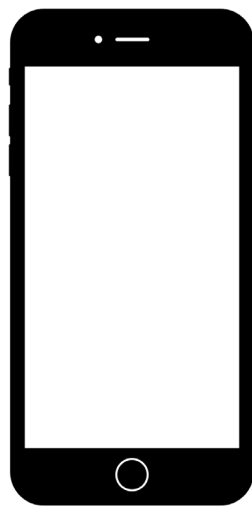
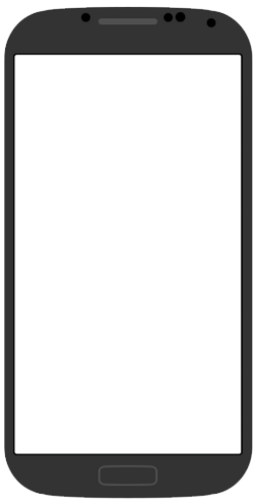


Point West Mobile Banking App

A Comprehensive Guide



Login / Accounts

Account Menu

Transfers

Loan Payments & Advances

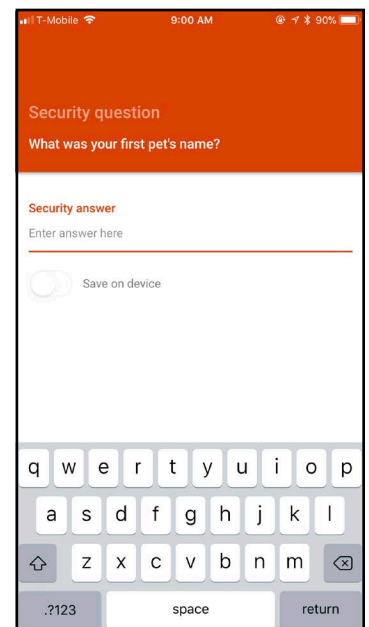
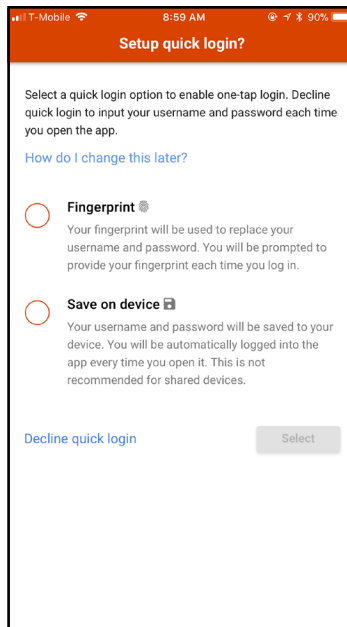
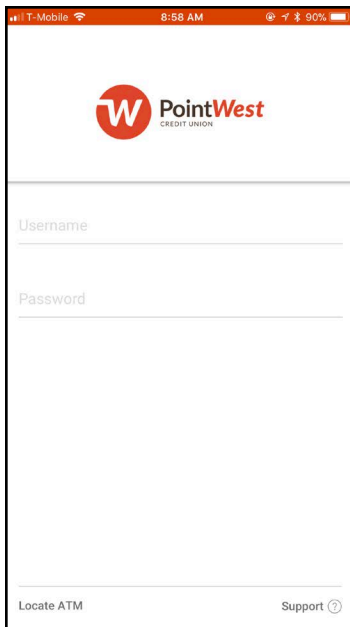
Mobile Deposit

Bill Pay

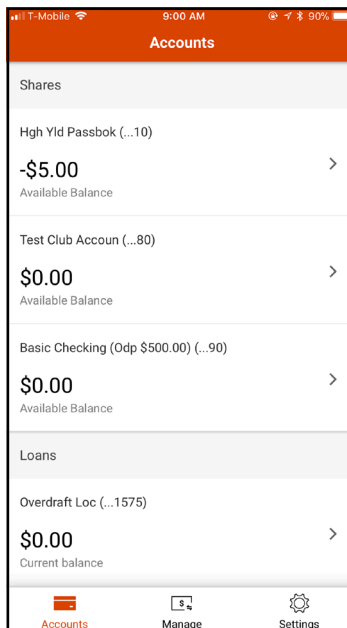
Contact Us / ATM

About / FAQs / Help

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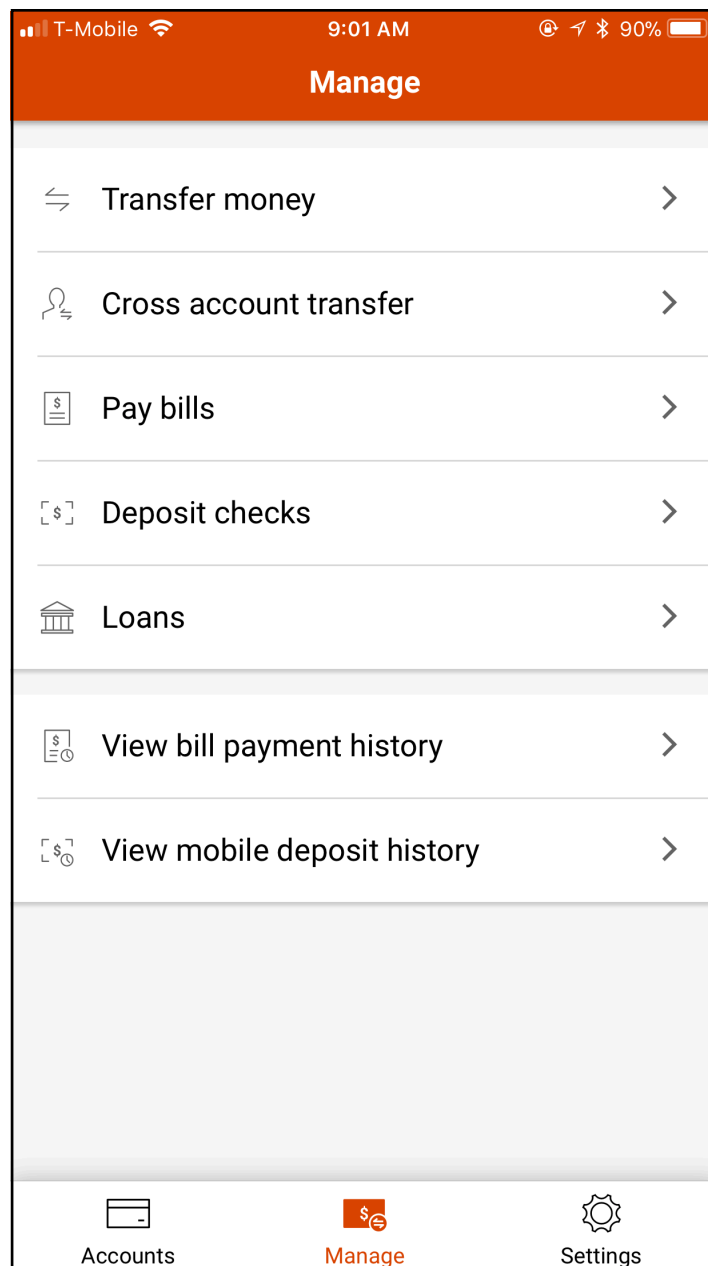


1. Open the Point West Mobile App.
2. You will be prompted to enter your **Member Account Number** (Username) and **Password** (same as what you use for Online Banking).
3. Once you are logged in, you will see a screen asking you if you'd like to enable **Quick Login**. If you have a mobile device with fingerprint identification, you may enable that option here. Otherwise, you can have the app save your credentials for future logins.
4. You will then be prompted to answer your **security question(s)**, which you can save for future logins.



Once you are logged in, you will see a screen showing all of your accounts (shares and loans) as well as available balances.

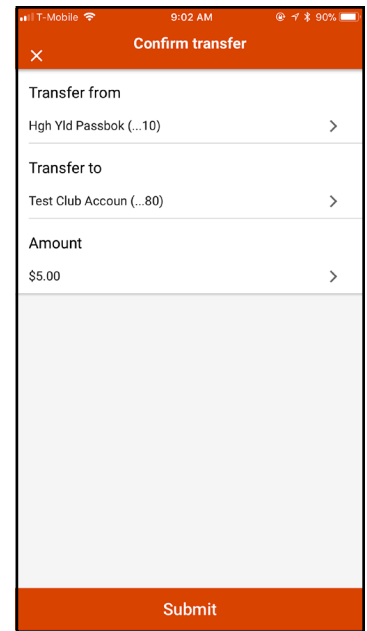
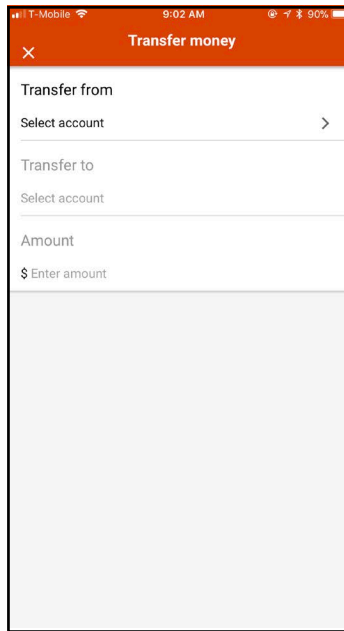
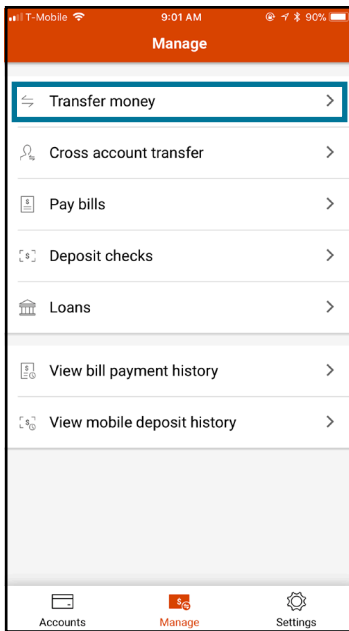
Login / Accounts



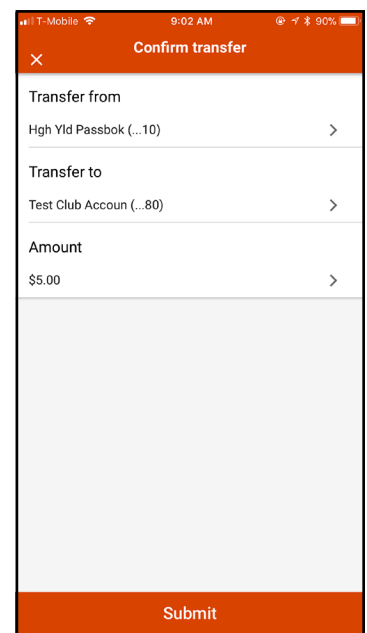
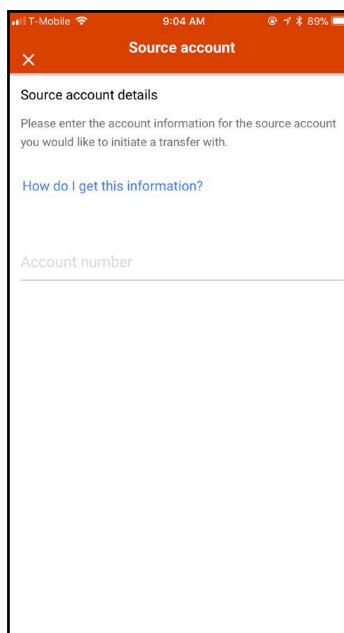
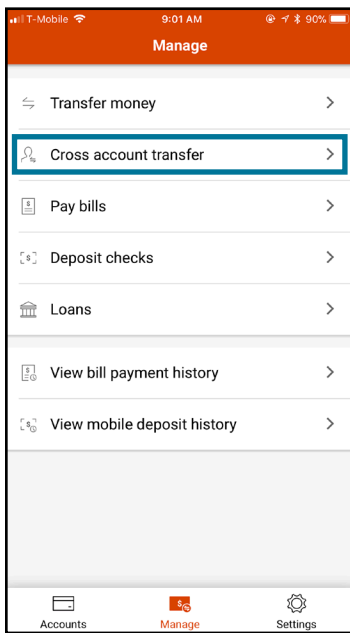
The Manage tab allows you to handle your accounts with ease. Here you can do any of the following:

- *Transfer Money*
- *Cross Account Transfers*
- *Bill Pay*
- *Mobile Check Deposit*
- *Manage Loans*
- *View Bill Payment and Mobile Check Deposit History*

Account Menu



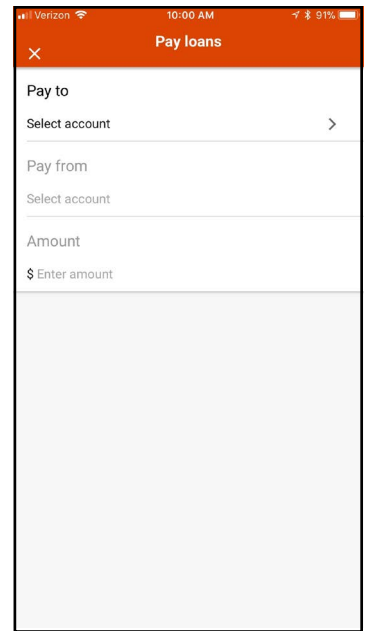
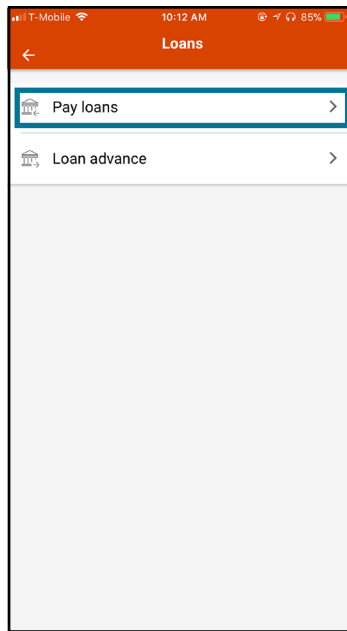
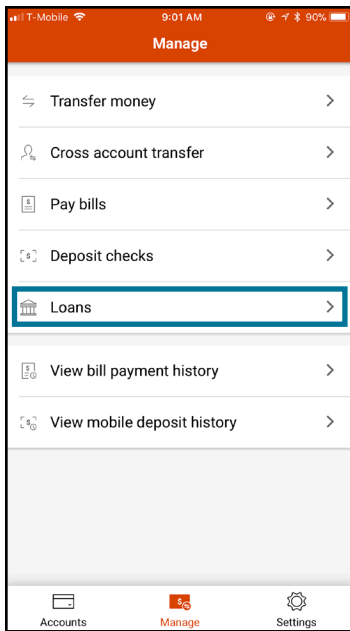
To do a transfer between your accounts, click the **Transfer money** button. Then choose which account it is coming from* and which account you are transferring to. Enter the amount of the transfer, click submit, and a message will pop up to let you know if it was successful.



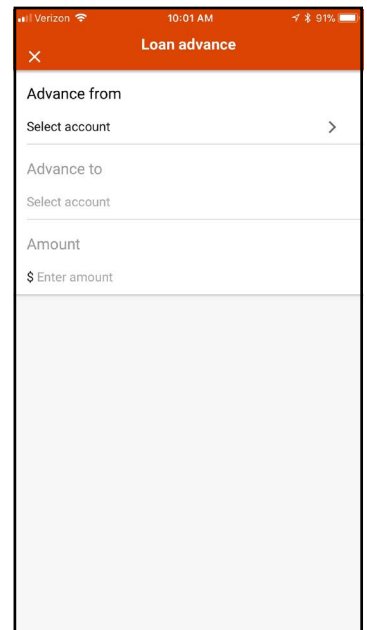
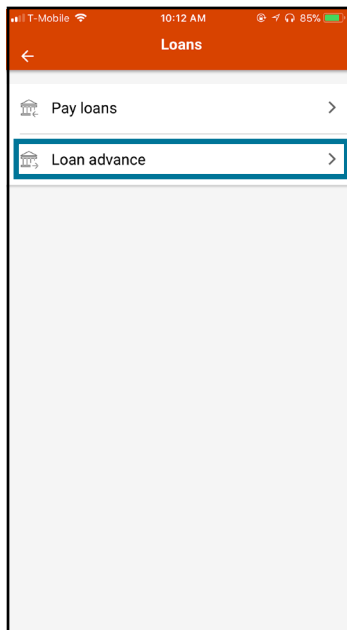
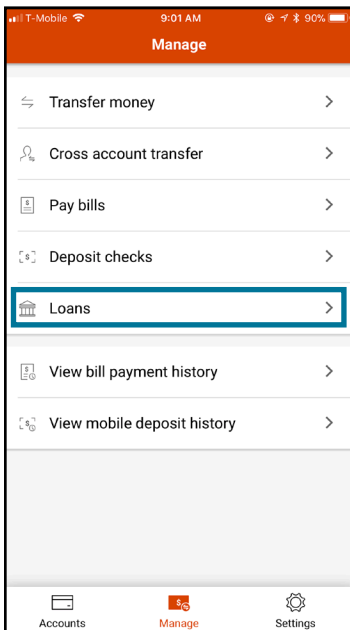
To do a transfer between your account and another Point West account number, click the **Cross Account Transfer** button. Enter the account number you will be transferring to and click submit. Then choose the account you want to transfer from*, the account you are transferring to, and the amount to transfer. Click submit and a message will appear to let you know if the transfer was successful.

**Savings and Money Market Transfer Limitations – Up to six (6) transfers per calendar month, per suffix/account. The transfer limitation applies to preauthorized, automatic, overdraft, and telephone transfers (including Speedy Line and Online Banking) to another account of yours or a third party. A preauthorized transfer includes any arrangement with Point West Credit Union to pay a third party from your account upon written or oral orders (such as your automobile insurance company or health club, including orders received through the Automated Clearing House (ACH)). There is no limit on the number of transactions you may make to another Point West Credit Union account or withdrawals (checks made directly to you) when such transfer or withdrawal is initiated in person, by mail or at an ATM.*

Transfers

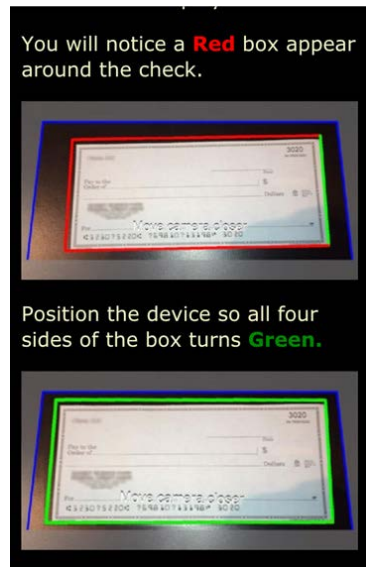
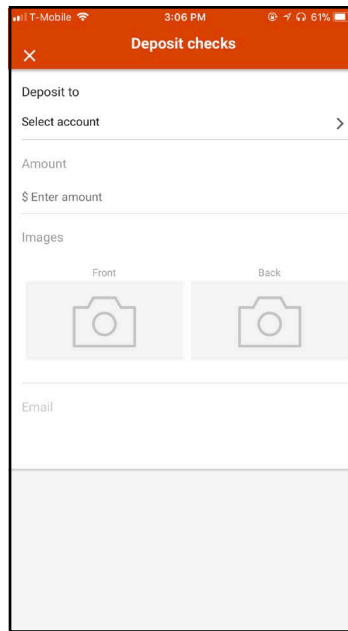
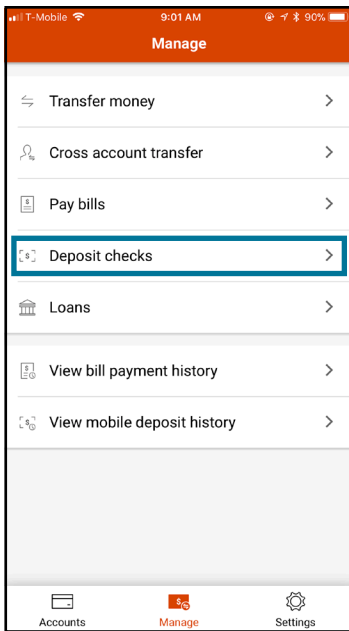


To make a **payment** to a Point West loan using one of your Point West share accounts, choose **Loans** from the **Manage** tab. Then select **Pay Loans**. You'll then choose which loan you want to make a payment to, the account you want to pay it from, and how much the payment is for. Click submit and a message will appear to let you know if the payment was successful.



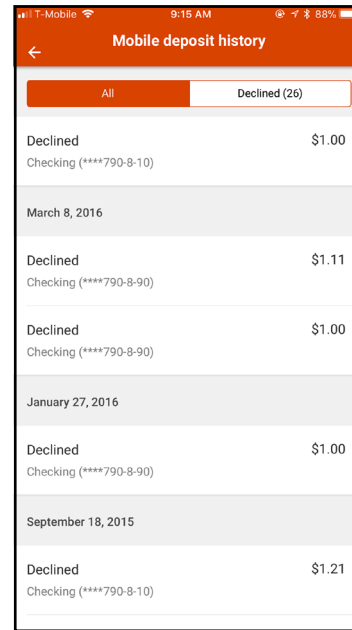
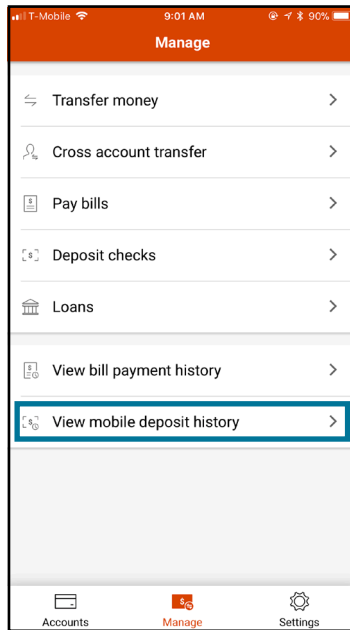
To do an **advance** from a Point West loan to one of your shares, choose **Loans** from the **Manage** tab. Then select **Loan Advance**. You'll then choose which loan it is coming from, where it is going to and how much you would like to advance. Click submit and a message will appear to let you know if the advance was successful.

Loan Payments & Advances



To make a mobile deposit using the app, click the **Deposit Checks** button in the accounts menu. Choose which account you want to deposit the check. Fill in the amount of the check in the Amount section and be sure to add your email address.

Tap Front to capture the front of your check. Then follow the steps to capture the image. Be sure the check is on a dark, smooth background with no glare or interfering patterns. When the check is aligned, hold your device steady and the check image will be captured. Do the same for the back of the check.



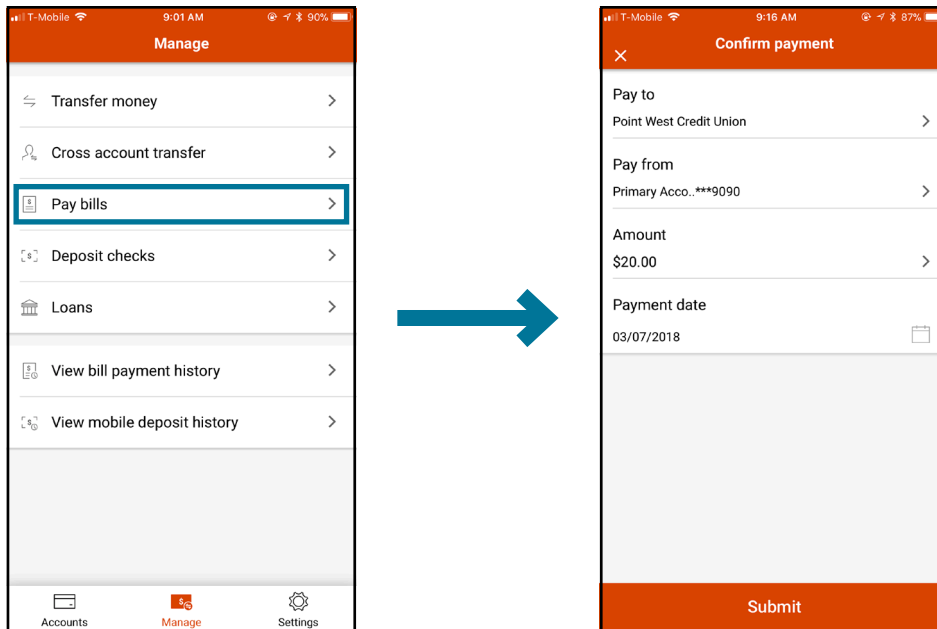
If you would like to view your Mobile Deposit history, click the **View Mobile Deposit History** button. You will be taken to your mobile deposit history.

Note:

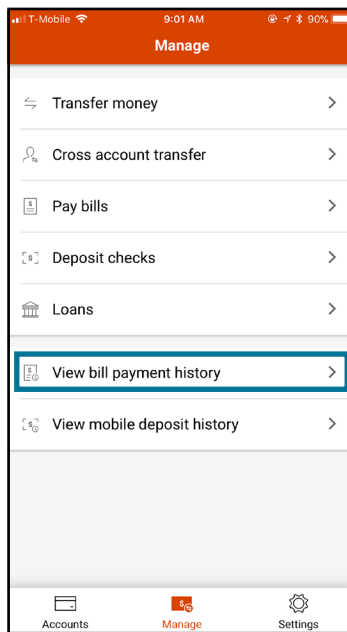
Your mobile deposits will not be accepted unless they include the following information visible on your submitted check:

- Your name or business name
- The written words "For Mobile Deposit Only"
- The written words "Point West Credit Union or PWCU"
- Your Member Number

Mobile Deposit

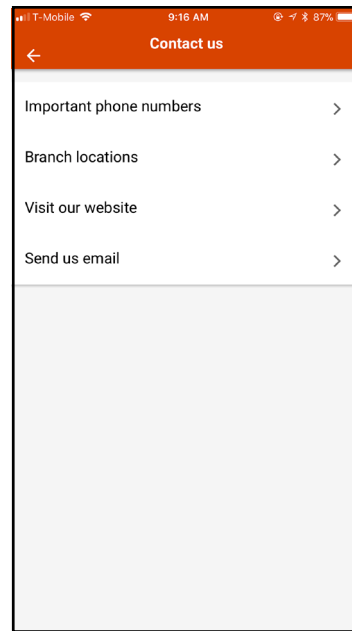
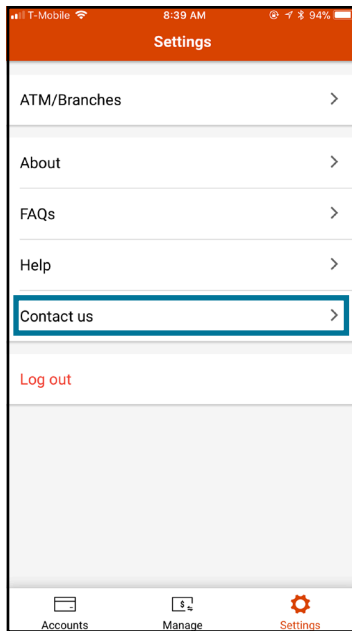


Click the button that says **Pay Bills** to access your Point West Bill Pay account. You will need to establish a bill pay account using Point West Online Banking before you can access it through the Mobile App. Choose the payee you want to make a payment to, then type the amount you want to transfer/pay and the date you want it sent. Click Add Payment to complete the process. Note: You cannot add new payees through the app, you must use the Bill Pay website to set up new payees.

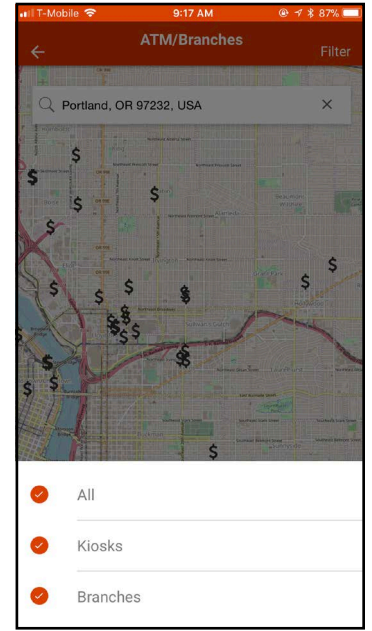
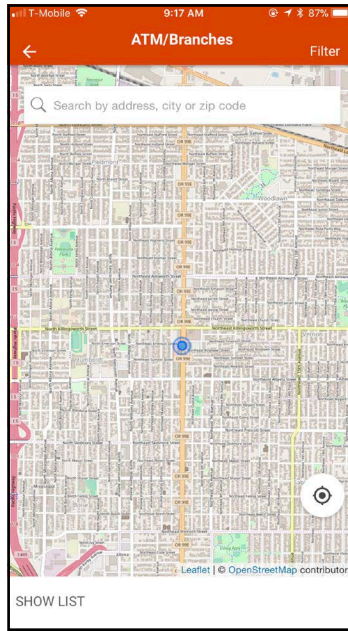
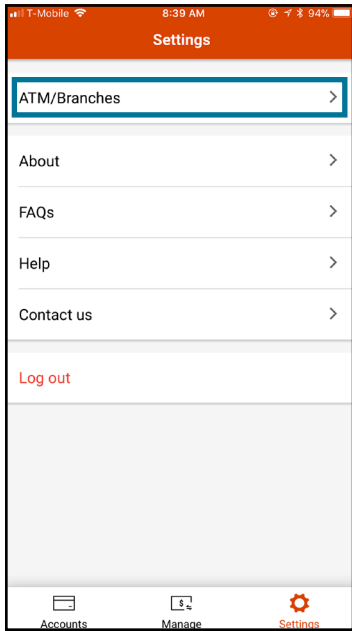


If you would like to view your Bill Pay payment history, click the **View Bill Payment History** button. You will be taken to your payment history. Similar to your Accounts history, you can filter your history to view specific payments.

Bill Pay

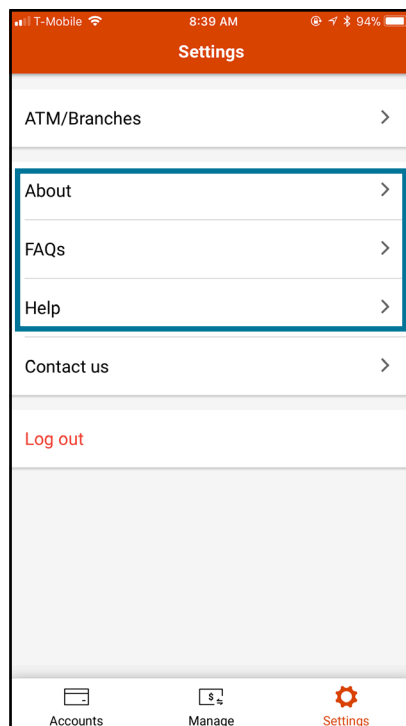


In the **Settings** tab under **Contact Us**, you have access to Important Phone Numbers, Branch Locations, a link to our website, and a link to send us an email.



Clicking **ATM/Branches** brings up a map of your current location (if you have location services enabled on your device) or you can put in the address of your choice. This will bring up all ATMs / Shared Branching locations in the area that you specified, and you can sort them via the **Filter** button in the top right of your screen.

Contact Us / ATM



In the **Settings** tab, you can also view the details of the app (such as which version it is), clear your login history, or get help for common issues.

Mobile Banking Safety Tips

Avoid Using The Mobile App on Public Networks. Public networks (free Wi-Fi hotspots) are not very secure. We don't recommend using these types of connections when accessing the mobile app. Use your cellular data network instead.

Use your mobile device's security features. The mobile app allows you to save your Login ID and other credentials among other security measures. Keep ALL aspects of your phone/tablet safe by using your device's security features found in your 'Settings'.

Don't tell. Don't share. Treat the mobile app as you would your online account - don't share your login information with anyone. Another reminder: memorize your login - don't keep these details in your wallet.

Stay up-to-date. As with any app, there may be periodic updates to improve functionality. Make sure you are using the latest version of the mobile app to avoid potential issues and enjoy all the benefits!

Avoid Giving Info Via Emails. Our practice is to communicate via website/blog, ePoints emails and the messages in Online Banking. We will NEVER ask you to give personal info (account #, SSN, etc) via these channels.

Please feel free to contact us at contact@pointwestcu.com or 503.546.5000 if you have any questions regarding the Point West Mobile App.

About / FAQs / Help