



Our mobile app offers a convenient, secure way for you to transfer funds, make payments, check your accounts, and more! It is available in the Google Play Store and App Store for devices which use Android or iOS.

Enrollment

Note: The access code mentioned in step 4 of this process will be sent to the email that we have on file for your bank account, so if you've changed emails since you opened your account, make sure to update it with us before you try enrolling for mobile banking.

1. Download the app.



2. Open the app and click "Enroll in Mobile Banking."
3. Enter your member number, social security number, and last name. This allows our secure system to look up your account so it can sync the information. Click "Enroll."
4. You will receive an email that contains an access code. Enter the access code in the app.
5. Choose a desired username and password.

Important Notes

- An internet connection is required to download and log into the app.
- eAlerts can only be set up via online banking. To set them, log into online banking on a browser using the same username and password as you do for the mobile app.
- In order to access multiple BFCU accounts with one mobile banking login, please contact Member Services to set up preference access. There may be limitations for this access depending on who is on each account.
- You will notice that there is an advertisement banner across the top of the app. These are for your convenience, to keep you informed about the B current promotions and events. You can click the "X" in the upper right corner of these ads to make them disappear for your current login session.

If you followed all of the steps and considered the notes above and are still having difficulty enrolling, please contact Member Services by calling/texting (906) 482-5005 or by emailing info@breakwaterfcu.org.

How to Use the App

WHAT DO YOU WANT TO DO?		HOW TO DO IT:
INQUIRIES	View account balances	Log into the app. It should default to your account summary page, which includes your balances. <i>Via the menu:</i> Click the icon in the upper left corner and select "Accounts."
	View loan information	Log into the app. It should default to your account summary page, which includes your loan balances, loan payment amounts, and loan payment due dates. <i>Via the menu:</i> Click the icon in the upper left corner and select "Accounts."
	View account balances without logging into the app	<ol style="list-style-type: none"> 1. Tap the menu icon in the upper left corner. 2. Select "Settings." 3. Tap the grey sliding bar to the right of "Quick Balance" to activate this feature; then, check off all the accounts you would like to be included. 4. Whenever you want to check those balances without logging in, open the app and tap "Quick Balances" at the bottom of the login page.
	Search transaction history	<ol style="list-style-type: none"> 1. From the "Accounts" page, tap on the account you'd like to search. 2. Tap the magnifying glass icon in the upper right corner. 3. Type in the dollar amount or the merchant's name, then tap the green magnifying glass at the bottom. It will bring up all transactions which contain what you typed.
	View check images	<ol style="list-style-type: none"> 1. From the "Accounts" page, tap on the account you'd like to search. 2. Tap on the transaction for which you want to view a check image. The image will show up underneath the transaction details.
	View your eStatements	<ol style="list-style-type: none"> 1. Tap the menu icon in the upper left corner 2. Select "eStatements." 3. Tap "Monthly Statements." 4. Select the month you would like to view.
TRANSACTIONS	Make a loan payment	<ol style="list-style-type: none"> 1. <i>Via the "Accounts" page:</i> Tap the green circle in the bottom right corner, then select "Transfer Money." <i>Via the menu:</i> Select "Transfer Money." 2. Select the account you want to transfer money from, the loan you want to make the payment to, and how much you would like to transfer.
	Make a transfer between accounts	<ol style="list-style-type: none"> 1. <i>Via the "Accounts" page:</i> Tap the green circle in the bottom right corner, then select "Transfer Money." <i>Via the menu:</i> Select "Transfer Money." 2. Select the account you want to transfer money from, the account you want to transfer to, and how much you would like to transfer.
	Deposit a check	<ol style="list-style-type: none"> 1. <i>Via the "Accounts" page:</i> Tap the green circle in the bottom right corner, then select "Mobile Deposit." <i>Via the menu:</i> Select "Mobile Deposit." 2. Acknowledge the endorsement requirement. 3. Choose the account you'd like it to be deposited into, type the amount, and take photos of the back and front of the check (make sure it's properly endorsed). Then, click "Submit."
	Pay another person, pay a business, or make a payment on a loan at another financial institution	<p><i>Note:</i> In order to use this feature, you must have a checking account and activate Bill Pay.</p> <ol style="list-style-type: none"> 1. Tap the menu icon in the upper left corner 2. Select "Pay a Person." 3. To add a new person/entity: <ul style="list-style-type: none"> • Tap the green circle in the lower right corner • Select how you'd like to send the funds to them (check set by the automated system, text message, email, or direct deposit) • Fill out all of the appropriate information for that person/entity and tap "Create." 4. To pay a person/entity who's already saved on your app: <ul style="list-style-type: none"> • Tap on the person/entity you'd like to pay • Tap the green circle in the bottom right corner • Select which account you'd like to pay from, how much you'd like to send (minimum of \$1 and maximum of \$1,500), and what day you'd like for it to be processed.

How to Use the App (continued)

WHAT DO YOU WANT TO DO?	HOW TO DO IT:
Lock my debit/credit cards	<ol style="list-style-type: none"> 1. Tap the menu icon in the upper left corner. 2. Select "Card Controls." 3. Tap the sliding blue bar to the right of each card that you want to lock; you know it is successfully locked if this bar is now grey.
Switching online banking accounts	<ol style="list-style-type: none"> 1. From the login screen, tap the little arrow to the right of your username. 2. Select the account you'd like to log into.
Save your password	<p>Check "Save password" before you login. This option requires that you have a phone lock screen set up (the kind where you enter a PIN, pattern, or password). This is for your protection, so if someone else picks up your phone, they are not able to access your accounts through the app.</p>
Change my address, phone, or email	<ol style="list-style-type: none"> 1. Tap the menu icon in the upper left corner. 2. Select "Card Controls." 3. Tap on your debit card. 4. Click the pencil icon next to "Billing Info." 5. Edit the information, then tap "Save."
Set up to login with fingerprint, face, or irises instead of password	<ol style="list-style-type: none"> 1. Tap the menu icon in the upper left corner. 2. Select "Settings." 3. Tap the grey sliding bar to the right of "Biometric Authorization" to activate it. 4. Follow the on-screen prompts to save your iris and/or face. <p><i>Note:</i> You will likely need to also activate biometric authorization and save your fingerprint under your phone's settings as well.</p>
Apply for loan	<ol style="list-style-type: none"> 1. Tap the menu icon in the upper left corner. 2. Select "Apply for a Loan." 3. Select the type of loan you'd like to apply for, then complete the application.
Schedule a loan appointment	<ol style="list-style-type: none"> 1. Tap the menu icon in the upper left corner. 2. Select "Loan Appointment." 3. Select the type of loan you're interested in, then complete the booking process.
Schedule or check status of a stop payment	<ol style="list-style-type: none"> 1. Tap the menu icon in the upper left corner. 2. Select "Check Stop Payment." 3. Select the account the check was written from, the number of the check (or range of checks) you want stopped, the total amount of the check(s), the payee(s), and the reason for the request; then click "Submit." <p><i>Note:</i> There is a \$20 fee for this service; this fee is per request, whether it is for one check or a range of checks.</p>
Send a secure message to the BFCU	<ol style="list-style-type: none"> 1. Tap the menu icon in the upper left corner. 2. Select "Messages." 3. Tap the green circle in the lower right corner. 4. Write your message, then tap the white triangle on the right side of the blue navigation bar.
Set a travel notification on your cards	<ol style="list-style-type: none"> 1. Tap the menu icon in the upper left corner. 2. Select "Card Controls." 3. Tap "Travels" on the blue navigation bar. 4. Tap the green circle in the lower right corner. 5. Fill out all of the information for your trip (be sure to include states/countries that you'll drive through or have a layover in, just in case you stop for gas or purchase something at the airport), then tap "Submit."

OTHER ACTIONS/UPDATES/CHANGES

We encourage all members to enroll in mobile banking. The mobile app is secure and convenient, and it allows our members to perform the majority of their transactions and account changes without coming into our branch.

If you have any questions, comments, or concerns about the app, please contact us at info@breakwaterfcu.org or (906) 482-5005. We are happy to help you download, log in, and learn how to navigate within the app!