

BENEFITS OF REGISTERING ONLINE



ACCESSIBILITY

24 hours a day,
7 days a week.
365 days a year.

PAYMENT VIA WEB

Make a payment via the website using your debit card.



VIEW BALANCES

You can view balances on your savings & loans.



LOAN CALCULATOR

Home
Personal
Investment
Retirement



LOAN ONLINE

You can apply for a loan online at competitive rates.



E-STATEMENT

You can instantly generate an e-statement



BENEFICIARIES

You can register other accounts as beneficiaries.



UTILITY BILLS

You can register a range of utility bills for payment



INTER ACCOUNT TRANSFERS

Choice/Current to Loans/Shares/Deposit/Christmas Savings.

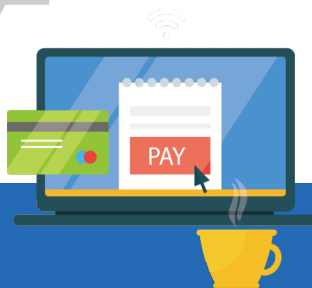


KEEP UP TP DATE

Stay up to date with our E-newsletter & SMS text marketing



More online / app developments coming soon.



Other Services Available

- PostPoint (Bill payment Service)
- One 4 All Gift Cards
- Phone A Loan service on 1850 345 925 – Just look at our rates and compare.....!
- Current Accounts, Debit Cards & Overdraft Facilities.
- Quick Lodge Facility, ATM machines in Gorey
- 24/7 Debit Card payments online.
- Bureau de Change (Not Available in Avoca Branch)
- Credit Transfer & EFT
- Travel , Motor & Home Insurance Referrals (Tel: 1890 336 339 / 1850 287 233)
- Health Insurance Group Schemes. VHI etc..
- Savings and Loan Protection Insurance at no extra cost to the member *
- Mobile phone Top-Ups, **NO FEE CHARGED**
- Postage Stamps
- Member's Car Draw for just €5 per month
- Christmas & Wallet Sub-Accounts
- Nominations
- Reduced rate wills — with local solicitors.
- And more constantly being added, keep an eye on our website & social media.

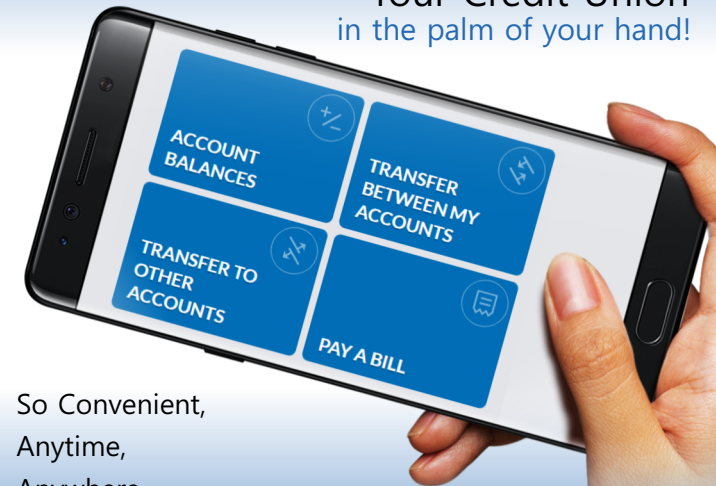


*Terms and conditions apply. Altura Credit Union Ltd. is regulated by the Central Bank



A Guide to ONLINE BANKING & MOBILE APP

Your Credit Union in the palm of your hand!



So Convenient, Anytime, Anywhere...

www.alturacu.ie

Whether you are using a laptop, PC, tablet or smart phone, you can always access our website.

Pay off your Utility Bills on the go. (details must be registered & correct reference used) Log on to request a pin.

*Allow for Public / Bank holidays, Christmas closure etc. when transferring funds.



How do I register for online banking ?

Registering is easy. If you are in a branch, any counter teller will issue / order a PIN, once you can identify yourself. Or you can register online @ www.alturacu.ie selecting 'Register For Access'.

Register for Access



I HAVE MY PIN. WHAT NOW?

When you receive your PIN you are registered. Simply go to www.alturacu.ie

1. Click on 'Member Login'.
2. Enter your Member No. (Not including Check digits - e.g. 12345 / 67. Enter 12345). Check digits are no longer in use - but may be on older receipts
You will be asked for your Date of Birth*
3. You will be asked for 3 of the 6 digit in your PIN.
4. This will bring you to 'Members Area'.
5. You can click on 'Launch Online Banking to go in and view your account details or to do an online transaction.
- 6.

*Joint accounts

Each Person uses their own date of birth to log in. The 2nd named person on the account places a 'J' after their member number (e.g. 1234J) when logging in. Both can have an individual PIN - if you have agreed (on file) either can withdraw from the account. (Currently, only one app can be used for joint account holders - but both can use the web to login)

How to log in & verify your mobile number ?

1. Log in to the member's area of the website.
2. Click on the 'Launch Online Banking' button.
3. Enter 3 of the 6 digits (again).
4. At the top of the screen there will be a notification to verify your mobile number. Click on this.
5. Then click on the 'Send Verification code' button.
6. Within a few minutes, you will receive a code by text. You need to enter this in the 'Input Verification Code' field, and click verify.
7. Once completed, you have full online access. You can now download the app and use it on your mobile devices.



Current Account / Choice Account & Outgoing Transfers

All outgoing transfers / bill payments are operated on your Current or Choice sub-accounts. This is because many of our Members will have loans (pledged Shares / Deposits are held as security), or may be guaranteeing a loan with their Shares/ Deposits.

Current & Choice sub-accounts are not tied up by a loan or a guarantee of a loan (As long as loans are up to date). If you don't already have a Current account, call into our offices and open one or open it online via online banking.



How to add a beneficiary / bill payment ?

Once you have launched online banking,

1. Click on 'Manage Payees'.
2. Select 'External Account' OR 'Utility Bills' at the top.
3. Click on 'add New Payee' button.
4. Enter the Name, BIC, IBAN, & Reference. (For external Account)
5. Bill / Utilities - We have preloaded some banking details for Major Utilities. The BIC & IBAN appears automatically. The reference MUST be your unique reference (Utility Account Number etc.
6. If in doubt, contact the provider for this information.)
7. When done, click on 'Save' you will then be sent a verification code by text message. You are required to input this to confirm.

IMPORTANT NOTE

You need to log in to the website www.alturacu.ie and launch online banking to verify your mobile number **BEFORE** trying to login via the app.

IMPORTANT NOTE

When registering an External Account or Bill payment - ensure all details are correct (BIC, IBAN & reference) Altura credit union can't verify these details.

