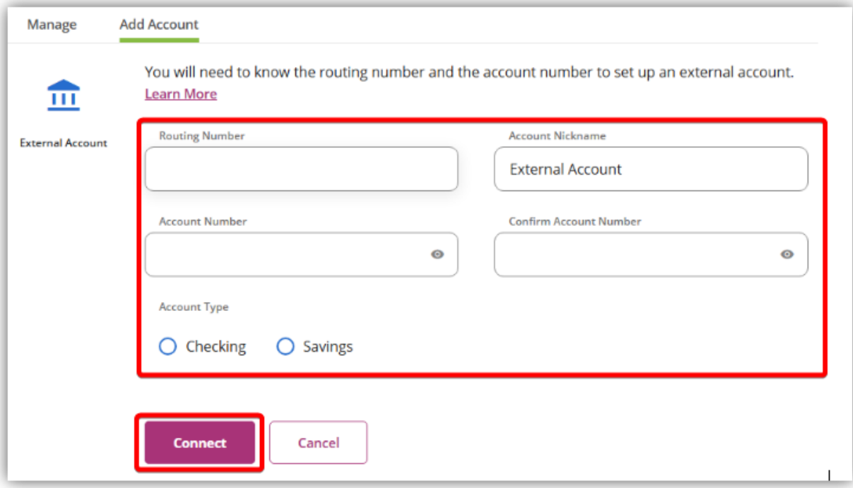
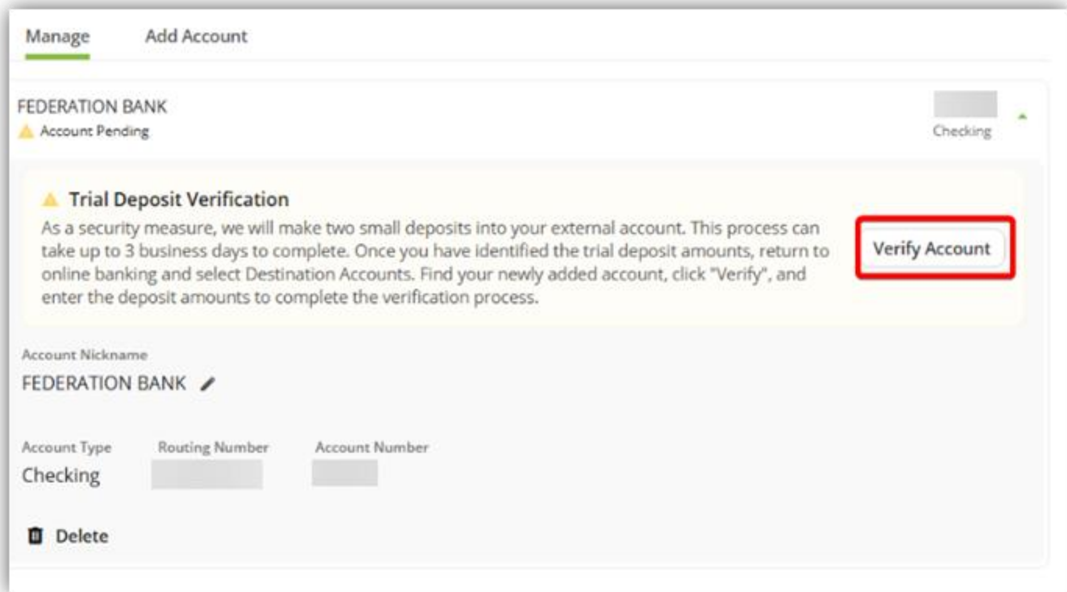
Manually Adding an External Account

Step	Directions	Description
1.	Click Move Money	
2.	Click External Accounts	

3.	Click Add Account	
4.	Complete MFA verification	
5.	Select verification method and contact Click Next	

6.	Input verification code Click Next	
7.	Click Input Manually	

8.	Search for financial institution	
9.	Select “I Cannot Locate My Financial Institution” (if applicable)	

<table>
<tr><td>10.</td><td>Input account information
and click connect</td><td>
</td></tr>
<tr><td>11.</td><td>Click Verify Account</td><td>
</td></tr>
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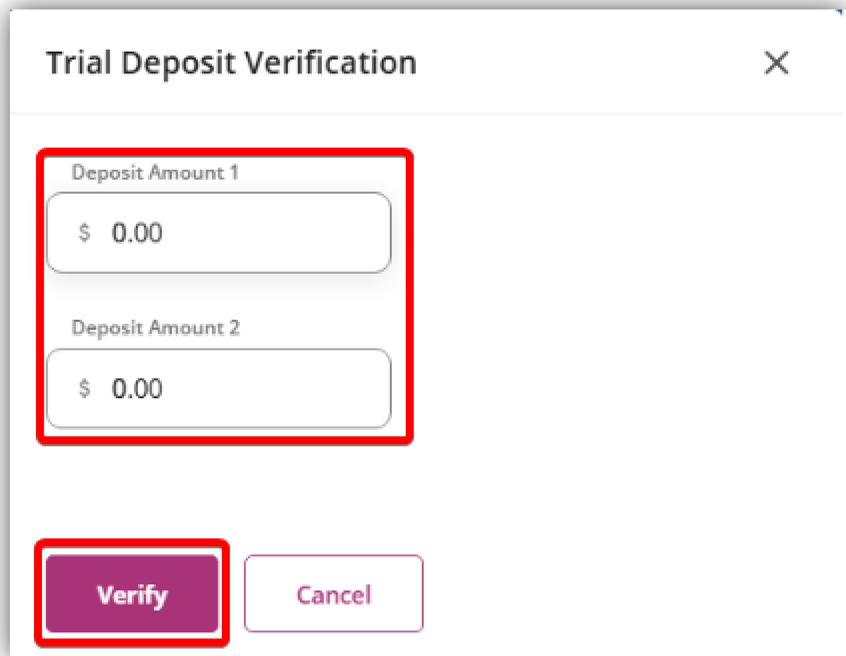
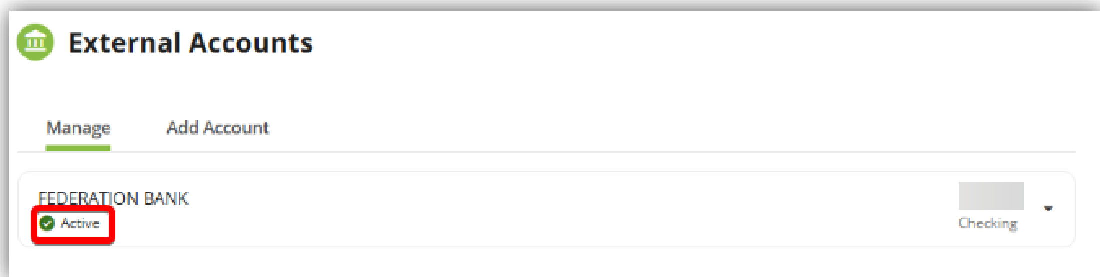
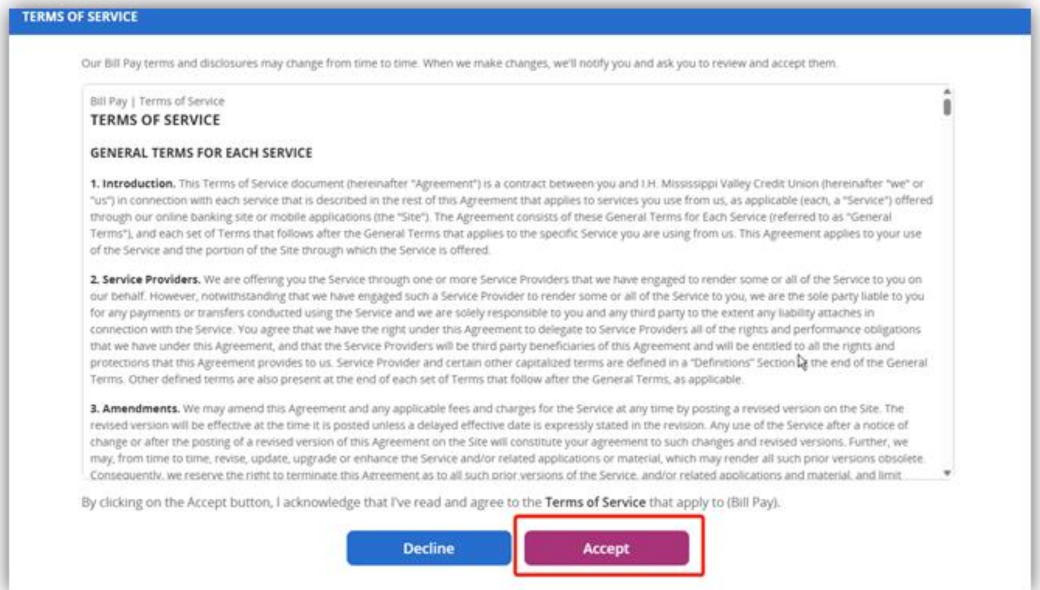
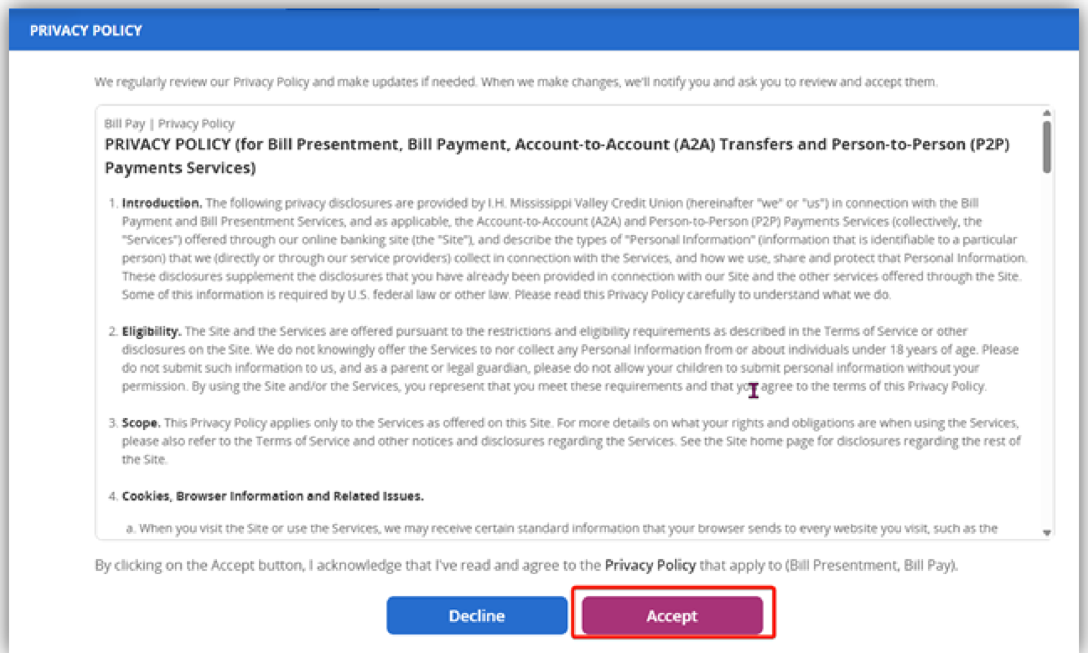
<table>
<tr><td>12.</td><td>Input micro deposits once received,
then click Verify

NOTE: Micro deposits can take 2-3 days to reach the account</td><td>
</td></tr>
<tr><td>13.</td><td>Confirm account shows active</td><td>
</td></tr>
</table>

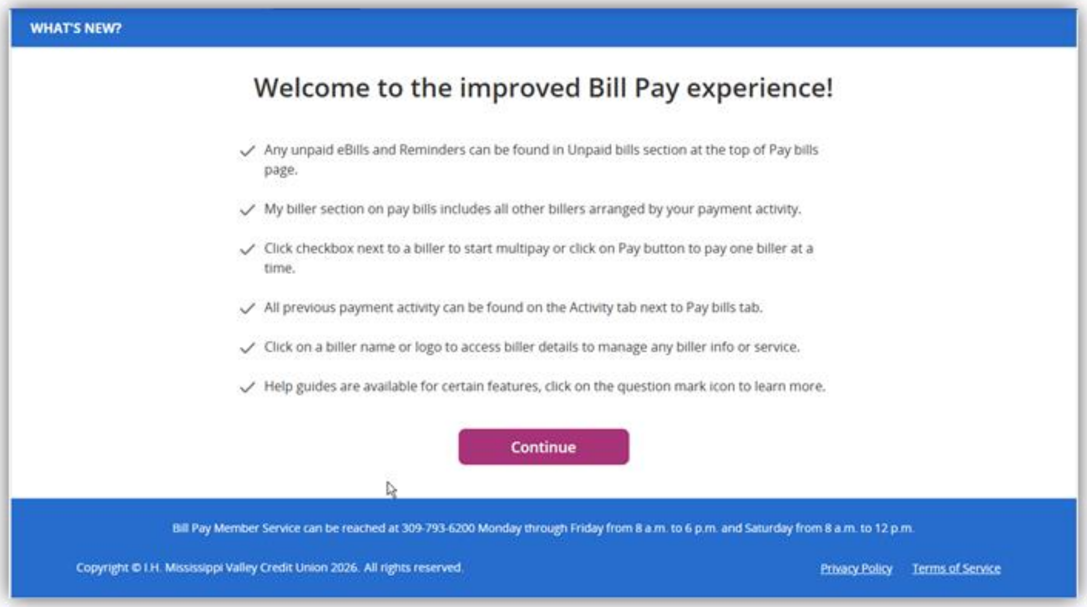
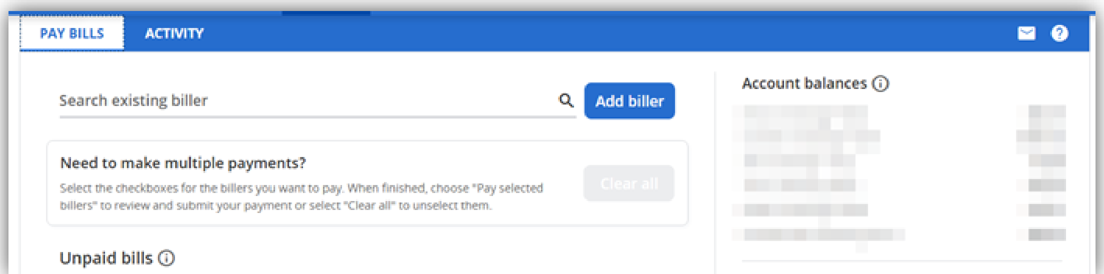
Enroll in Bill Pay

<table>
<tr><th>Step</th><th>Directions</th><th>Description</th></tr>
<tr><td>1.</td><td>Click Pay My Bills</td><td>
</td></tr>
<tr><td>2.</td><td>Click Accept</td><td>
</td></tr>
</table>

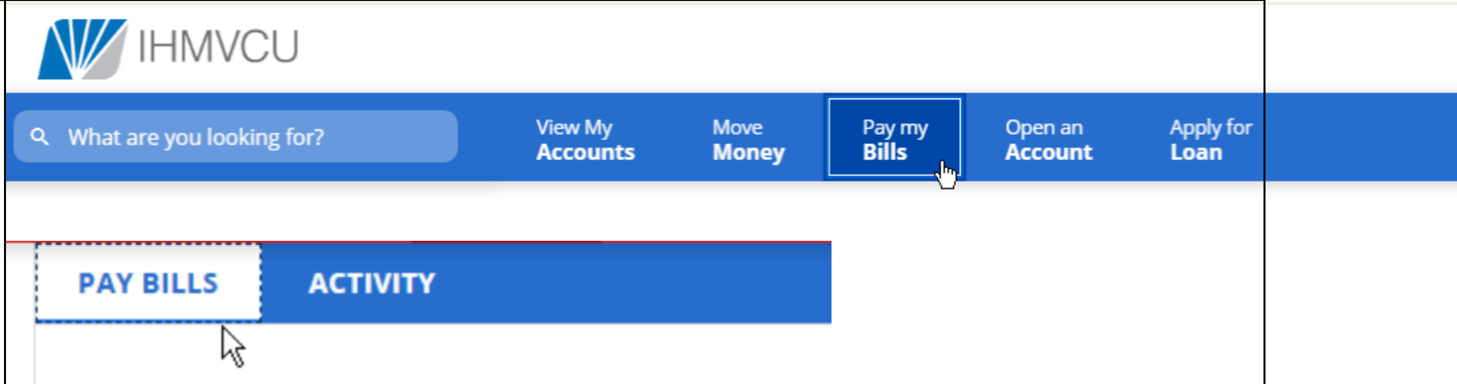
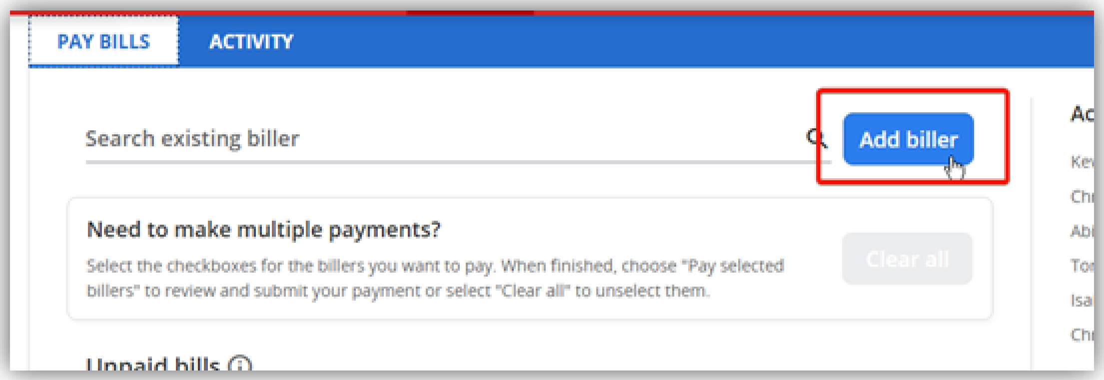
<table>
<tr>
<td>3.</td>
<td>Click Accept</td>
<td>


</td>
</tr>
</table>

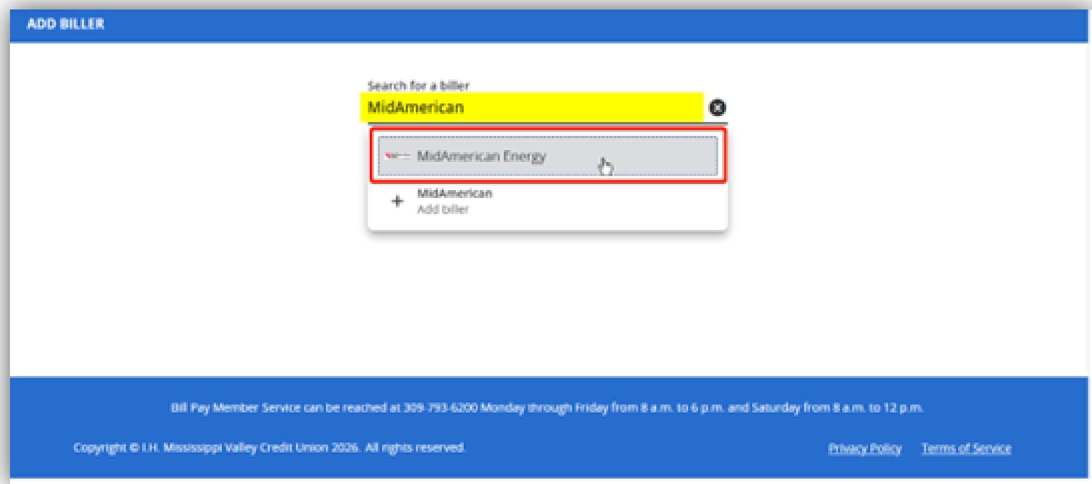
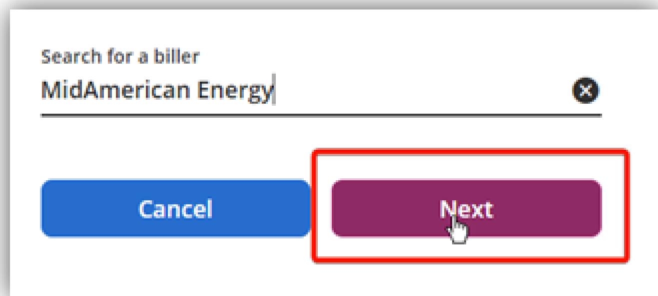
<table>
<tr><td>4.</td><td>What’s New page displays

Click Continue</td><td>
</td></tr>
<tr><td>5.</td><td>Pay Bills screen displays</td><td>
</td></tr>
</table>

Bill Pay – Add a Biller (Payee)

Step	Directions	Description
1.	Click Pay My Bills Go to Pay Bills tab	
2.	Click Add biller	

<table>
<tr>
<td>3.</td>
<td>Start Typing in the Search Field

Then Select the desired Biller from the list</td>
<td>
</td>
</tr>
<tr>
<td>4.</td>
<td>Click Next</td>
<td>
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</tr>
</table>

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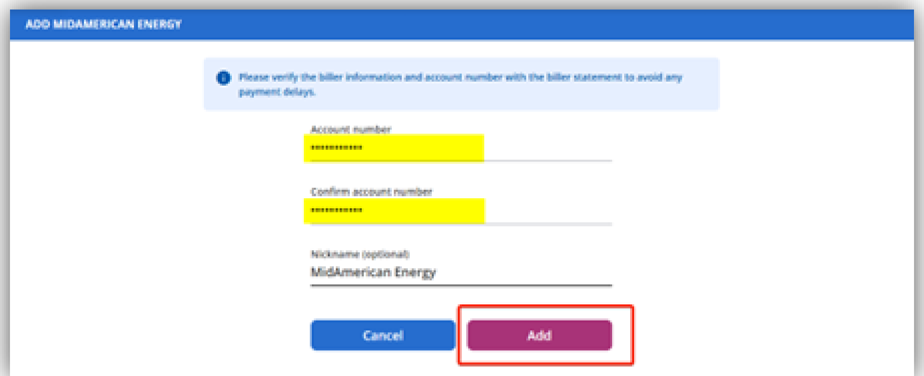
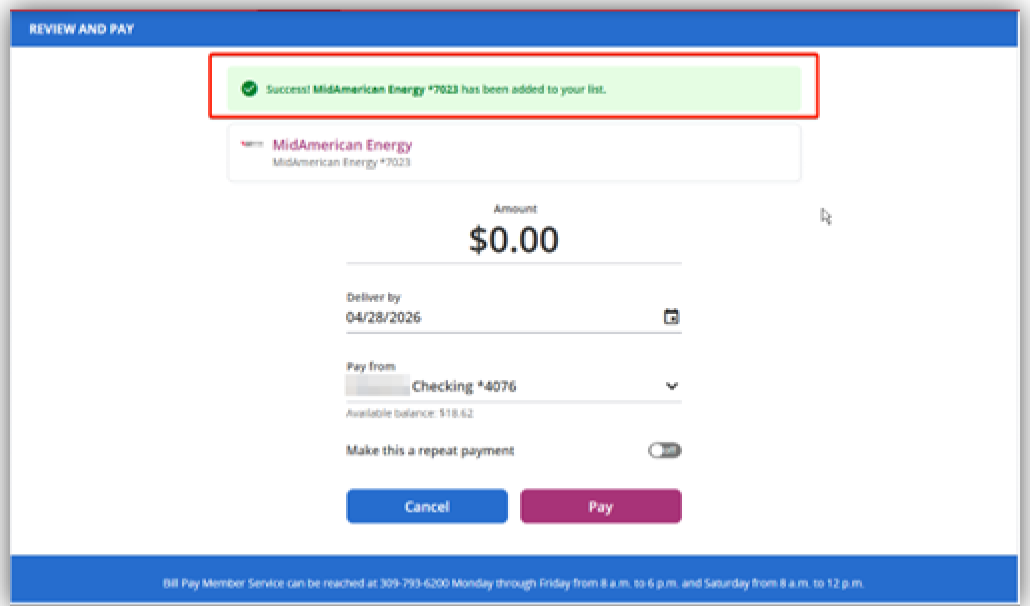
<table>
<tr>
<td>5.</td>
<td>Fill in biller details

Click Add</td>
<td>
</td>
</tr>
<tr>
<td>6.</td>
<td>Confirmation displays

Fill in payment details to pay bill or click Cancel to exit the payment screen</td>
<td>
</td>
</tr>
</table>