

## Online Banking Navigation Tabs

**Account Access:** Access your various share and loan accounts. View current share and loan balances, and several months of transaction history for each account. Request a withdrawal by check and get help regarding the Internet Branch.

- **Recurring Transfers:** Set up automatic recurring transfers between your Credit Union accounts.
- **Email Notifications:** Set your email preferences to notify you when a check has cleared, if your account balance has gone above or below a designated amount, or when a share certificate has matured.
- **FinanceWorks:** Free budgeting tool that allows you to track upcoming bills in one place, know how much money you really spent, and see where you are spending your money!
- **DeposZip:** Using your computer, high speed internet and a scanning device, you can send digital images of your checks securely to JHFCU for deposit. Once your deposit is reviewed and accepted, the funds will immediately post to your account.

**Bill Payment:**\* Electronically receive, view, manage, and pay bills to any person, company, or organization within the United States. Schedule automatic recurring payments, set up email alerts for bill arrivals, due dates, check clearing, and upcoming payments, and create payment reports.

**Loan Application:** Securely apply online for Consumer and Home Equity loans. In most cases you will know seconds after submission your approval status, 24-hours a day!\*

**Stock Quotes:** Receive 15-minute delayed quotes for stocks traded on all major exchanges, along with current prices for up to 20 different stocks.

**User Options:** Change your TeleBranch 24 PIN/Online Banking password, timeout session, email address, history date range, and start page.

- **E-statements:** For added security and privacy, elect to receive e-statements instead of mailed paper statements. Sign up by logging into your account, click the User Options tab, and then click Online Statement. E-statements are posted shortly after the close of the statement period and are available for viewing online for two years.

**Applications & Forms:** Securely open accounts online such as Checking, Money Market, Holiday Club, and Share Certificates; and download JHFCU forms.

**Check Order:** Reorder JHFCU-style or other styles of checks.

## Online Banking Quick Links

**Contact Us:** Send a secure message to JHFCU with any concerns or questions.

**Info Links:** Review information about specific products and services.

**Sign Off:** End your Online Banking account access session and return you to the JHFCU homepage.

\*Bill Payment and Presentment is free if you direct deposit into JHFCU and pay at least one bill per month. Otherwise, it's \$4.95 per month, debited from your checking account on or around the 5th business day of the month for the preceding month's service. All members have an initial 3-month grace period allowing time to set up payees with no monthly fees.

\*Loan applications submit to final verification by JHFCU.

410-534-4500 • 1-800-JHFCU-70 • www.jhfcu.org

(outside the Baltimore area)

### East Baltimore

2027 E. Monument St.  
Baltimore, MD 21287  
M, T, F, 8:30 a.m. – 4:00 p.m.  
W, 10:00 a.m. – 4:00 p.m.  
Th, 8:30 a.m. – 6:00 p.m.

### Homewood

Charles Commons  
4 E. 33rd St.  
Baltimore, MD 21218  
M, T, F, 8:30 a.m. – 4:00 p.m.  
W, 10:00 a.m. – 4:00 p.m.  
Th, 8:30 a.m. – 6:00 p.m.

### Bayview

5201 Alpha Commons Drive  
Baltimore, MD 21224  
M, T, F, 8:30 a.m. – 4:00 p.m.  
W, 10:00 a.m. – 4:00 p.m.  
Th, 8:30 a.m. – 6:00 p.m.

### Eastern

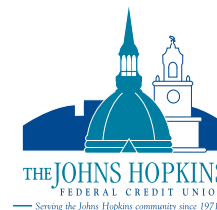
1101 E. 33rd St., Room 303A  
Baltimore, MD 21218  
W, 10:00 a.m. – 4:00 p.m.  
Th, 8:30 a.m. – 4:00 p.m.

### Mt. Washington

McAuley Hall, Suite 100  
5801 Smith Avenue  
Baltimore, MD 21209  
M, T, F, 8:30 a.m. – 4:00 p.m.  
W, 10:00 a.m. – 4:00 p.m.  
Th, 8:30 a.m. – 6:00 p.m.

### Phone Services Department

M, T, Th, F, 8:30 a.m. – 6:00 p.m.  
W, 10:00 a.m. – 6:00 p.m.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



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# Online Banking



THE JOHNS HOPKINS  
FEDERAL CREDIT UNION

Serving the Johns Hopkins community since 1971

# Online Banking at [www.jhfcu.org](http://www.jhfcu.org)

Access your account via your computer 24/7, free of charge, from anywhere with internet access. Visit our Internet Branch at [www.jhfcu.org](http://www.jhfcu.org) and log into your account to:

- Check your balance(s)
- View your account transaction history
- Order checks, transfer funds, or pay bills\*
- Apply for consumer and home equity loans
- View images of cleared checks
- Set up automatic recurring transfers, payments or email notifications
- Make loan payments
- Request a check withdrawal
- Download account data to Quicken®
- Track your finances with FinanceWorks™
- Change your PIN (personal identification number)
- View your account statement online
- And much more!



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## Accessing the Internet Branch

Go to [www.jhfcu.org](http://www.jhfcu.org) and enter your account number and password in the login box on the left side of the homepage. Your password is your TeleBranch 24 PIN. If you change your password in the Internet Branch, your TeleBranch 24 PIN will change as well.



## Setting Up Your Online Account

1. The first time you log into your account, you'll be asked to change your PIN/Password and set up challenge questions with answers for future use. (When you answer challenge questions, you must know the EXACT answers.)
2. You will then be prompted to "enroll" the computer you are using as the main computer authorized to access your JHFCU account. Learn more in the Online Security section.



## Online Security

The JHFCU Internet Branch is a secure website and you can rest assured that your information is protected. Click the Security link under the Online Banking login on our homepage for more information.

As added protection, JHFCU's Online Banking system uses cookies (small pieces of information stored on your computer) to recognize computers on which you check your accounts often. If you access your account from another computer, you'll have to correctly answer your security questions to gain access. However, you can then add that computer to your list of authorized computers to avoid having to answer the security questions in the future (not recommended if computer is in a public location). Click the User Options tab and select "Enhanced Security Login" to enroll an authorized computer. Please note that if you delete your cookies on one of your authorized computers, you will have to enroll that computer again.



## Forget Your PIN/Password?

If you forget the TeleBranch 24 PIN/Online Banking Password that JHFCU assigned to you, contact JHFCU and it will be reset and mailed to the address on your account. Alternatively, you may come into any branch to get your PIN/Password in person.



JHFCU will not have access to your TeleBranch 24 PIN/Online Banking password once you have changed it at initial login from the one originally assigned to you. Once you receive and enter your reset PIN/Password, you will then have to set up your security questions and enroll your computer(s) again. However, all other account history, data, and settings will still be retained in your account.

## Changing Your PIN/Password

You can change your TeleBranch 24 PIN/Online Banking password at any time in the User Options section by selecting "Change Password." (Remember, your TeleBranch 24 PIN and Online Banking password are the same.)

## Internet Branch Resources

At [www.jhfcu.org](http://www.jhfcu.org), you can also:

- Check current rates
- Calculate a loan payment
- Find branch and ATM locations
- Access brochures and other forms
- Read about JHFCU news and promotions
- Access vehicle pricing and consumer information via the Web Carbook
- Utilize free access to financial education and counseling services
- Learn more about home buying, retirement, credit reports, insurance discounts and more
- Calculate and file tax returns via TurboTax® (offered seasonally)