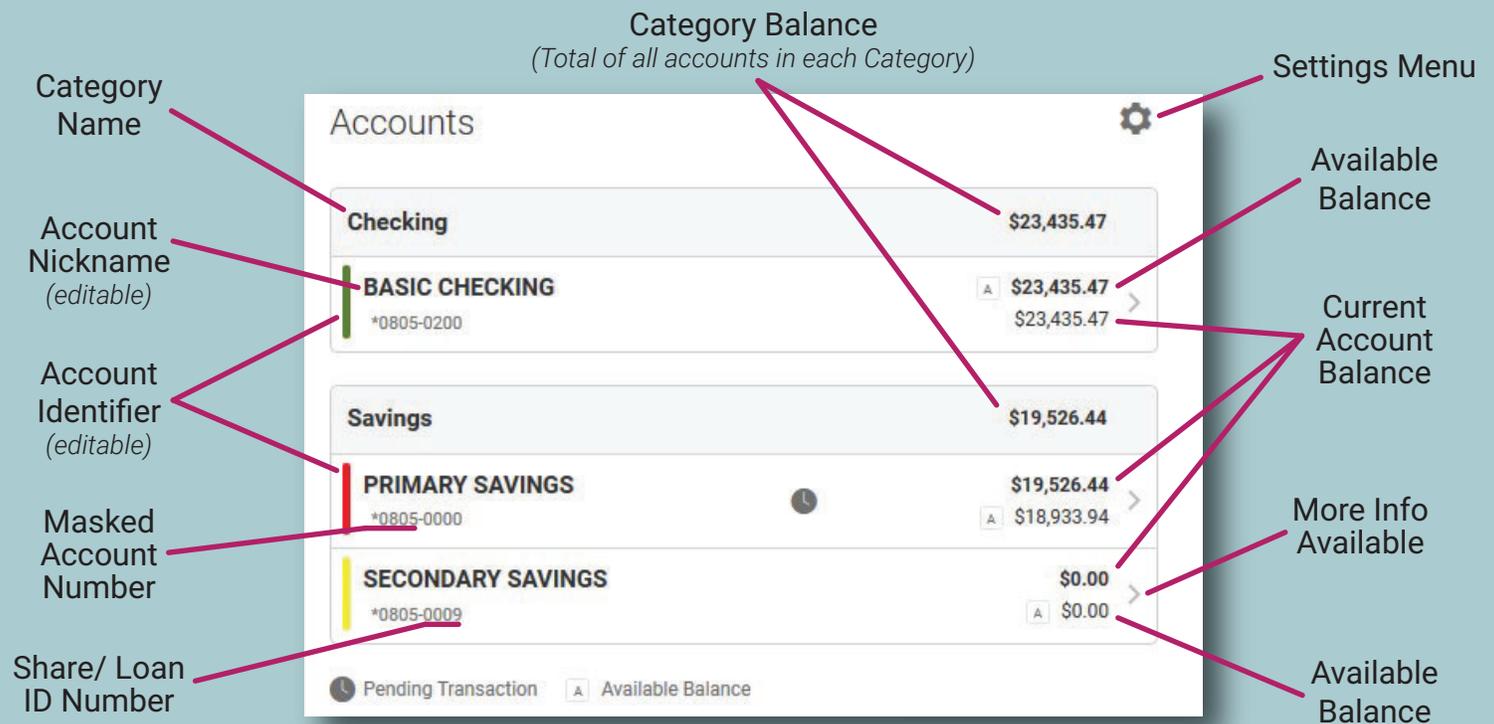
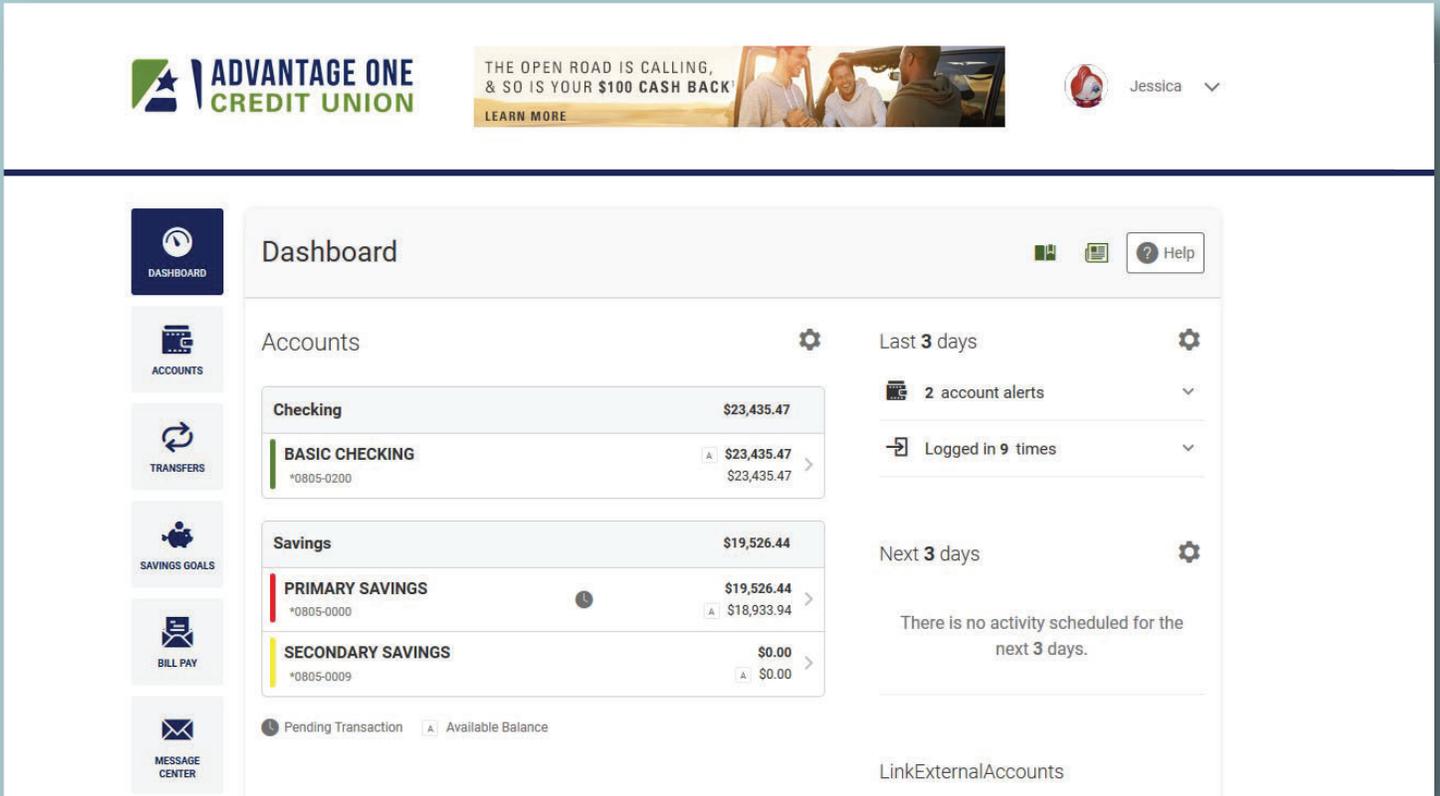


# AOCU 2.0 ONLINE BANKING IN-DEPTH ACCOUNTS OVERVIEW

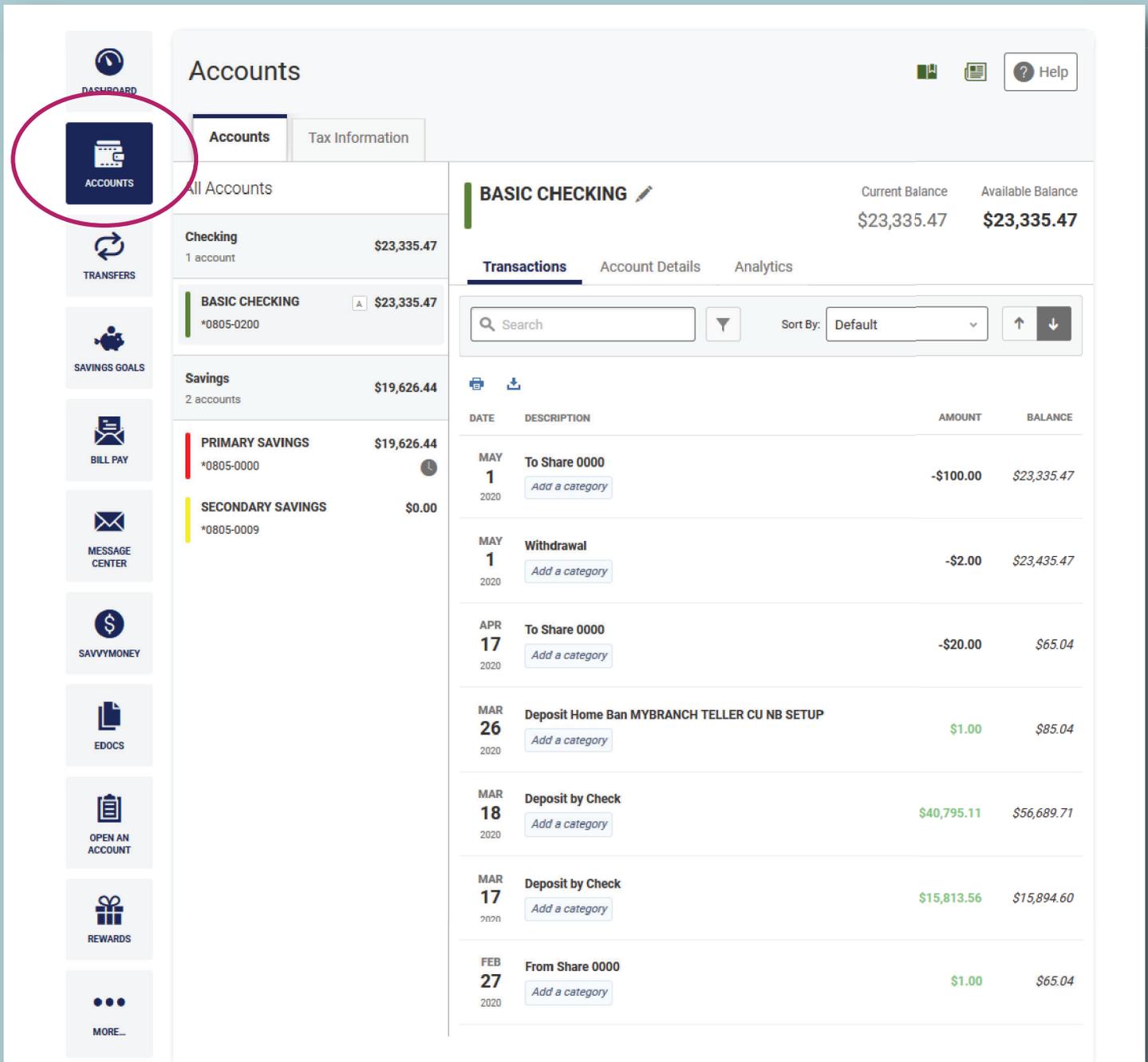
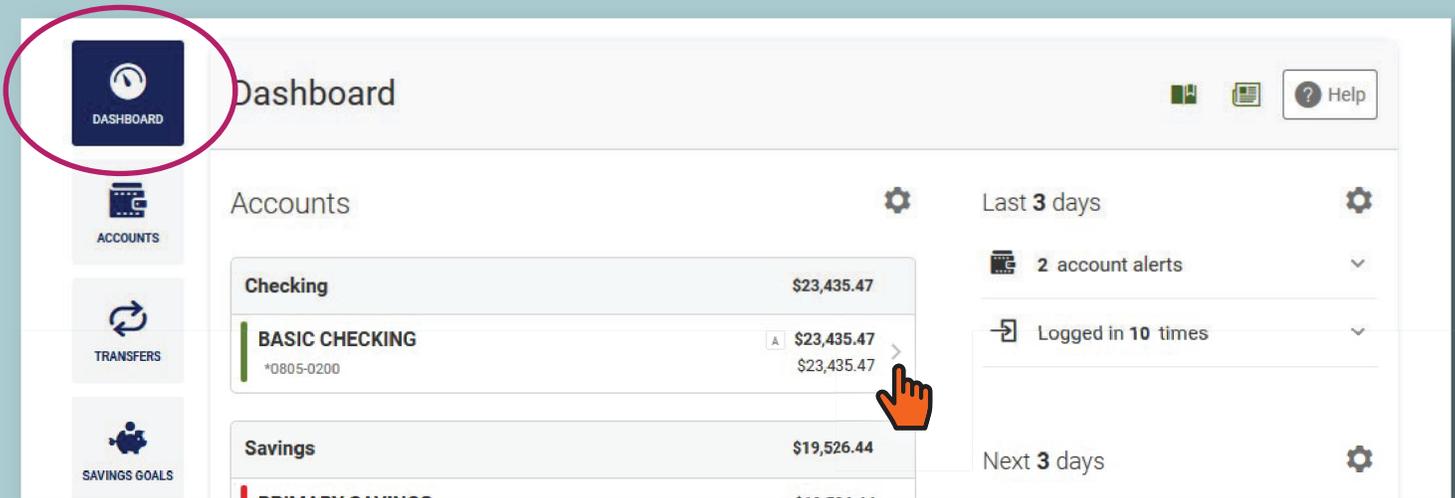


FOR MORE UPGRADE DETAILS VISIT [MYAOCU.COM/AOCU2](https://myaocu.com/aocu2)

On the Dashboard, you will see an overview of all of your accounts. You will see a wealth of useful information about each account at a glance. Your accounts will be arranged into Categories with nicknames and colored account identifiers that you can modify. You will also see your category balance, which will display the sum of all savings or checking account balances, for example. You will also see your available balance, which is your current balance minus any outstanding charges, or minimum required deposit amounts. Your masked account number, and also the share or loan ID is also available. Finally, you will also get notifications of pending transactions and a handy link to more information on each account.



Clicking on the arrow next to the Basic Checking takes you from the Dashboard to the Accounts view.



Once in Accounts, you will see your transactions by default. The Transactions tab (1) will give you a detailed view of all of your account transactions. You can search (2), filter (3) and sort them (4).

The screenshot displays the 'Accounts' section of a banking interface. On the left is a navigation sidebar with icons for Dashboard, Accounts, Transfers, Savings Goals, Bill Pay, Message Center, SavvyMoney, and EDOCS. The main content area is titled 'Accounts' and includes tabs for 'Accounts' and 'Tax Information'. Below these are account summaries for 'All Accounts', 'Checking' (\$23,335.47), 'Savings' (\$19,626.44), 'Primary Savings' (\$19,626.44), and 'Secondary Savings' (\$0.00). The 'BASIC CHECKING' account is selected, showing its current and available balances as \$23,335.47. The 'Transactions' tab is active, displaying a table of transactions with columns for Date, Description, Amount, and Balance. A search bar (2), a filter icon (3), and a sort dropdown (4) are positioned above the table.

DATE	DESCRIPTION	AMOUNT	BALANCE
MAY 1 2020	To Share 0000 <a href="#">Add a category</a>	-\$100.00	\$23,335.47
MAY 1 2020	Withdrawal <a href="#">Add a category</a>	-\$2.00	\$23,435.47
APR 17 2020	To Share 0000 <a href="#">Add a category</a>	-\$20.00	\$65.04
MAR 26 2020	Deposit Home Ban MYBRANCH TELLER CU NB SETUP <a href="#">Add a category</a>	\$1.00	\$85.04

Search will allow you to find and display all transactions based on your search term. You can search by any text in the transaction. This could be the name of a store, a person, a description - pretty much any transaction characteristic you can see on screen. The Search and Filter features work together to show you the exact transactions you want to see.

This close-up view shows the search and filter controls. The search bar (2) is highlighted with a red box. To its right is a filter icon (3) and a sort dropdown menu (4) set to 'Default'. Further right are up and down arrow icons for sorting.

To clear a search and see all of the account's transactions again, simply delete or erase your search term and hit enter.

The Filter lets you only show transactions that match one of the default filter categories. Filter Categories include date ranges, categories, transaction amounts, types of transactions and more. The Filter lets you view and even export just the transactions you need to see.

The screenshot shows the 'Accounts' page in a financial application. On the left is a navigation sidebar with icons for Dashboard, Accounts, Transfers, Savings Goals, Bill Pay, Message Center, SavvyMoney, EDOCS, and a clipboard icon. The main content area is titled 'Accounts' and has two tabs: 'Accounts' (selected) and 'Tax Information'. Below the tabs, there's a summary for 'All Accounts' and a list of account types: 'Checking' (1 account, \$23,335.47) and 'Savings' (2 accounts, \$19,626.44). Under 'Checking', the 'BASIC CHECKING' account (\*0805-0200) is selected, showing a current balance of \$23,335.47 and an available balance of \$23,335.47. Below this, there are tabs for 'Transactions', 'Account Details', and 'Analytics'. The 'Transactions' tab is active, showing a search bar, a dropdown menu (highlighted with a red box), and a 'Sort By' dropdown set to 'Default'. Below these are filter options for DATE, CATEGORY, TRANSACTION AMOUNT, TYPE, CREDIT OR DEBIT?, and CHECK NUMBER. At the bottom of the filter section are 'Clear Filters' and 'Search' buttons. The top of the transaction list shows 'MAR 18 Deposit by Check' with a balance of \$40,795.11 and an available balance of \$56,689.71.

Sort lets you order your results by date, description, amount or balance. For instance, say you want to see all deposited checks sorted by the amount of the check, Sort & Filter will let you do it. And, after you see the info you need, you can export it to Excel, Google Sheets, QuickBooks or Quicken, or print it out.

This screenshot is similar to the first one, but the 'Sort By' dropdown menu is open, showing options: 'Default', 'Date', 'Description', 'Amount', and 'Balance'. The 'Amount' option is highlighted. Below the filter section, the transaction list is visible, showing a transaction on 'MAY 1 2020' with the description 'To Share 0000' and a balance of \$23,335.47. Another transaction on 'MAY 1' with the description 'Withdrawal' is partially visible below it.

Once you've sorted or filtered just the transactions you wish to look at, you can get more specific information about each transaction simply by clicking on it.

You'll see:

1. A detailed description,
2. What account the transaction occurred in
3. What category you've filed the transaction in (we'll cover this next)
4. The amount of the transaction
5. Finally, you'll notice the Inquire button. Inquire will let you contact us with a question about this particular transaction.

## My Checking

Current Balance Available Balance  
**\$73.04** **\$73.04**

**Transactions** Account Details Analytics

 Sort By: Default  

DATE	DESCRIPTION	AMOUNT	BALANCE
MAY 6 2020	Withdrawal by Ch Check 00 100047 Disbursed 5.00 <a href="#">Add a category</a>	-\$5.00	\$73.04

**Summary** **5**  Inquire 

- 1** DESCRIPTION Withdrawal by Ch Check 00 100047 Disbursed 5.00
- 2** ACCOUNT  My Checking \*0805-0200
- 3** CATEGORY *Uncategorized*
- 4** AMOUNT - \$5.00 

You can categorize your transactions. These categories will show up in your budgets and on the analytics tab in the account view. You can use one of the many provided categories, or make your own.

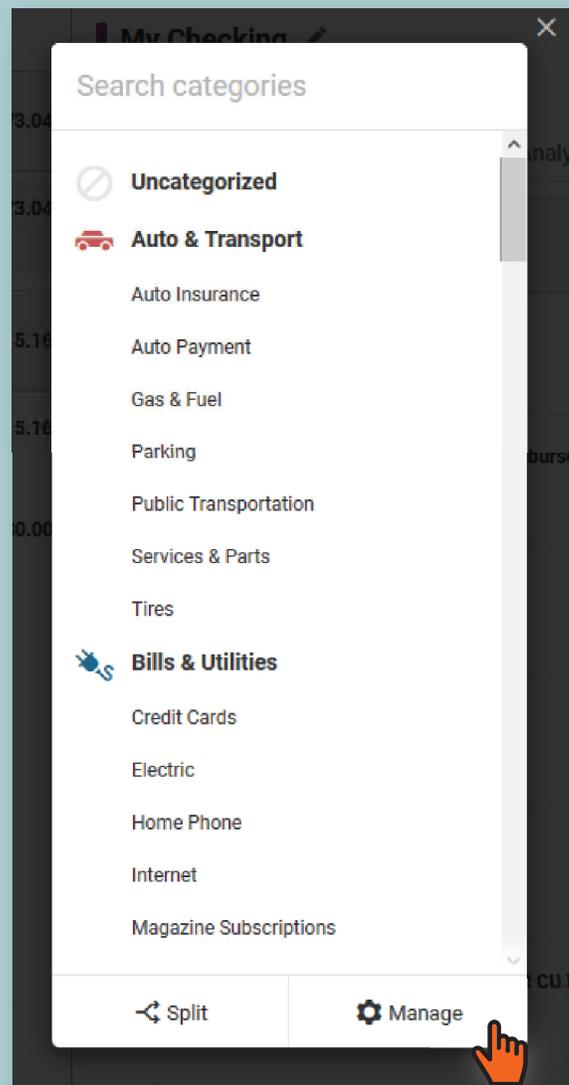
To set a category to any transaction, simply click the “Add a Category” button underneath each transaction. You do not need to be in detail view to add a category.



A pop-up window with Search at the top and a list of categories will overlay your account screen when you click Add a Category.

It's fastest to simply search for your desired category, many common types are available. Simply click on a category to assign the transaction to a category & sub-category.

If you search and cannot find a suitable category, you can click Manage at the bottom of the pop-up window.



The Manage Categories dialog box will pop up.

On the left, you can select a main category. On the right, you can see the sub categories that sit within the Main Category.

1. Select the Main Category on the left where your new category best fits.
2. Select Add Category in upper right corner.
3. Type the name of your new Category
4. Click OK in the lower right corner

**Manage Categories**

**Primary Categories** 1

Select a primary category below to view the categories that belong to it.

- Auto & Transport
- Bills & Utilities
- Business Services
- Education 
- Entertainment
- Fees & Charges
- Financial
- Food & Dining
- Gifts & Donations
- Health & Fitness
- Home
- Income
- Kids
- Personal Care
- Pets
- Shopping
- Taxes
- Transfer
- Travel

**Categories > Education** 2 (add category)

NAME	DISCRETIONARY*
Books & Supplies	<input type="checkbox"/>
Student Loan	<input type="checkbox"/>
Tuition	<input type="checkbox"/>

\*If you add a category which has been marked Discretionary to any of your budgets, we will warn you if you are getting close to your budgeted amount. A category is considered Discretionary if it's nice to have, but you have the option to adjust your budget for those items. Examples of Discretionary categories are: Entertainment, Coffee Shops and Home Improvement.

**Categories > Education** 3 (add category)

NAME	DISCRETIONARY*
Books & Supplies	<input type="checkbox"/>
Student Loan	<input type="checkbox"/>
Tuition	<input type="checkbox"/>
Enter name	<input type="checkbox"/>

\*If you add a category which has been marked Discretionary to any of your budgets, we will warn you if you are getting close to your budgeted amount. A category is considered Discretionary if it's nice to have, but you have the option to adjust your budget for those items. Examples of Discretionary categories are: Entertainment, Coffee Shops and Home Improvement.

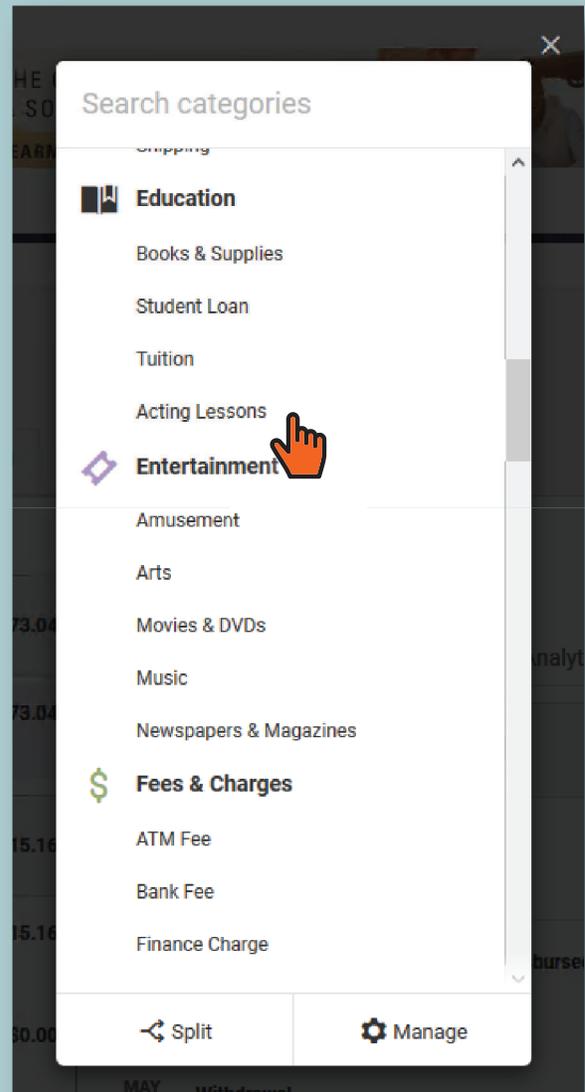
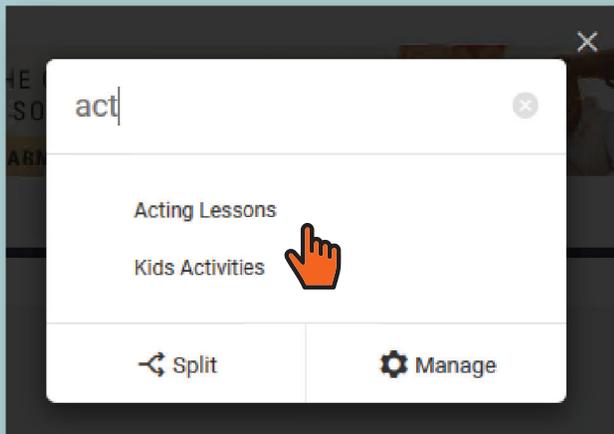
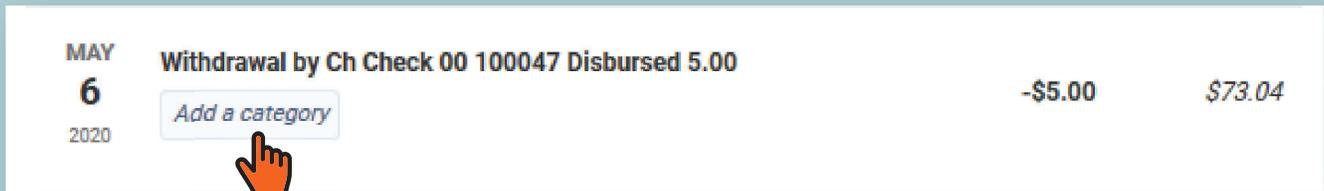
**Categories > Education** 4 (add category)

NAME	DISCRETIONARY*
Books & Supplies	<input type="checkbox"/>
Student Loan	<input type="checkbox"/>
Tuition	<input type="checkbox"/>
Acting Lessons	<input type="checkbox"/>

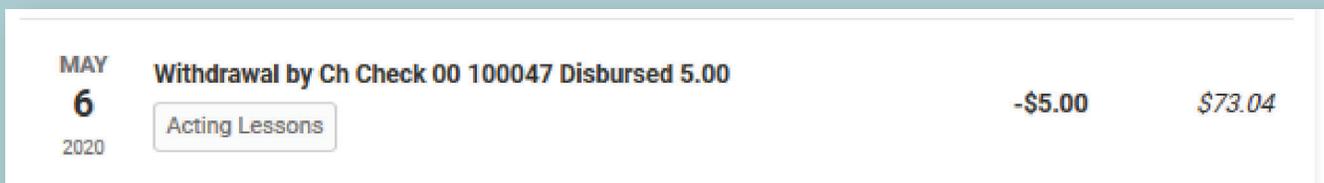
\*If you add a category which has been marked Discretionary to any of your budgets, we will warn you if you are getting close to your budgeted amount. A category is considered Discretionary if it's nice to have, but you have the option to adjust your budget for those items. Examples of Discretionary categories are: Entertainment, Coffee Shops and Home Improvement.

4 OK

Clicking OK will close the pop-up windows, and you'll be right where you left off. If you click on Add a Category, and search for the category you just made, it will automatically pop up for you. You can also navigate down the list and select it under the main Category you chose.



Your category will now show under the transaction. You can use the sort and filter features to quickly and easily isolate identical or similar transactions categorization.



The next tab in Accounts is Account Details. This tab will show you the over-all details for the account you're in. What's displayed will vary depending on the type of account you are in. For example, a checking account will show you the following:

- Masked account number and share ID
- Account Nickname
- Account Available Balance
- Account Current Balance
- MICR Account Number

Another account type, like a loan, will show entirely different information pertinent to loans and even the type of loan displayed. Below are examples of a checking account, an auto loan and a home loan.

### Checking Example

**My Checking** ✎

Current Balance  
\$73.04

Available Balance  
**\$73.04**

Transactions
Account Details
Analytics

NUMBER	*0805-0200
NICKNAME	My Checking
AVAILABLE BALANCE	\$73.04
CURRENT BALANCE	\$73.04
MICR ACCOUNT NUMBER	710900908058

### Auto Loan Example

**2016 CHEVROLET PINT...** ✎

Current Balance  
**\$4,721.16**

Transactions
Account Details
Analytics

Pay Now

NUMBER	*0805-0001
NICKNAME	2016 CHEVROLET PINTO
AVAILABLE BALANCE	\$0.00
CURRENT BALANCE	\$4,721.16
CREDIT LIMIT	\$0.00
OPEN DATE	11/18/2016
NEXT PAYMENT DATE	06/20/2020
NEXT PAYMENT AMOUNT DUE	\$294.73
PAST DUE AMOUNT	\$0.00
INTEREST RATE	2.990%

CALCULATE LOAN PAYOFF AMOUNT

05/08/2020

Calculate

### Home Loan Example

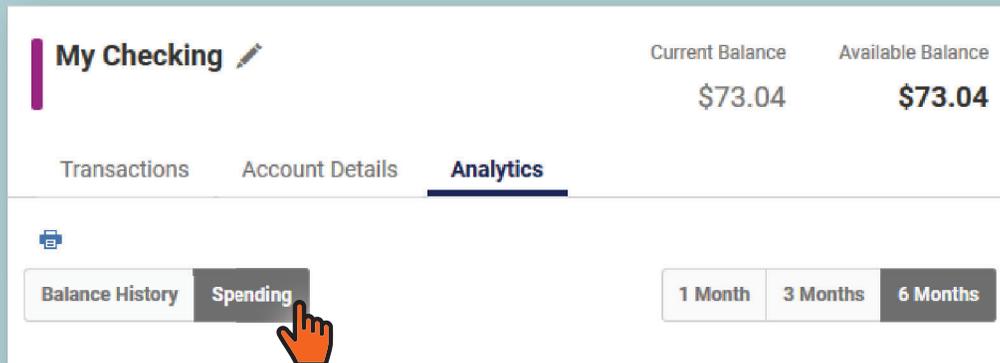
**NEIGHBORHOOD...** ✎

Current Balance  
**\$27,626.43**

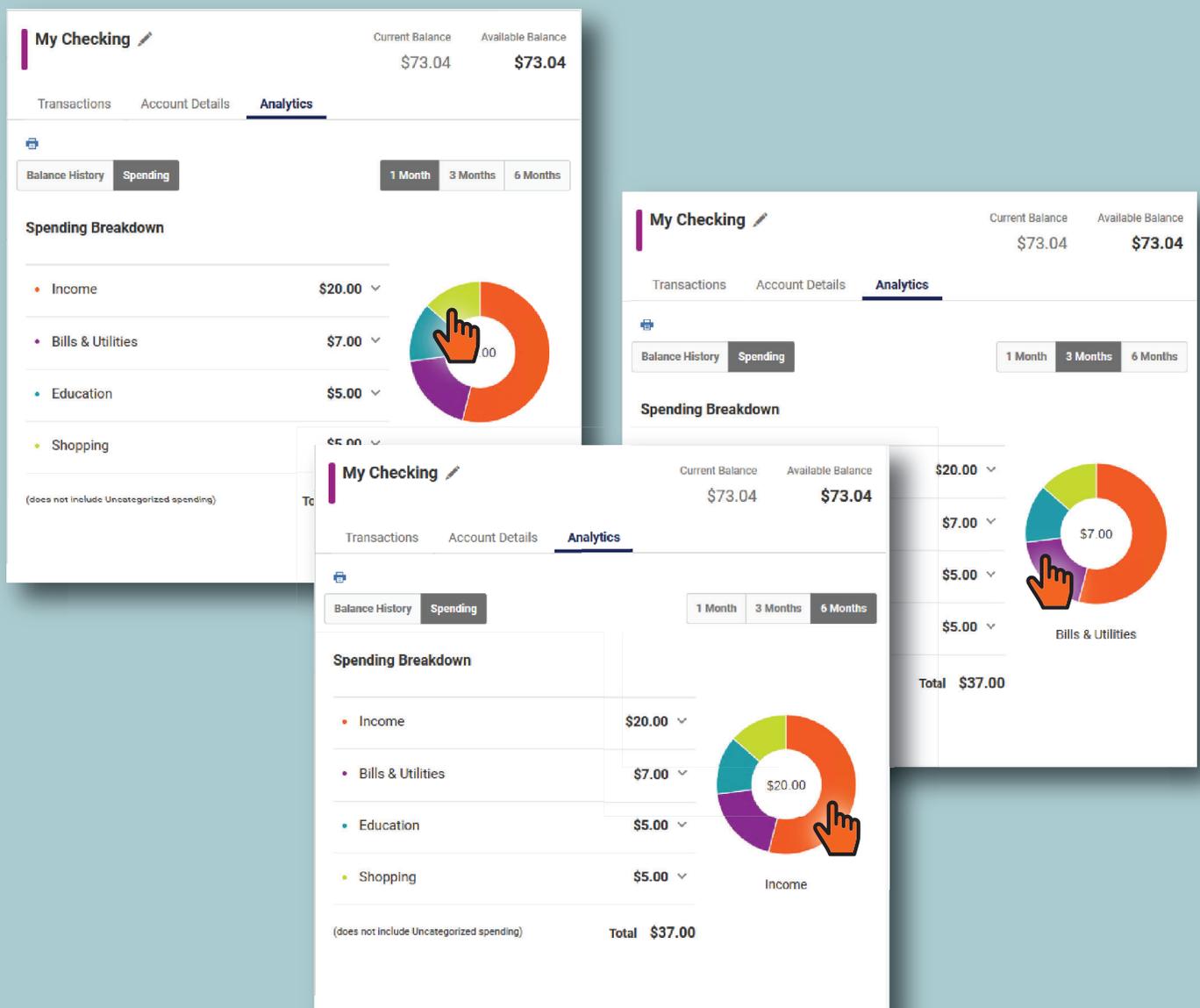
Transactions
Account Details
Analytics

NUMBER	**34567
NICKNAME	NEIGHBORHOOD...
LEDGER BALANCE	\$27,626.43
NEXT PAYMENT DATE	06/01/2020
NEXT PAYMENT AMOUNT DUE	\$1,234.56

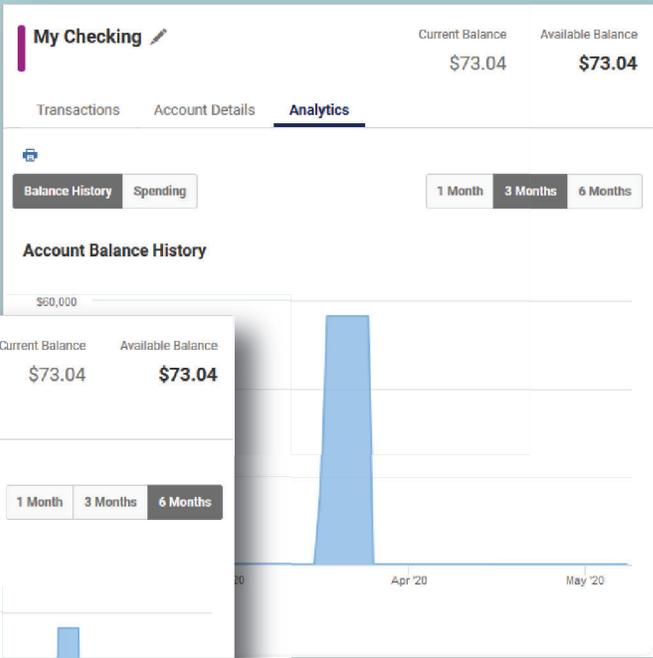
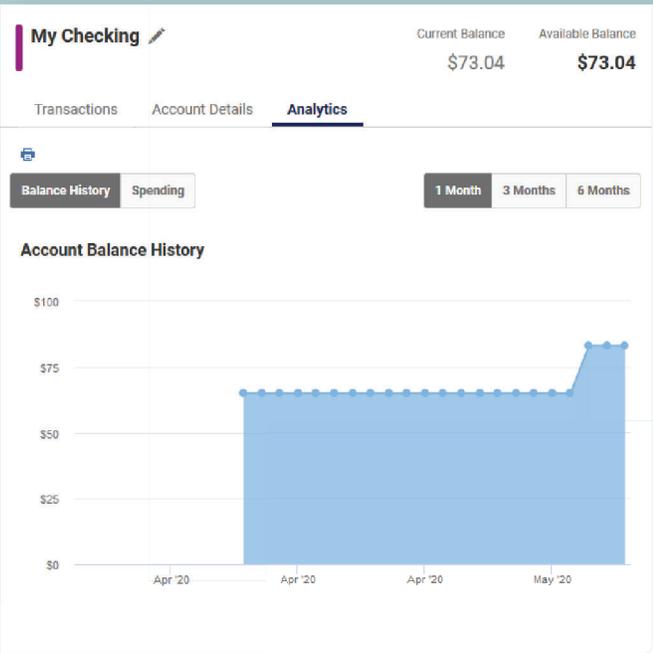
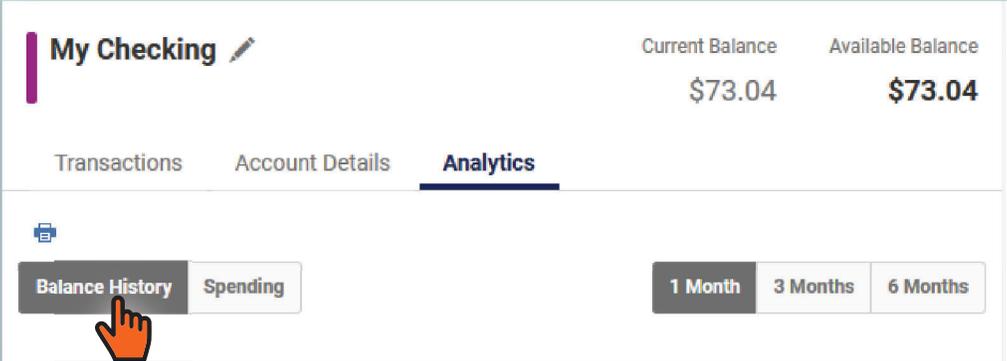
The final tab in Accounts is the Analytics tab. Here you will find tools to help you track your spending and account balance. Remember those categories you assigned, this is where that work pays off. The Analytics tab normally opens to the Spending view by default, but in case yours didn't, simply click on Spending to get there.



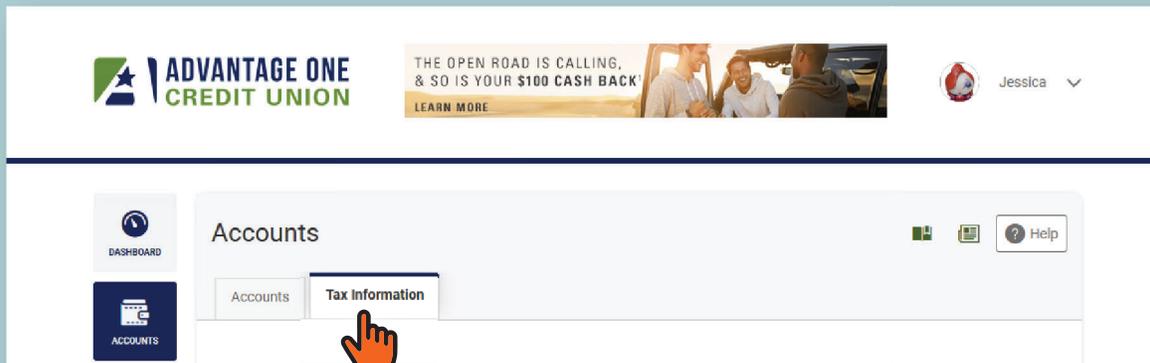
The Spending view will show you a breakdown of how much you spent in each category you defined over a 1 month, 3 month, or 6 month time period. When you hover over the colors of the graph, it will give you the amount and category that is represented.



Our final section under the Analytics tab is the Balance History View. Here you will be able to see 1, 3 and 6 month spans of your account balance history. This view is great for tracking your progress. For instance, you'll be able to judge how you're doing at paying off a loan, building up an Emergency Savings account or seeing the improvement since you started watching your spending with the help of a budget.



The final area of the Accounts section is Tax Information. Your Year to Date Totals are expanded by default. Simply click on the arrows at the left of each section. There are three sections of information, Year-to-Date Totals, Dividends Earned and Interest Paid.



**Year-to-Date Totals**  
Shows current year information regarding interest & dividends, withholding, any penalties, and the yearly fee/interest cap. A total is provided for all accounts at the bottom of each column.

**Dividends Earned**  
Shows the previous year's dividends, withholding and penalties by account, along with the current year to date running total for dividend bearing accounts. A total for all accounts is provided at the bottom of each column.

**Interest Paid**  
Shows total interest paid per account on a yearly basis. A total for all accounts is provided at the bottom of each column.

The screenshot displays the 'Tax Information' section of the Advantage One Credit Union Accounts page. It features three main sections: Year-to-Date Totals, Dividends Earned, and Interest Paid. Each section has a hand cursor pointing to its expand/collapse arrow on the right side.

ACCOUNT	2020 INTEREST / DIVIDEND	2020 WITHHOLDING	2020 PENALTY	2020 FEES / CAP INT
My Checking *0805-0200	\$0.00	\$0.00	\$0.00	-
PRIMARY SAVINGS *0805-0000	\$0.00	\$0.00	\$0.00	-
SECONDARY SAVINGS *0805-0009	\$0.00	\$0.00	\$0.00	-
<b>TOTAL</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	

ACCOUNT	2019 DIVIDEND	2019 WITHHOLDING	2019 PENALTY	2020 DIVIDEND	2020 WITHHOLDING	2020 PENALTY
PRIMARY SAVINGS *0805-0000	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
SECONDARY SAVINGS *0805-0009	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>TOTAL</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

ACCOUNT	2019 INTEREST	2020 INTEREST
<b>TOTAL</b>		

At the bottom of the page, there is a promotional banner for 'LIMITED TIME SPECIAL Mortgages Made Easy' and a footer with links for 'Electronic Services Terms and Conditions' and 'Privacy Notice'.

This concludes the in-depth overview of Online Banking Accounts. Please check out our other guides by visiting us online at [www.myaocu.com/aocu2](http://www.myaocu.com/aocu2).