

WELCOME TO HOME BANKING

YOUR
ACCOUNT # IS

Your
Temporary Password is
Last 4 Digits of Your Social
Security Number

Fill in your Permanent
Password

Fill in your Secondary
Password

NIAGARA FALLS AIR FORCE FEDERAL CREDIT UNION

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*NIAGARA
FALLS AIR
FORCE
FEDERAL
CREDIT*



*HOME
BANKING
INSTRUCTIONS*

Please note :Any transactions that you make on-line will be updated immediately. Our Home Banking service is on real-time.

Sign on to our Web Site @
www.Niagarafallsafcu.com

Click on the Home Banking Login

Enter your Account # in the first box

Enter your temporary password.

(The first time you sign on, the system will prompt you to change your password.)

Make sure you record your permanent password in a safe place.

For extra security, you will be asked five security questions.

Print, you will be asked at least one each time you log in.

The system will ask for a secondary password.

Make sure you record your permanent secondary password in a safe place.

Press the **Log-In** tab

This will bring you to a list of **balances** for your accounts.

To view an individual account history, simply click on the account initials in the first column.

The **History** Tab is used to find transactions from past quarters. The options for this is 30 days, 90 days or a custom range. To use the custom range just enter the first day you would like to see and the last day you would like to see, Home Banking will return a transaction list for all days from that range.

Transfers between accounts can be made by going to the Transfer screen. First select the account that you would like to transfer money from, then the account that the money will be going to, and finally enter the amount. Transfers can be made from share or share draft accounts to any credit union loan.

You also have the option of making online **withdrawals**. First choose the account that you will be making the withdrawal from. Enter the amount to be withdrawn. Now choose if you would like the check mailed to you or if you will pick it up at the Credit Union office by checking or un-checking the box.

Finding **Cleared Checks** can be done in 3 different ways. The first 2 ways fall under finding checks that have cleared within the last 90 days. Checks that have cleared within the last 90 days can either be found by date or check number. The last option is to search for an individual check by its check number.

To change the current **password**, simply enter the current password in the "Old Password" field. Then enter the new desired password in the "New Password" & "Confirm Password" fields.

Feedback will open your e-mail defaulting to the Credit Union's e-mail address. You may then fill out the e-mail and send it to the Credit Union.

You have the option of **downloading** all of your account transactions into your personal finance programs for easy management of funds. To start, select the account you will be downloading. Next select the beginning & ending dates of the transactions. Home Banking stores transactions for up to 5 quarters. Lastly, select the type of file you would like to create. If you are using Quicken or Microsoft Money then select the QIF file format. If you are using another program such as Microsoft Excel, choose the Comma Separated Values file format. Most database programs can import Comma Separated Values, so if you are unsure if the program you are using can handle QIF files, the second option would be a safe bet.

Extended Security is used to enhance the security of the Home Banking System. Before a member is let in to the Home Banking System they must first fill out the Extended Security information if the credit union has this option turned on. Once all information has been filled out, it can be changed or updated by going to the Extended Security section. All fields that say "<ANSWER ON FILE>" are fields that have already been answered. By clearing these fields and entering new values the answers that are currently stored will be overwritten. It is important to only press the "CLEAR FORM" button if you are prepared to replace all of the Information that is currently stored.

E-Statements can be retrieved by contacting the credit union, and signing up for the service. Reminder: 90 days of history is available on-line.

As always, the friendly credit union staff are here to answer any questions and help make this as easy for you as possible. We are only a phone call away.