

DYNAMIC FEDERAL CREDIT UNION

Q: How do I re-enroll into the new online banking?

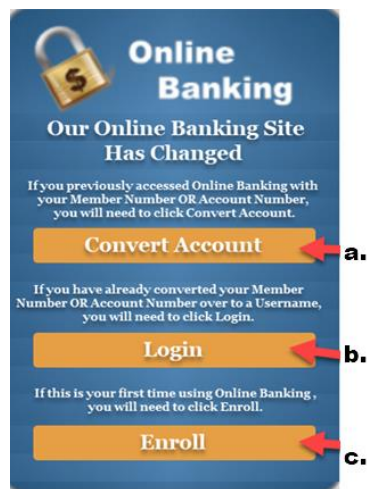
The step-by-step process is quick and simple. **Recommended web browsers are Chrome, Edge, and Firefox.** You will need to have the following information to enroll:

- Account/Member Number (5 or 6 digits in length)
- Social Security Number
- Date of Birth

STEPS TO LOG IN TO ONLINE BANKING:

Step 1: Go to www.dynamicfcu.com

Step 2: Three Options – choose the one that applies to you:



a) If you previously accessed Online Banking with your Member Number or Account Number, you will need to click “Convert Account”. Then, continue to **steps 3 - 6.**

OR

b) If you have already converted your Member Number or Account Number over to a Username, you will need to click “Log in”. **Then, log in with your username and password that you converted your log in to.**

OR

c) If this is your first time using Online Banking, you will need to click “Enroll”. Then, continue to **steps 3 – 6.**

Step 3: Enter your:

- Account/Member Number (5 or 6 digits in length)
- Social Security Number
- Your Date of Birth

Step 4: Choose a username and password by following the required specifications listed.

Step 5: Click to agree to the terms and conditions and then click the “I’m not a robot” box.

Step 6: Click “Submit,” and you’re done.

You are now enrolled in Dynamic's new online banking system!

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Q: What if I have multiple Primary Accounts, and each has its own Online Banking Log In and Passwords?

Because our upgraded system is person-centric, not account-centric, the username and password you use to “log in” the first time to the new online or mobile banking will be the one that will permanently be kept. When you sign in, you will see all of your accounts, and you no longer need to have multiple usernames and passwords for your multiple primary accounts.

Q: What about "Joint" Memberships?

All members, primary and joint, can now create an online banking login for their SSN. Every person can get their own unique username and can have their own access to any account they can transact business on; for example joint accounts or kid’s accounts. Joint and single accounts will all show up under YOUR OWN USERNAME.

- If you have multiple member numbers where you are the primary owner, all accounts will now appear behind a single username.
- If you are primary on one member number and joint on another, they will now also appear behind a single username.
- If you are solely a joint member, you can now have your own username and will only see those specific accounts where you have a joint role.
- Business Accounts, Power of Attorney Access, Representative Payee Accounts, and Trust Accounts can be granted Inquiry Access (view-only) at the request of the individual (you).

If you wish to transfer money to or from a Business Account, Power of Attorney Access, or Trust Account (Revocable) to your personal accounts, you can do so by creating a transfer through Online Banking or the Mobile App. You will need to follow the prompts to “send invite” through My Recipients. You can choose to send an email or text message to another Dynamic account holder (your personal account) and once the Business Account, Power of Attorney Access, or Trust Account (Revocable) respond with correct information, the connection between the **sending** account and the **receiving** account is set up for immediate use!

If you are attempting to enroll an account pertaining to a Business Account, Power of Attorney Access, or Trust Account, you will need to call the credit union to confirm the “date of birth” and Tax Identification Number (TIN) used on the account. These items are needed for the enrollment process of the Business Account, Power of Attorney Access, or Trust Accounts.

Q: How do I Transfer Money in Online Banking?

With our new online and mobile banking platform, you can make the following types of transfers:

- Internal: Move money between your Dynamic accounts.
- External: use Bill Pay to send money outside of Dynamic accounts (example: pay another person that banks with ABC Financial, pay your electric bill, send money to your Chase Account).
- Contacts/My Recipients: Send money to another Dynamic friend (Person to Person) using an email or text message.

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To transfer money in online banking, look for the Transfer Money Menu button along the top of your dashboard. To set up External Accounts and Contacts, click My Finance and select My Recipients.

Q: How do I transfer money to another DFCU member's account in online banking?

Before you can transfer funds to another DFCU member, you must first set up the person as your "Contact." With the new online banking system, a "Contact" is another DFCU member.

Select "My Finance" at the top of the menu on the desktop.

Choose "My Recipients" and then click "Send Invite." Enter the email or cell phone number to invite the individual to your transaction list. That person will then have to approve the invitation and enter their Share ID or Loan ID. The Share ID or Loan ID is the 4-digit number that comes after the "S" or "L" of the account you want the money to go to.

Once the Contact approves their invitation, here's how to transfer money to them:

1. Select "Transfer Money" from the top of the menu panel on desktop or the "plus sign" on the mobile app.
2. Choose the account where you'd like to take the money from.
3. Select the Contact you wish to send the funds to and click "continue."
4. Choose the amount, the date to transfer the funds, and the frequency. Then click "continue."
5. Review your transactions and select "continue" again to complete the process.

Q: How do I transfer money to someone at another financial institution in online banking?

1. Select "My Finance" at the top of the menu on the desktop.
2. Choose "Bill Pay" and you will choose which account number you want to connect to Bill Pay. Please note that this account needs to have a share draft for the bill payments to be sent out.
3. You may need to "allow pop ups" for the new tab to open up.
4. After following the enrollment process, you will be able to choose "Pay a Person" at the top.
5. You can choose how to contact the recipient for them to securely approve the invitation and submit their financial institution's routing and account number.

Once the Payee approves their invitation, here's how to transfer money to them:

1. Select "My Finance" from the top of the menu panel on desktop.
2. Choose "Bill Pay".
3. Select the Payee you wish to send the funds to.
4. Choose the amount, the date to transfer the funds, and the frequency. Then click "Review".
5. Review your transactions and select "Submit" to complete the process. Please note the estimated delivery date and payment type: check or electronic.
6. Your external payments will be listed in the "pending" area on the right-hand side of the Bill Pay Site.

Q: How do I access the mobile app?

1. Download Dynamic's Mobile App for your smartphone or tablet by visiting:
 - a. Apple App Store: <https://apps.apple.com/us/app/dynamic-fcu-mobile/id6443854790>
 - b. Google Play: <https://play.google.com/store/apps/details?id=com.bankjoyapp.dynamic>
2. You will be prompted to either Enroll or Log In.

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- a. **Your username and password for Online Banking is the same as the username and password for the Mobile App.**
- b. If you have previously set up a username and password, you can simply click log in.
- c. If you have not already set up a username and password, please follow the next Question and Steps below:

Q: How do I enroll in the mobile app?

STEPS TO ENROLL IN THE MOBILE APP:

Step 1: Enter your:

- Account/Member Number (5 or 6 digits in length)
- Social Security Number
- Your Date of Birth

Step 2: Choose a username and password by following the required specifications listed.

Step 3: Click to agree to the terms and conditions and choose if you would like to enroll in e-statements (optional).

Step 4: Click "Submit," and you're done.

If you have any questions, please call 419-586-5522 or 1-844-586-5522 or stop by our office. We're happy to help!