

Online Banking Walkthrough



NORTHERN
CREDIT UNION

Table of Contents

3. Introducing Online Banking

4. My Accounts

5. View Account Activity

6. Payments

7. Bill Payments

8. Transfers

9. Transfer Between Accounts

10. Send via Interac e-Transfer®

11. Account Services

12. Messages and Alerts

13. Profile and Preferences

14. Having Trouble?

Introducing Online Banking

Welcome to your online banking experience! Upon logging in, you be greeted with the Account Summary screen seen below. This screen gives you an overview of all your accounts, balances, and scheduled bill payments & transfers.

1 Breadcrumb
If you ever get lost, just follow your “breadcrumbs.” Clicking the links in the Breadcrumb Navigation will allow you to go back.

2 Main Navigation
On the left of your screen is the Main Navigation. Clicking any of the icons here will open a menu allowing you to choose exactly where you wish to go.

3 Account Summary
In the Account Summary you will see your member number and all of your accounts and balances. Clicking on the account name will bring you to the account activity page for that specific account.

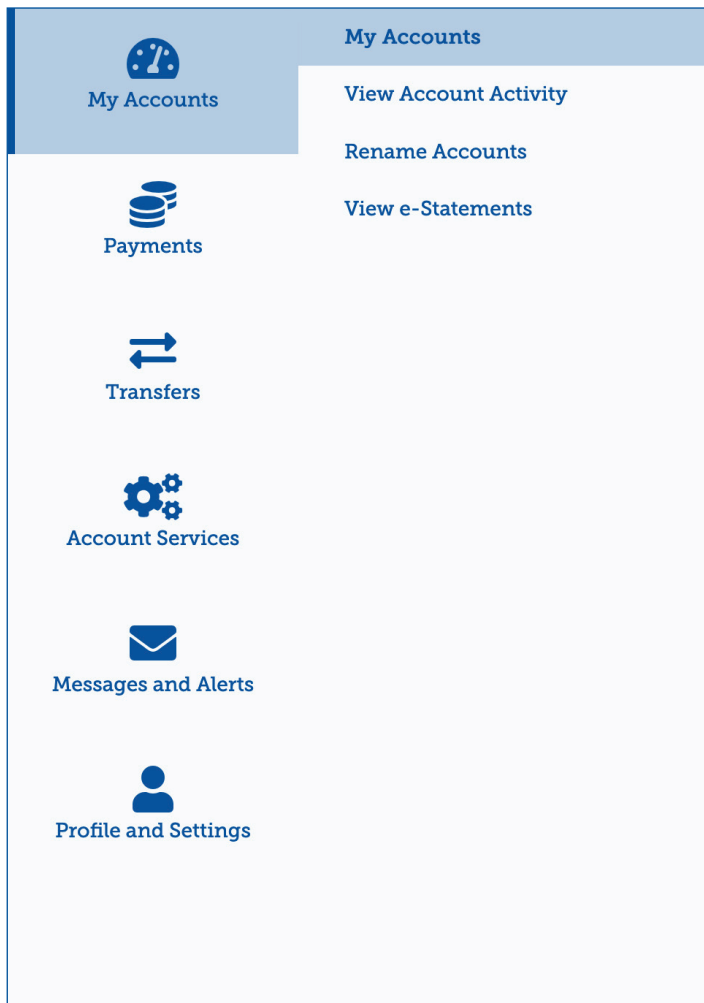
4 Help Button
No matter what page you are on, the Help Button is always here in case you need it. Clicking it will display information about the page you are currently seeing.

5 Scheduled Bill Payments & Transfers
On the right side of your screen, your upcoming Scheduled Bill Payments and Transfers are listed. Note: if you do not see all of your bill payments or transfers, clicking “Scheduled Bill Payments” or “Scheduled Transfers” will bring you to a full list.

The screenshot shows the Northern Credit Union online banking interface. At the top, it says "Good Morning, [Member Name]" and "Last Login: Fri, Jan 26, 2024, 10:28 AM, EST" with a "LOG OUT" button. The breadcrumb navigation shows "Online Banking > My Accounts". The main navigation on the left includes "My Accounts", "Payments", "Transfers", "Account Services", "Messages and Alerts", and "Profile and Settings". The "Account Summary" section displays a table of accounts with columns for Account Name, Balance, and Available Balance. The table lists several accounts including Northern Strong 104, Plan 24 Savings 201, Northern US Dollar 103, 3 Year 400, RSP Variable 301, RSP 5 Year 302, Tax Free 4 Year 305, and Tax Free Savings 304. On the right side, there are sections for "Scheduled Bill Payments" and "Scheduled Transfers", both showing upcoming payments for Northern Strong 104. A search bar and "Submit" button are located at the bottom of the page, along with social media links and app store icons.

Account Name	Balance	Available Balance	Actions
Northern Strong 104	\$64.26	\$164.26	⋮
Plan 24 Savings 201	\$96.88	\$96.88	⋮
Northern US Dollar 103	\$98.95	\$98.95	⋮
3 Year 400	\$65,845.00	\$65,845.00	⋮
RSP Variable 301	\$100.00	\$100.00	⋮
RSP 5 Year 302	\$2,435.00	\$2,435.00	⋮
Tax Free 4 Year 305	\$4,687.00	\$4,687.00	⋮
Tax Free Savings 304	\$46.00	\$46.00	⋮

My Accounts



Everything relating to your accounts and transactions can be found in the **My Accounts** menu.

In this menu, clicking **My Accounts** again will bring you to your Account Summary page.

If you're looking for specific transactions and account details, click **View Account Activity**.

You can also **Rename Accounts** and **View eStatements**.

View Account Activity

The View Account Activity screen will display all the information from your Northern Credit Union accounts.

[Online Banking](#) > [My Accounts](#) > View Account Activity

Account Activity ?

You can view your Account Activity for a specific account, or for all accounts, for a given period. You can also download the transactions in a number of popular formats. Click on **Help** for further information.

Account: Northern Strong 104 [\$164.26] Timeframe: Last 14 days

Show: All Statement Items Format: On screen with details

Search

Northern Strong 104

Account Details +

[Direct Deposit and Pre-Authorized Debit \(PAD\) Form](#)

Date Range: 12/01/2024 - 26/01/2024 January 26, 2024

Date	Description	Debits	Credits	Balance
No matching records found				

Search

Use the search area to filter information based on the account, timeframe, or transaction type. You can also select a format if you wish to download a list of the transactions.

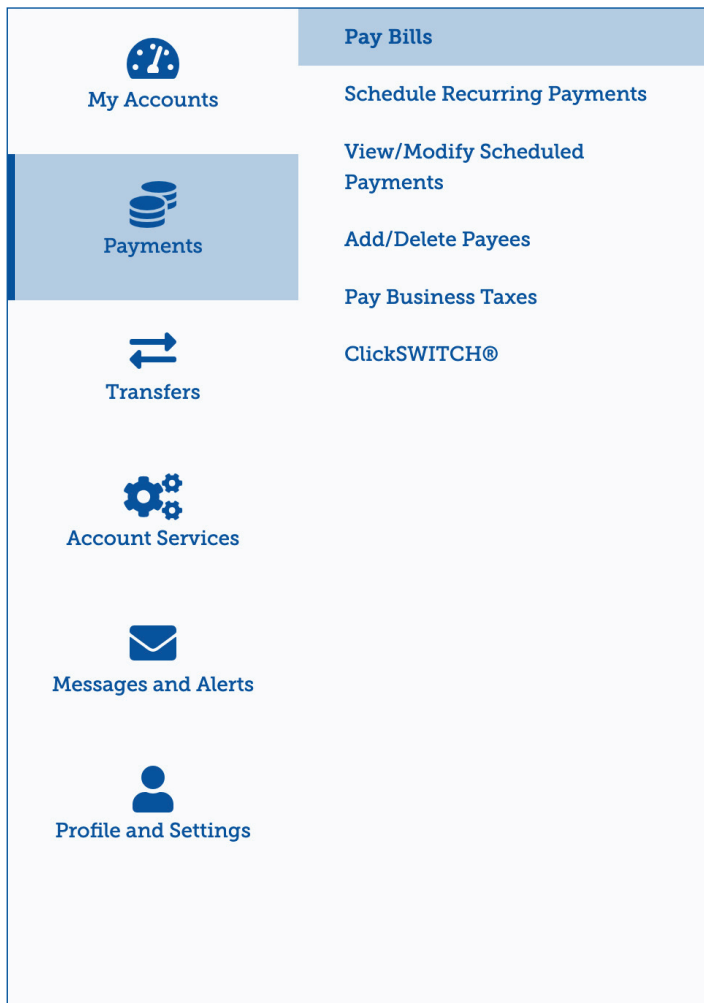
Account Details

Click **Account Details** to reveal additional information about the selected account including account number, current interest rate, and more.

Direct Deposit and Pre-Authorized Debit (PAD) Form

Do you need to set up Direct Deposit or Pre-Authorized Debit with a 3rd party? Click this link to download a form with all the information they need.

Payments



Find everything you need to make payments in the **Payments** menu. From this menu you can:

Pay Bills and Add/Delete Payees

Schedule Recurring Payments, to automate your bill payments or **View/Modify Scheduled Payments**.

Pay business taxes directly to the CRA.

Use **ClickSWITCH®** to quickly and easily move recurring payments and direct deposits to your Northern Credit Union account.

Bill Payments

Paying bills has never been more pleasant with our improved bill payment interface.

[Online Banking](#) > [Pay Bills](#)

Bill Payments ?

[+ Add Payee](#) [- Delete Payee](#) [🕒 View Scheduled](#)

[Make Payments](#) [Schedule Recurring Bill Payment](#)

Pay From

▾

Make this my default account to pay bills from

To	Amount	Payment Date dd/mm/yyyy
<input type="checkbox"/> [blurred]	<input type="text"/>	<input type="text"/> 📅
<input type="checkbox"/> [blurred]	<input type="text"/>	<input type="text"/> 📅
<input type="checkbox"/> [blurred]	<input type="text"/>	<input type="text"/> 📅

Total Amount

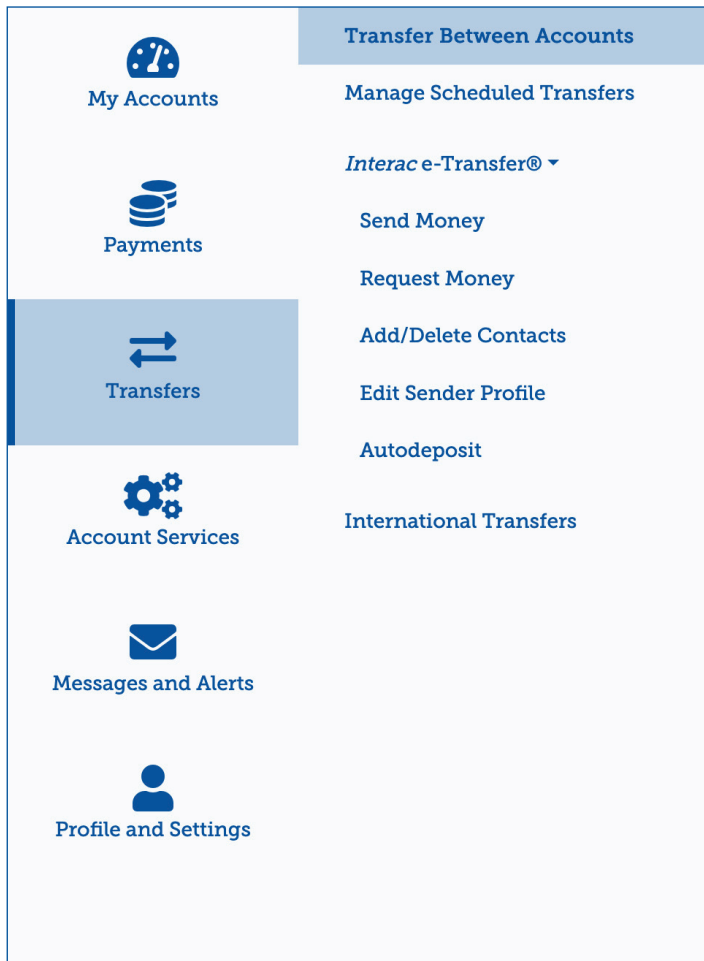
Simply select the account you would like to pay from (make it the default to skip this step in the future).

Check the box next to the payee you are sending the payment to and enter the amount. Change the date using the calendar icon next to the payment date field if you'd like to schedule the payment in the future.

Then click **Pay Bills**

If you'd like to schedule this payment to recur, click "Schedule Recurring Bill Payment" and fill in the required fields.

Transfers



Everything related to transferring money can be found in the **Transfers** menu. From this menu you can:

Transfer Between Accounts and **Manage Scheduled Transfers**.

Send Money or **Request Money** via **Interac e-Transfer**.

Send money internationally using **International Transfers**.

Transfer Between Accounts

Transferring between accounts or to other members is a breeze.

[Online Banking](#) > Transfer Between Accounts

Transfer Between Accounts ?

For Northern Inter-Member Transfers (transfer to "Another Account Number") you must contact your branch to set up access.

Transfer From Transfer Amount

Select an Account

Make this my default account to transfer from

Schedule Transfer

Immediate Transfer

Scheduled Transfer

Recurring Transfer

Transfer To

My own account

Another Member Number

Simply select the account you would like to transfer from (make it the default to skip this step in the future).

Enter the amount you'd like to transfer.

Select if you'd like the transfer to be immediate, scheduled in the future, or recurring.

Select whether you'd like to transfer to your own account or another member.

Note: to transfer to another member, you'll need to contact your branch to have this set up.

Click **Continue** and answer any additional questions to complete the transfer.

Send via Interac e-Transfer®

Send money to anyone in Canada using Interac e-Transfer®.

Online Banking > Transfer Between Accounts > Interac e-Transfer® - Send Money

Send via Interac e-Transfer® ?

[Edit Contacts](#) [Edit Interac® Profile](#) [Autodeposit](#) [Pending](#) [History](#)


Transfer To: [Add New Contact](#)

Transfer From:

Amount:

Message:

To protect yourself, never enter personal information or the answer to the security question in the memo field and never share the answer using the same channel you are using to send your Interac e-Transfer®.

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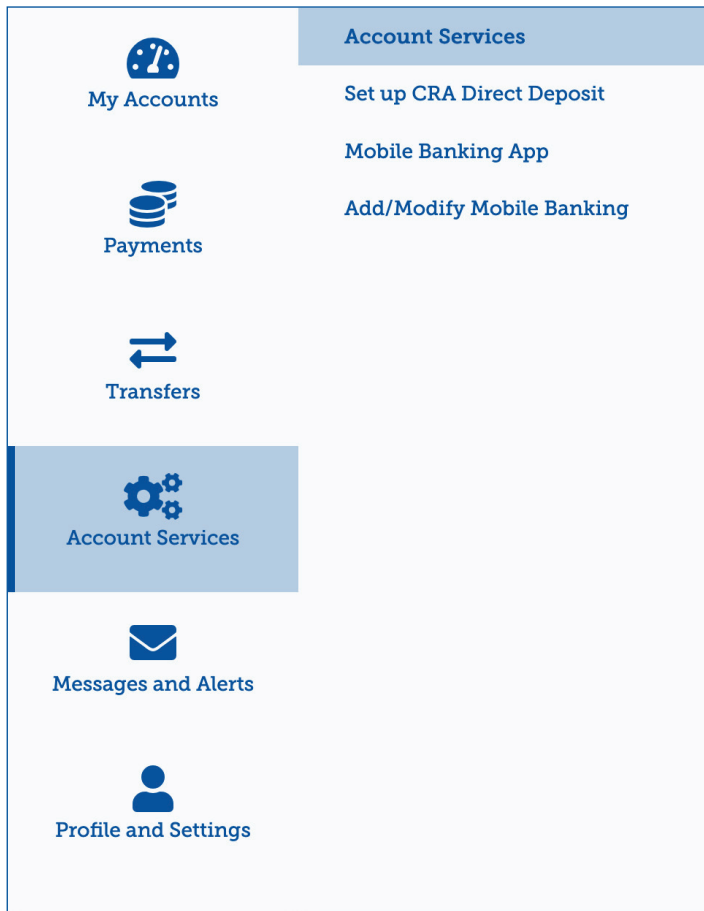
Select the contact you'd like to send money to. (Add contacts by clicking **Edit Contacts**).

Select the account you'd like to transfer from.

Enter the amount and enter an optional message to the sender (do not enter any personal information).

Click **Continue** and follow any on-screen instructions to complete the process.

Account Services



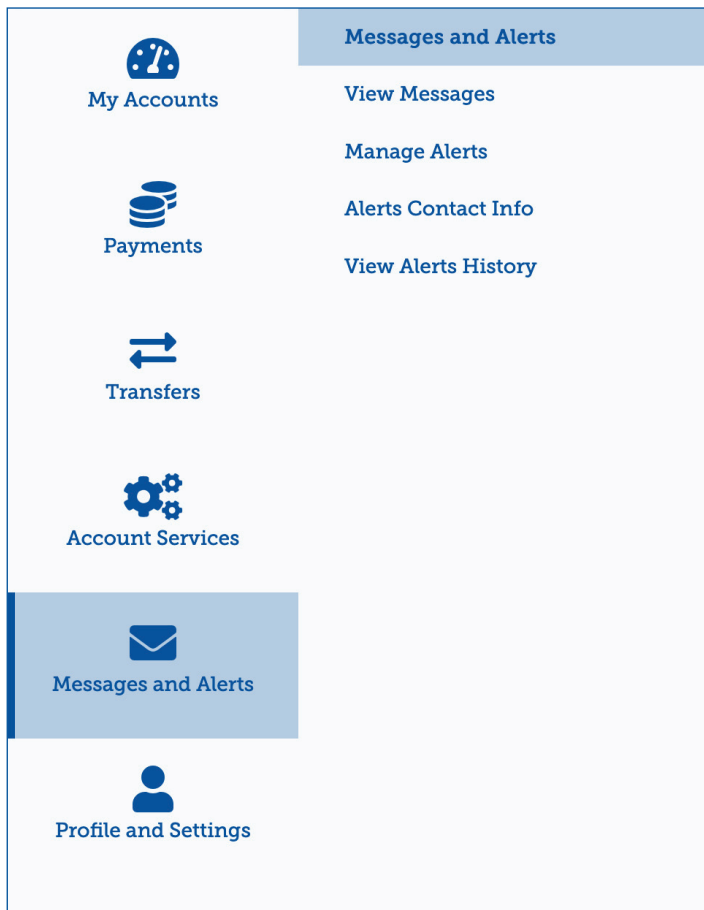
From the **Account Services** menu you can:

Set up CRA Direct Deposit.

Manage devices registered to use Northern's **Mobile Banking App**.

Add/Modify Mobile Banking for banking via SMS (text) messaging.

Messages and Alerts



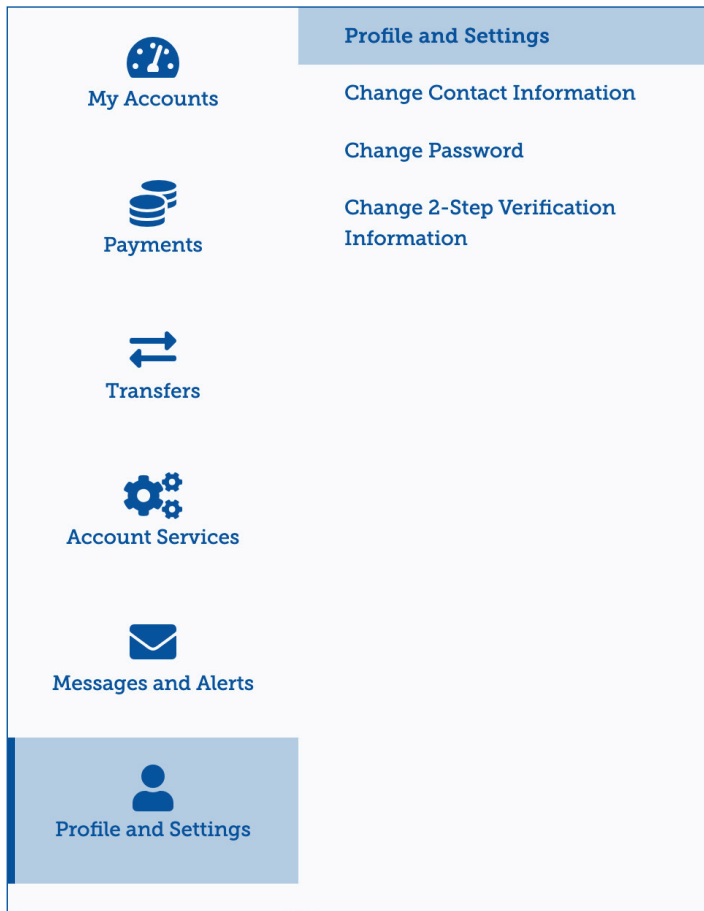
From the **Messages and Alerts** menu, you can:

View Messages that we've sent you.

Manage Alerts that you would like sent to your email, phone, or mobile app.

You can also manage your **Alerts Contact Info** and **View Alerts History**.

Profile and Preferences



From the **Profile and Settings** menu, you can:

Change Contact Information including address, phone number and other personal details.

Change Password (Personal Access Code).

Change 2-Step Verification Information.

Having trouble?

The True North Hub will be happy to help you

1-866-413-7071



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