Spirit of Alaska FCU e-Teller Advanced Features Tutorial

Q: Do I have any control over the account detail that is displayed in e-Teller?

A: Yes, in a limited way.

- Click on the Account Services tab at the top right of the page.
- Click on Page Preferences from the menu on the left.
  - There you can set the number of lines displayed on each page of your Register and how many days of history to display.
- You can generate custom reports as well. For best results, while in the Account Overview page (click on the Accounts tab) categorize your transactions by double clicking on the transaction description and setting the category. Then click on Reports from the menu on the left. That will take you to the report generation page.

Q: What functions are available online for my accounts?

A: When you enroll your accounts for e-Teller, you will be given the following functions, based on the type of account:

- **Checking**
  - Bill Pay (optional)
  - Inquiries (including transactions, check copies, statements, tax documents)
  - Transfers
  - Alerts
- **Money Market**
  - Inquiries (including transactions, statements, tax documents)
  - Transfers
- **Home Equity Line of Credit**
  - Inquiry
  - Transfer
- **Savings**
  - Inquiries (including transactions, statements, tax documents)
  - Transfers
- **Consumer Loan**
  - Inquiry
  - Loan Payment
- **Commercial Loan**
  - Inquiry
  - Loan Payment
- **Mortgage Loan**

- Inquiry
- Loan Payment

- **Time Deposit (CD)**
    - Inquiry only
- **Credit Cards**
    - Inquiry
    - Payments

Q: How do I customize the account names?

A: Follow these steps:

1. Click on the Account Services tab at the top of the page.
2. Click on Account Management from the menu on the left.
3. Click on the account you want to customize from the list located under My Account Nickname and you will be allowed to change the name.

Q: How do I view pending Transactions?

A: Follow these steps:

1. Click on the Transfer Funds tab at the top of the page.
2. Click on Scheduled Transfers from the menu to the left of the page.
3. A list is given of all scheduled transfers.

Q: How do I delete pending Transactions?

A: Follow these steps:

1. Click on the Transfer Funds tab at the top of the page.
2. Click on Scheduled Transfers from the menu to the left of the page.
3. List is given of all scheduled transfers
4. Click on the account with the pending transaction.
5. Review the detail information to delete.
6. Click trash can to delete.

Q: How do I set up Alerts, and what would I use them for?

A: Click on Alerts from the menu to the left. Choose which type of alert you would like to set:

Financial Alert – Use this function to let you know if your balance has fallen below a certain point or risen above a certain point; to let you know when a particular check has cleared; to let you know when checks of a particular amount have cleared; to let you know when an electronic transfer has occurred; or when an incoming wire has arrived.

1. To create a Financial Alert, check mark “Financial Alerts I create by:” and click save.
2. A “Create Financial Alerts” form will appear below.
3. Once you complete the required fields, click Create Alert at the bottom of the page.
4. To return to Set Up more alerts, click on the Return to Set up Alerts link at the top right of the Saved Alerts page.

Personal Alert – Use this function to send yourself emails of personal financial events, such as birthdays or CD maturity.

1. To create a personal alert, check mark “Personal Alerts I create by:” and click save.
2. Choose your date, compose your message to yourself, and choose the frequency.
3. Click Create Alert.

Q: How do I generate a report in e-Teller?

A: You can generate custom e-Teller reports.

1. For best results: while in the Account Overview page, click on the Reports tab.
2. You can choose from 3 types of reports (Category Detail, Category Summary or Statement detail).
3. Click on the Report Name you want and follow selection detail.
4. Once you have chosen the criteria then click Display Report.

Q: How do I download to Excel or Quicken?

A: Follow these steps:

1. From the Account Overview page; click on the account you want to download from.
2. Click on the export link located at the top right of the page.
3. Complete the information to generate the export.
4. These are the types of export that are supported by e-Teller:
    - CSV
    - Excel
    - Money Compatible
    - Quicken

Q: How do I access the Virtual Safe Deposit Box?

A: Access is provided through Home Connect.

1. Click on Accounts at the top of the page
2. Click on Statements from the menu to the left; this takes you to our Home Connect page.
3. Hover your mouse over the photo of the scanner on the desk and click to access the upload page.
4. Browse your computer to locate your document and click on upload file.
5. Next time you access the page, your document will be there.

Q: How do I pay my SoAFCU loans and credit cards?

A: From the Accounts Overview page, click on the Pay Now button under the Next Payment column or click on the Payments tab at the top of the page; this will bring you to the Payments page where you can make credit card payments and loan payments from your SoAFCU accounts.

Q: How do I know what my payment amount is? How can I see how much went to principal and how much went to interest?

A: The payment amount is shown on the Accounts Overview page in the Next Payment column. To see a breakdown of the payment:

1. Click on the loan.
2. Click on the payment transaction that you want broken down.
3. Click on the dollar amount to see the breakdown.

Q: Where do I find details about my loan such as interest rate and original amount?

A: You can always find out the details of any account by clicking on the Account Details link found at the far right of the transaction activity page of any account. The details include the payment amount, when the next payment is due, and the interest rate, to mention a few.

Q: What if I want to pay more than the required payment?

A: Any amount over the regular payment is considered a pre-payment. Pre-payments may behave differently depending on the type of loan you have and how much extra you want to pay. Contact us at (907) 459-5900 or (800) 478-1949 during regular business hours for more information before making your payment.

Q: How do I do a draw on my HELOC?

A: On the Accounts Overview page, Under Loan Accounts locate the HELOC loan and click on the Cash Advance button located in the Available Balance column.