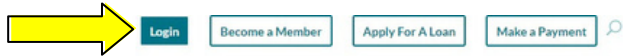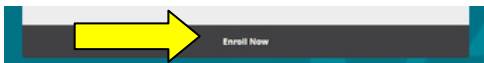# RED ROCKS®
CREDIT UNION

Setting up your Online Banking

To begin, let's set up your Online Banking Account

- Navigate to www.redrocks.org
- Choose "Login" from the top menu


- At the bottom of the Login page, click "Enroll Now."

- You will be prompted to enter:
  o Your Member Number
  o Your Last Name
  o Your Date of Birth
  o Your Social Security Number
  o Your Mobile Phone Number on file
      o Your Requested Login ID (your preferred username)
- Click "Continue" and your Online Banking registration is complete! You will receive a temporary password you will need to use to login for the first time
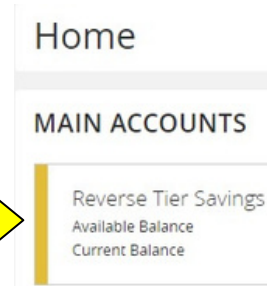
Turn to page 7 to learn how to enroll in eStatements

Viewing Transactions

Once you are logged in, you can view your transactions by clicking on the preferred account from the Home screen.
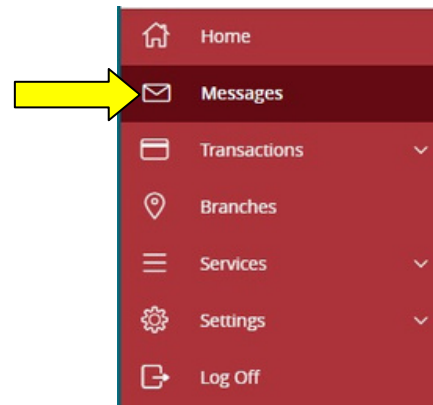
-
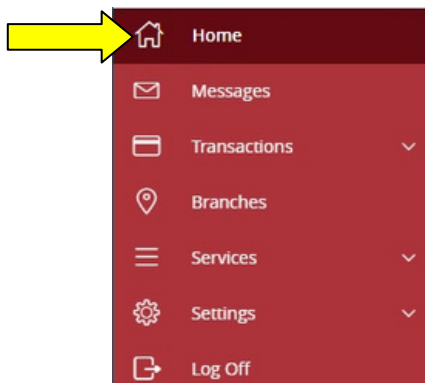
Click on the rectangle tiles for each account to see transactions and balance details.

Viewing your Secure Messages

- To view your Secure Messages, click on "Messages" in the left navigation menu


- This is where you can view any secure messages sent to you from the credit union or where you can send secure messages

- A representative from Red Rocks will reply to your secure message within 24 business hours

Making a Payment/Transferring Funds

- To make a payment to your loan, you will transfer funds to the loan
- Expand the "Transactions" tab in the left navigation menu and choose "Funds Transfer"

Making a Payment/Transferring Funds, cont.
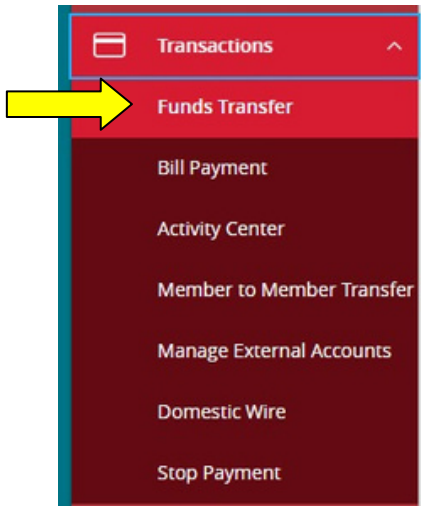
- Choose the account you would like to transfer funds out of from the first dropdown box and choose your loan account from the second dropdown box
- Input the amount you would like to transfer and click "Transfer Funds"
- You can also schedule a payment for an upcoming date if you would prefer
- Funds transfers can also be done by clicking on "Transfer Money Now" on the top right of your Online Banking home page
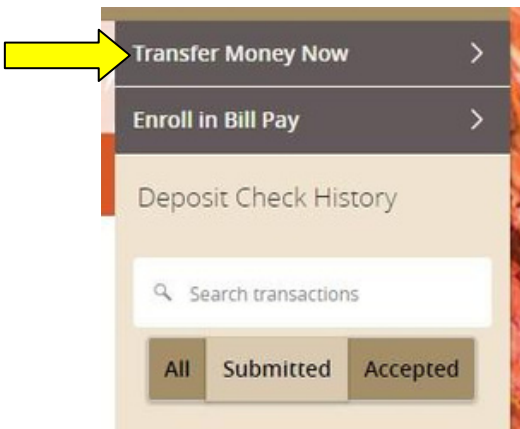
Activity Center

In the Activity Center, you can view all transactions that have occurred on your account

• Expand the "Transaction" tab in the left navigation menu and click on "Activity Center"
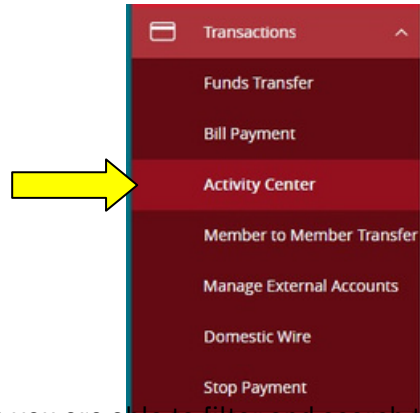
- Here you are able to filter and search transactions by merchant name, check number or dollar amount
- You are also able to print or export transaction reports as well as inquire about a transaction you are unsure about

RED ROCKS®
CREDIT UNION

Unlock User Account and Reset Password

- Navigate to Account Recovery from the login page.
- Choose the Unlock tab.
- Enter your account information including Member Number, Last Name, Date of Birth, Social Security Number, and Account Login ID. Click Continue.
- The login will be unlocked. If you know your password, choose Go to Login to sign in. If you do not know your password, click Reset Password.

-

⊘ *Account Recovery Unlock Success*

Account Recovery Unlock Success

[Go to Login] [Reset Password]

- If resetting your password, the next screen will be to choose a secure access code target.
- Once the secure access code is successfully entered, you will be prompted to set your new password.

Please set your new password:

ⓘ **Password Requirements:**
- Must be between 8 and 32 characters
- Must contain at least 1 number
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not be the same as last 10 passwords.
- May not be the same as current password

New Password

[   ]

Confirm New Password

[   ]

Forgot Login ID

Navigate to Account Recovery from the login page.
- Choose the Forgot Login tab.
- Enter your account information including Member Number, Last Name, Date of Birth, Social Security Number, and Secure Access Code target. Click Continue.
- The login will be unlocked. If you know your password, choose Go to Login to sign in. If you do not know your password, click Reset Password.

⊘ *Login Retrieval Success*

You have successfully requested your Red Rocks forgotten Login ID for online banking. A message has been sent to your email address. Thank you.

[Go to Login]

- You will receive a message with your Login.

You are receiving this email in response to your request to receive your Red Rocks Online Banking Login ID.

Please do NOT share your login or password with anyone! We will never ask you for your password. For further support, call 303.471.7625 and a member of our team will assist. Thank you.

Logins Found:

Member to Member Transfer

- To transfer funds to another member at Red Rocks Credit Union, expand the "Transactions" tab in the left navigation menu and click on "Member to Member Transfer"
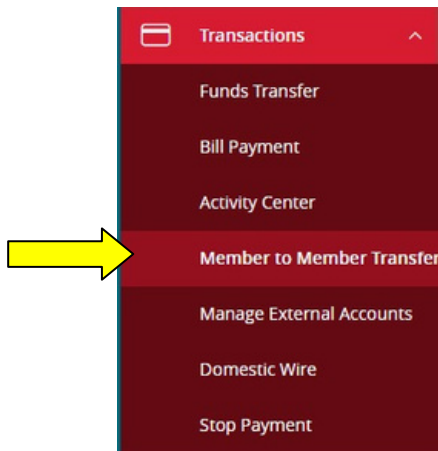

- You can make a single transfer or link to the other member's account to use for repeated transfers
- To link to another member's account, you will need to submit a request and the other member must approve the connection
- Once the accounts are linked, you will be able to set up recurring transfers if desired
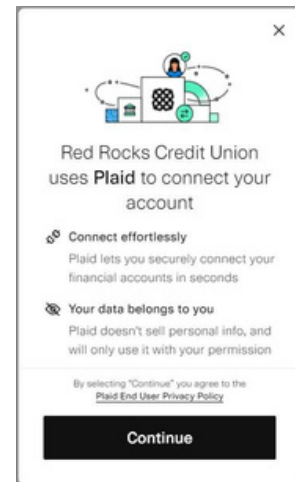
Setting up an External Account

- To set up an External Account, expand the "Transactions" tab in the left navigation menu and click on "Manage External Account"
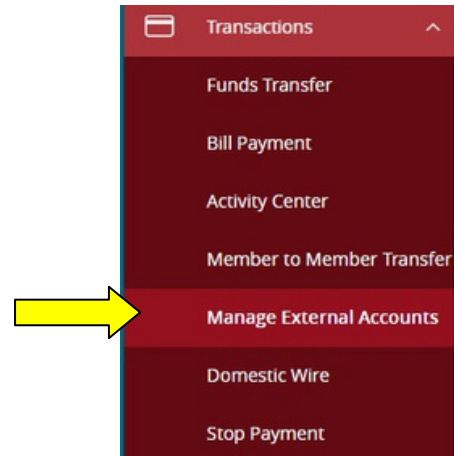
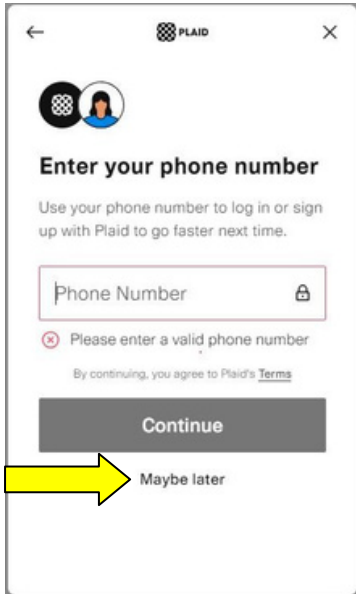- Click "Link vis Instant Verification" to instantly link your external account using Plaid.
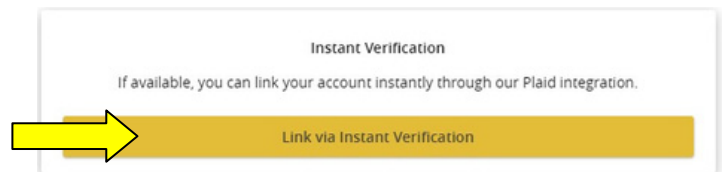
- Click "Continue" to start the process of verifying your identity.
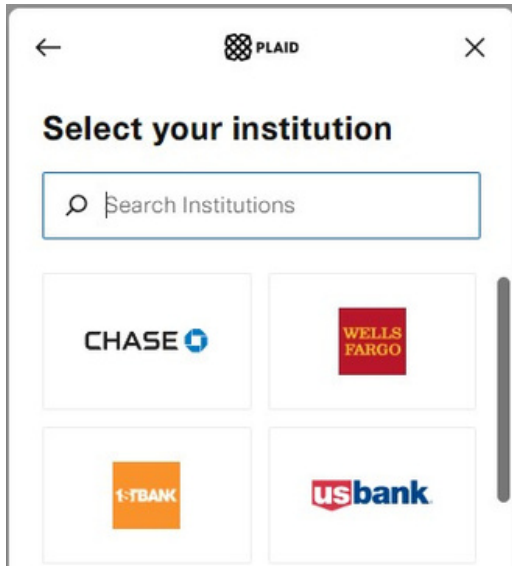
RED ROCKS®
CREDIT UNION

Setting up an External Account cont.

- Enter your phone number if you want to create a login with Plaid, otherwise click "Maybe later" to skip this step.
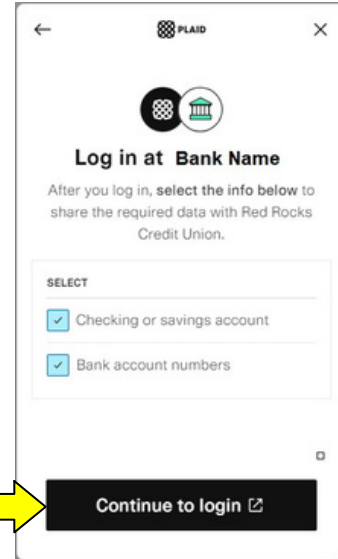

- Search for your institution and select it from the list.

Setting up an External Account cont.

- You will be prompted to share required data for the tool to work. Then click "Continue to login."


- A new window will open and prompt you to log into your online banking at your other institution. Log in and follow the on screen prompts, which vary depending on the financial institution.
- Select the account you wish to link from the list provided to you, and click "Continue."
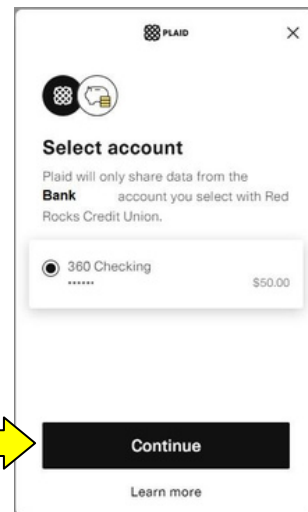
- Your account will be linked and available to use as an External Transfer account.

Setting up a Domestic Wire

- To set up a Domestic Wire, expand the "Transactions" tab in the left navigation menu and click on "Domestic Wire"
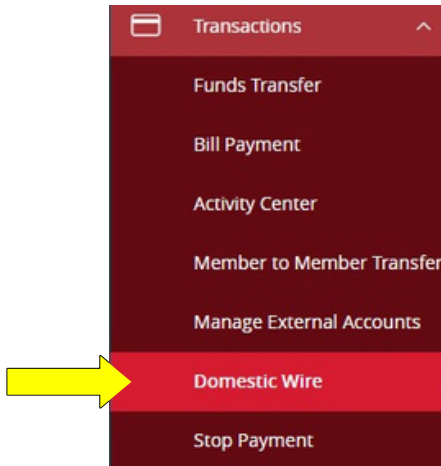

- You will be taken to an external site called DocuSign where you will need to input your name and email to move forward
- On the next screen, you will need to input your mailing address to be taken to a set of security questions (the last 4 digits of your SSN and DOB are optional)
- Once you have passed the security screening, you will be taken to our Domestic Wire form
- You will be required to initial on each page to acknowledge you have read the information and fill out the wire information on page 3
- Sign and date on page 4 and click "Finish"
- The form will be submitted to Red Rocks and the wire will be processed within 48 hours

Stopping a Payment

If you would like to stop payment on a check or ACH withdrawal, you can do so by using our "Stop Payment" feature.

• Expand the "Transactions" tab in the left navigation menu and choose "Stop Payment"
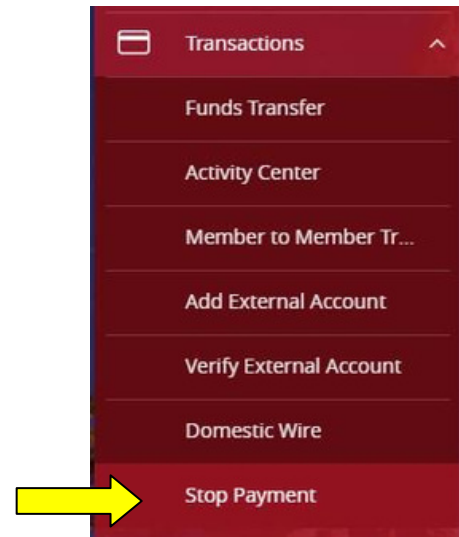
- Fill out the required information including your Member Number, Name and Street Address as well as the Date, Check Number, Amount and Recipient of the check and click "Submit"
- Red Rocks will then stop payment on the check unless it has already been paid. *Note: There is a $30 fee associated with this transaction.

Locating Branches

- To locate the branch closest to you, click on "Branches" in the left navigation menu
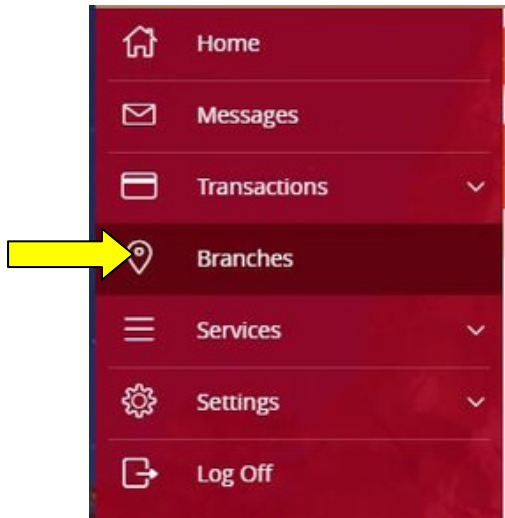
- This will pull up a new window with our locator feature
- You can search by Address, City or Zip Code as well as specify if you are looking for a Red Rocks branch, a surcharge-free ATM, a CO-OP Shared Branch or a Deposit Taking ATM
- You can also download our locator mobile apps here:
  - o iOS
  - o Android

Enroll in eStatements

- Expand the "Services" tab in the left navigation menu and click on eStatements.
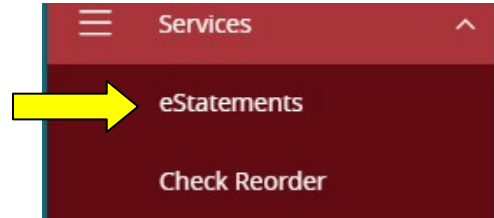
- Choose the member number for eStatements and click Submit.

E-Statements & Alerts

Member # Selection *

XXXXXX

* denotes a required field
Please note that after you select a Member Number & select this button you will be redirected to E-Statements and Alerts

Submit

- Choose Electronic for Monthly Statement and/ or Tax Statements. Read the disclosure and then click accept.

Document Delivery Preference
The documents listed below are available either in electronic or paper form. You can switch from paper to electronic delivery or vice versa by Paper.

|		
Monthly Statement	Electronic	Paper
Tax Statements	Electronic	Paper

Important: To complete the eStatement enrollment process, you will be required to review and accept all related Disclosure(s).
Please read this important information: Online Statements User Agreement (PDF)
(Adobe Reader required to view.)
I have read this disclosure and agree to the terms and conditions contained within.
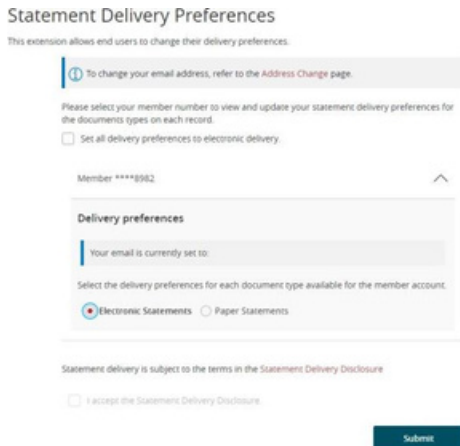
Accept

Statement Delivery Preferences

- Expand the "Account Preferences" tab in the left navigation menu and click on Statement Delivery Preferences.
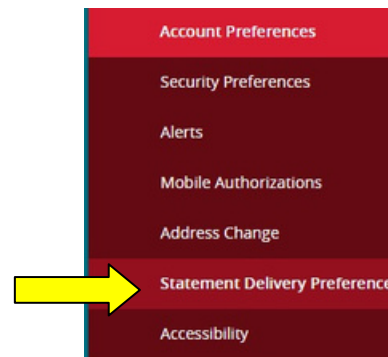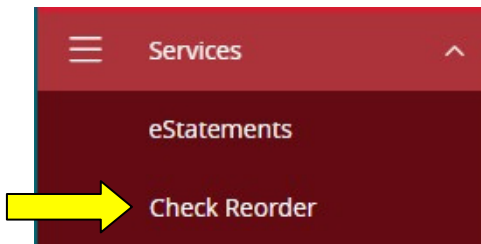
Statement Delivery Preferences, cont.

- Change your Statement Delivery Preferences as preferred.


Check Reorder

- To reorder checks, expand the "Services" tab in the left navigation menu and click on Check Reorder.

- Click on the account you would like to reorder checks for and you will be taken to our outside check vendor's website, Harland Clarke.
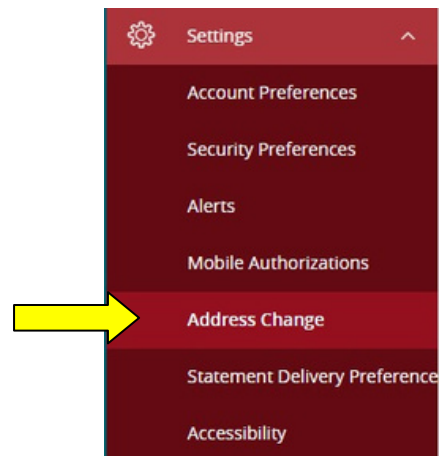
Account Preferences

- To add or edit an account nickname and turn visibility of accounts on or off, expand the "Services" tab in the left navigation menu and choose "Account Preferences"
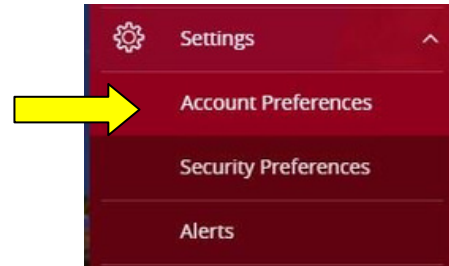
Address Change

- To submit an Address Change, expand the "Settings" tab and choose Address Change.

- Choose the record you want to change the address for and click edit to submit the requested address change, phone number change, or email change.

RED ROCKS®
CREDIT UNION

Security Preferences

If at any time you would like to change your Online Banking account password, your Login ID or set up a Challenge Code, this can all be done under "Security Preferences"

    • Expand the "Services" tab in the left navigation menu and choose "Security Preferences"
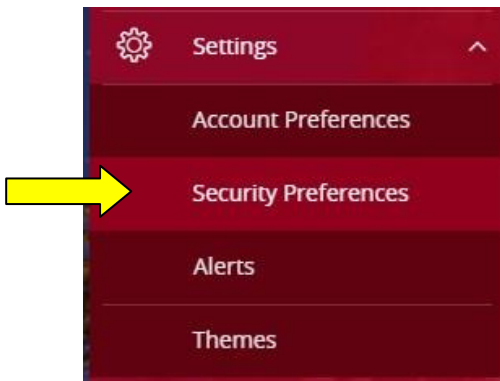
- To change your password, click "Change Password"
  - o You will need to confirm your old password in order to make changes
- To change your Login ID, you can simply click on "Login ID" and enter the new username you wish to use
- To set up a challenge code, click on "Challenge Code" – this code can be used in conjunction with your Login ID and password for enhanced security
- You can also view the email and phone number on your account by choosing "Secure Delivery" in the "Security Preferences" section

Alerts

- To set up Alerts, expand the "Services" tab in the left navigation menu and choose "Alerts"
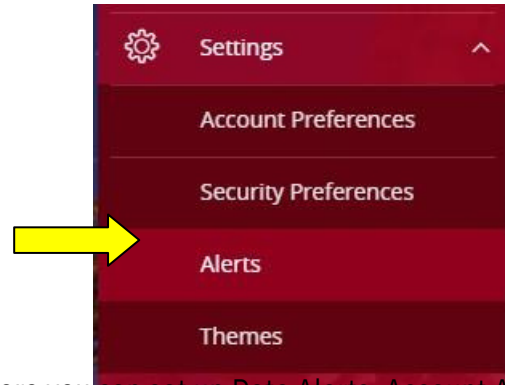
- Here you can set up Date Alerts, Account Alerts, History Alerts, Online Transaction Alerts, Non-Online Transaction Alerts and Security Alerts.

Quick Balance (Mobile Only)

- Log in to online banking on your mobile device.
- Using the Menu tab at the botton of the screen, open the menu options and choose Quick Balance.
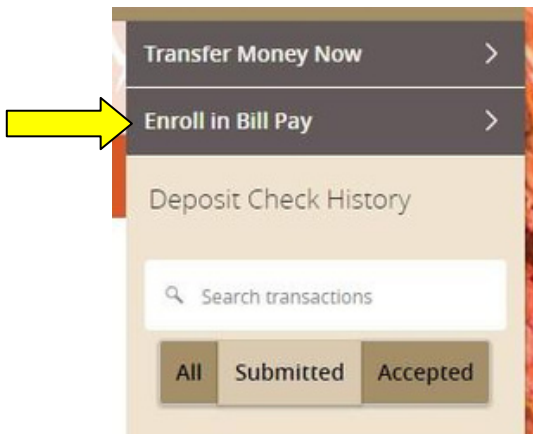

- Slide to toggle Quick Balance for your account.

RED ROCKS®
CREDIT UNION

- Once you are in the "Themes" screen, click "Large Font" to view all of your Online Banking details in a larger font

Enroll in Bill Pay

- To enroll in Bill Pay, click "Enroll in Bill Pay" at the top right of your Online Banking home page

- From here you will choose which account you would like your bills to be paid from, click "Enroll in Bill Pay" and then click continue when you receive the confirmation screen
- You will then be able to set up a single payment or multiple/recurring payments to your payees
- To add a payee, click "Add Payee" and input the requested information. *Note: you will need the payee's account number to add them as a payee

Deposit Check History

You are also able to search your deposit check history from this menu at the top right of your Online Banking Homepage
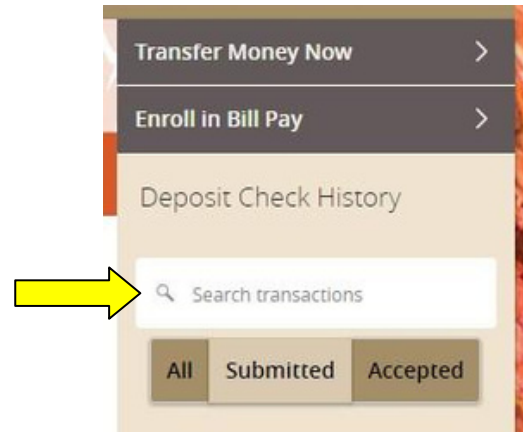
- You can search through your checks here and specify if you would like to search "All", "Submitted" or "Accepted"

If you need any assistance, Red Rocks is here to help! Please don't hesitate to reach out to us directly at (303) 471-7625 or visit one of our branch locations.

Thank you for your membership!