



SWACU'S HOME BANKING USER GUIDE

Last Updated: July 24, 2018

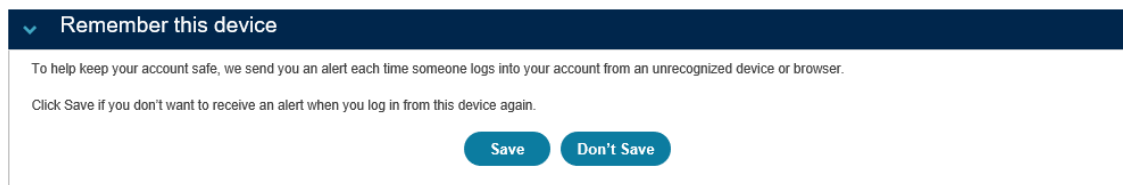
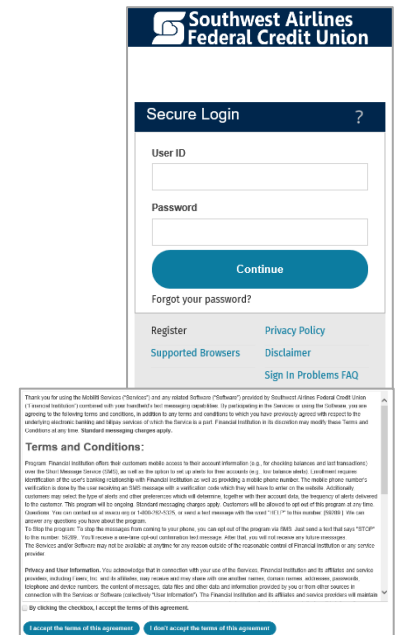
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SWACU'S New Home Banking – First Time Registers Overview

Registering – First Time User

- Register
- Terms and Conditions – Checkbox and Accept Terms
- Member Enrollment
 - Account Number
 - Name
 - ZIP Code
 - Email Address
 - SSN
 - Date of Birth
 - Mother’s Maiden Name
 - New Password
 - Confirm Password
- Member Enrollment
 - Create a User ID
 - Successful: Registration Successful. You may log in using “user ID” as your user ID.
 - If Already Registered: The account number you entered as already been registered in Online Banking. If you’ve forgotten your “User ID,” please contact Member Service.
- Remember This Device
 - Save
 - Don’t Save



Note: You will also have the ability to view the following from the Secure Login screen:

- Register
- Supported Browsers
- Privacy Policy
- Disclaimer
- Sign In Problems FAQ
- ATM / Branch Locator

How First Time Users Register

Step 1: Click "Register."

Step 2: Accept the terms of the agreement by clicking the checkbox.

Step 3: Complete the Member Enrollment screen.

Please note the following:

- All fields must be completed.
- The information entered must match the information on your statement.

Registration ?

Required fields:
Account Number, Zip code, Social Security Number, Birth Date, Mother's Maiden Name


Account Number

Full Name

ZIP Code

Email Address

Social Security Number

Birth Date
 

Mother's Maiden Name

Step 4: As a security precaution, you will need to verify your identity before you can proceed. This process helps us keep your account safe.

Step 5: After the first section of Member Enrollment is complete, create a “User ID” and “Password.” Click “Register.”

Registration
?

Congratulations. You have successfully validated your information. You can now create an Internet Banking account.

Please enter your User ID and Password that you would like to use to sign into your account. The User ID you enter will be checked to make sure it is unique. If one already exists, you will be asked to enter another User ID.

Please enter a password that is between 8 and 32 characters long. The password must contain at least one letter, one number and a special character from the following list: ~`@#%&^*()_+=[]\!@!<.>./ and space.

After you have confirmed your password, click the **Register** button.

User ID

Password

Confirm Password

Register
Cancel Registration

Please Note: If the account has already been registered for Home Banking, the following message will appear:

 The account number you entered has already been registered in Online Banking. If you've forgotten your user ID, please contact Customer Service.

Step 6: If the username has not been taken by another member, the screen will state “Your account has been activated.” You may log in using {username} as your “User ID.” Re-enter the username and password to access Home Banking.



New Security Features

What is it? In order to make your online banking experience as secure as possible, we are introducing several enhancements that will help detect any uncharacteristic or unusual behavior involving your account.

How does it work? If anything out of the ordinary is detected, we will ask you a few additional security questions to verify your identity. These are questions that you will establish so answering them should only take a moment. However, someone trying to gain unlawful access to your accounts would be stopped, even if you had your user ID and password.

What are the next steps?

1. Select and answer three security questions.
2. Choose a personal image and give it a name.
3. Continue banking, with an even higher level of security.

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What are the next steps?

1. Select and answer three security questions.
2. Choose a personal image and give it a name.
3. Continue banking, with an even higher level of security.

[Continue](#)

Security Questions and Answers

For your convenience, we offer the option to set up your security questions later. However, you will be required to go through this quick set up process one of the next times you log in. We encourage you to take a moment to set up your questions now.

Please select your security questions below and provide answers to each. Enter your answers carefully as you will need to supply exactly the same answers if you are ever prompted with one of your security questions. If you share this account with someone else, please make sure to share your questions and answers with them as well.

Select your Security Questions and enter your Secret Answers

PLEASE NOTE: For your convenience, we offer the option to set up your security questions later. However, you will be required to go through this quick set up process one of the next times you login. We encourage you to take a moment to setup your questions now.

Please select your security questions below and provide answers to each. Enter your answers carefully as you will need to supply exactly the same answers if you are ever prompted with one of your security questions. If you share this account with someone else, please make sure to share your questions and answers with them as well.

[What makes a good answer?](#)

What sports team do you love to see lose?

Who was the first group/artist you saw in concert?

Where do you want to retire?

Once the security questions have been selected and answered, you can review and/or edit your selections before proceeding. Click "Submit" to move forward.

Please review your Questions and Secret Answers

Your Questions and Secret Answers

What sports team do you love to see lose?

Lakers

Who was the first group/artist you saw in concert?

B2K

What is your biggest pet peeve?

Smacking

Remember This Device: To help keep your account safe, we send you an alert each time someone logs into your account from an unrecognized device or browser.

Click Save if you don't want to receive an alert when you log in from this device again.

Remember this device

To help keep your account safe, we send you an alert each time someone logs into your account from an unrecognized device or browser.

Click Save if you don't want to receive an alert when you log in from this device again.

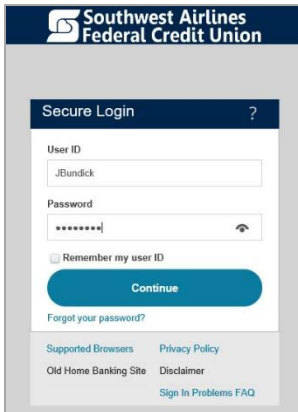
The next screen will be the Home Page of Home Banking.

How Converted Users Register

Members who were already enrolled in Home Banking are called converted users. Their registration process is different from first time Home Banking users.

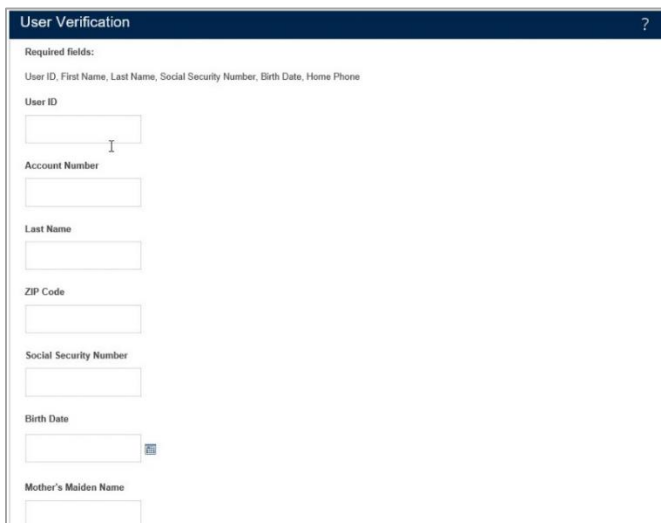
- You will have the same User ID.
- A new password will be required but you can input your old one, if you want.
- All transfers that were previously set up will transfer over to the new Home Banking.
- Email Alerts will transfer over but text/mobile alerts will have to be set up again.
- If you were enrolled in Bill Pay, it will transfer over.

Step 1: You will need to enter your “User ID” and “Password.”




Step 2: Complete the “User Verification” screen. Please note the following:

- All fields must be completed.
- The information entered must match the information on your statement.



Step 3: Enter the Password and Confirm Password you wish to have for your new Home Banking. If you wish to enter the password you had with our old Home Banking, you can do so.



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Federal Credit Union

User Verification ?

Password
.....

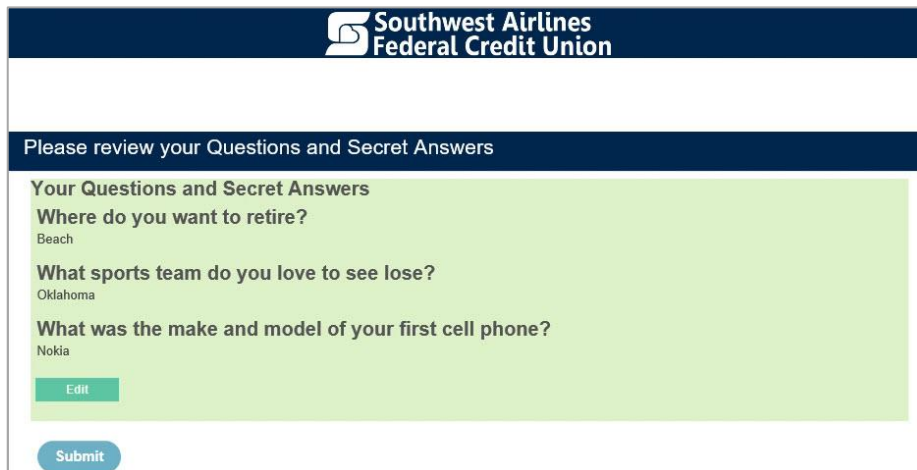
Confirm Password
.....

Set Password Cancel

Step 4: Click “Continue” after reading the New Security Features.

Step 5: Select your Security Questions and enter your Secret Answers.

Step 6: Review your Questions and Secret Answers. If you wish to change something, click “Edit.” If your questions and answers are correct, click “Submit.”



Southwest Airlines
Federal Credit Union

Please review your Questions and Secret Answers

Your Questions and Secret Answers

Where do you want to retire?
Beach

What sports team do you love to see lose?
Oklahoma

What was the make and model of your first cell phone?
Nokia

Edit

Submit

Step 7: You are now registered!

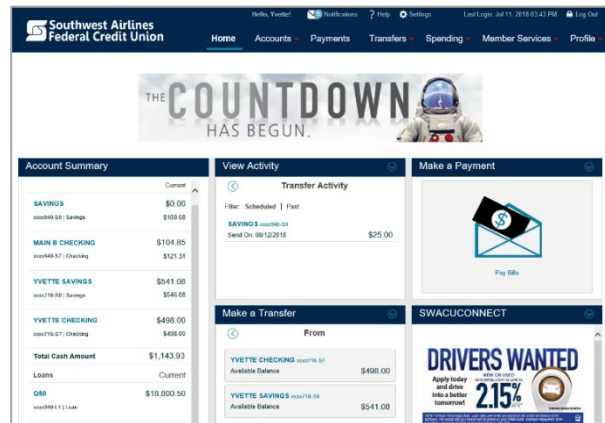
SWACU'S New Home Banking – Home Page Overview

Main Screen Tiles

- Account Summary
- SWACU Connect
- View Activity
- Make a Transfer
- Make a Payment
- Quick Links
 - Secure Message Center, Stop a Payment, View eStatements, Report a Card Lost or Stolen, New Account Request

Top of the Screen

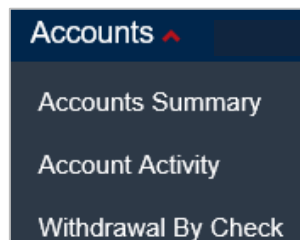
- Hello "Member's First Name"
- Notifications
- ? Help
- Settings
- Last Login
- Log Out



Home

Accounts

- Accounts Summary
- Account Activity
- Withdrawal By Check



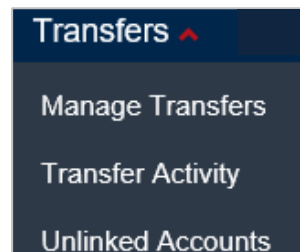
Payments

- Bill Pay



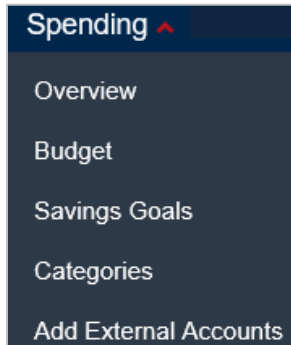
Transfers

- Manage Transfers
- Transfer Activity
- Unlinked Accounts



Spending

- Overview
- Budget
- Savings Goals
- Categories
- Add External Accounts

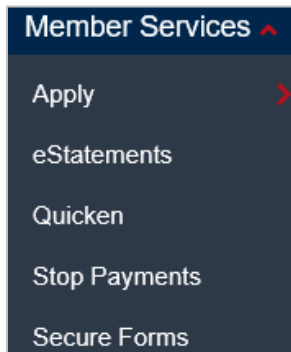


Spending ^

- Overview
- Budget
- Savings Goals
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- Add External Accounts

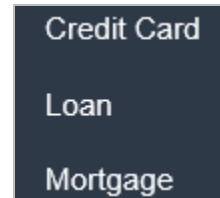
Member Services

- Apply
 - Credit Card
 - Loan
 - Mortgage
- eStatements
- Quicken
- Stop Payments
- Secure Forms



Member Services ^

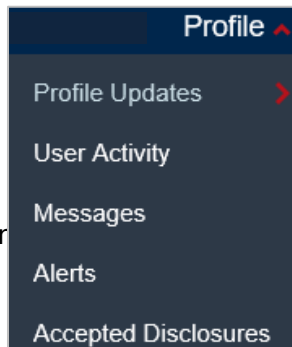
- Apply >
- eStatements
- Quicken
- Stop Payments
- Secure Forms



- Credit Card
- Loan
- Mortgage

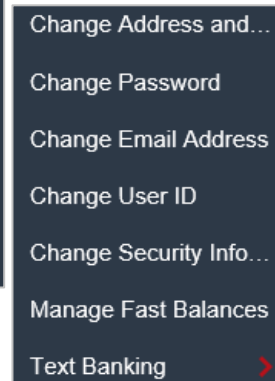
Profile

- Profile Updates
 - Change Address and...
 - Change Password
 - Change Email Address
 - Change User ID
 - Change Security Information
 - Manage Fast Balances
 - Text Banking
 - Text Banking
 - Register Phone Number
- User Activity
- Messages
- Alerts
- Accepted Disclosures



Profile ^

- Profile Updates >
- User Activity
- Messages
- Alerts
- Accepted Disclosures



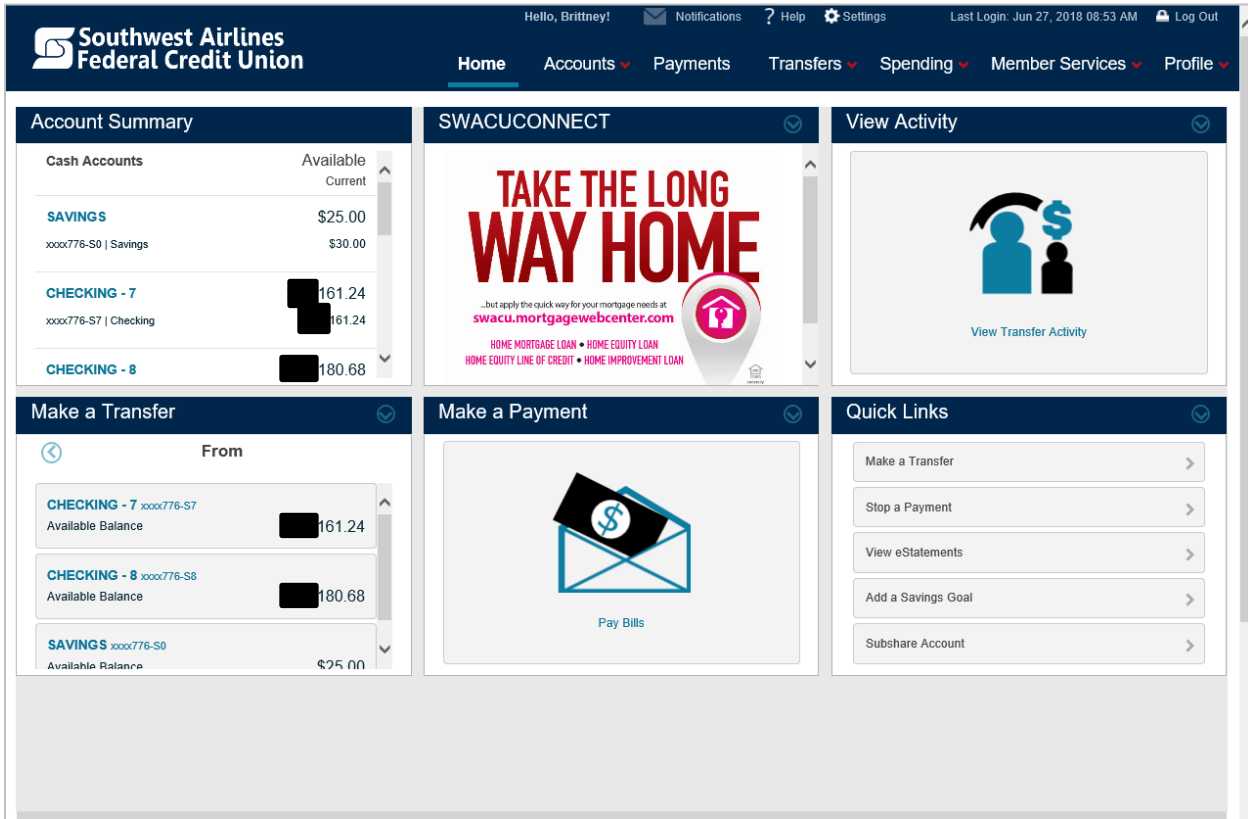
- Change Address and...
- Change Password
- Change Email Address
- Change User ID
- Change Security Info...
- Manage Fast Balances
- Text Banking >



- Text Banking
- Register Phone Num...

Home

The Home Screen is the landing page after signing into SWACU Home Banking.



The screenshot shows the SWACU Home Banking Home Screen. At the top, there is a navigation bar with the SWACU logo, user name "Hello, Britney!", and links for Notifications, Help, Settings, Last Login (Jun 27, 2018 08:53 AM), and Log Out. Below the navigation bar is a main menu with "Home" selected and other options: Accounts, Payments, Transfers, Spending, Member Services, and Profile.

The main content area is divided into six tiles:

- Account Summary:** A table showing account balances.

Cash Accounts	Available	Current
SAVINGS	\$25.00	
xxxx776-S0 Savings	\$30.00	
CHECKING - 7	161.24	
xxxx776-S7 Checking	161.24	
CHECKING - 8	180.68	
- SWACUCONNECT:** A promotional banner for "TAKE THE LONG WAY HOME" with a house icon and text: "...but apply the quick way for your mortgage needs at swacu.mortgagewebcenter.com". It lists services: HOME MORTGAGE LOAN, HOME EQUITY LOAN, HOME EQUITY LINE OF CREDIT, and HOME IMPROVEMENT LOAN.
- View Activity:** A tile with an icon of two people and a dollar sign, with a link "View Transfer Activity".
- Make a Transfer:** A tile with a "From" section listing accounts and their available balances:

Account	Available Balance
CHECKING - 7 xxxx776-S7	161.24
CHECKING - 8 xxxx776-S8	180.68
SAVINGS xxxx776-S0	\$25.00
- Make a Payment:** A tile with an icon of a dollar bill in an envelope and a link "Pay Bills".
- Quick Links:** A list of quick actions:
 - Make a Transfer
 - Stop a Payment
 - View eStatements
 - Add a Savings Goal
 - Subshare Account

Also from the Home Screen, you will have access to six headers with drop-down selections:

1. Home (no drop-down)
2. Accounts
3. Payments (no drop-down)
4. Transfers
5. Spending
6. Member Services
7. Profile

There are six tiles:

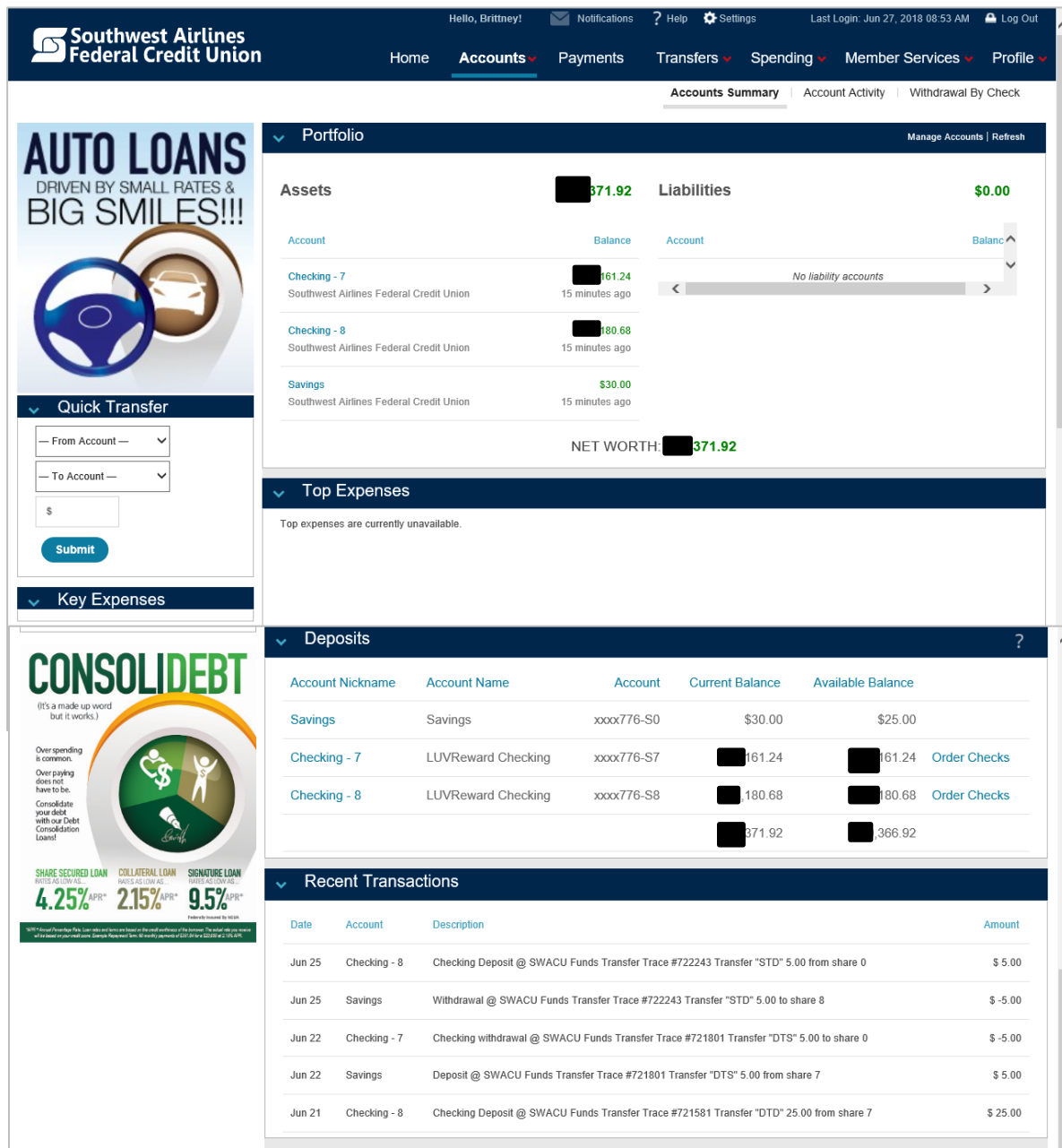
1. Account Summary
2. SWACU Connect

3. View Activity
4. Make a Transfer
5. Make a Payment
6. Quick Links

Accounts

The Accounts page will allow you to see the following:

- Accounts Summary
- Account Activity
- Withdrawal By Check



Southwest Airlines Federal Credit Union | Hello, Brittney! | Notifications | Help | Settings | Last Login: Jun 27, 2018 08:53 AM | Log Out

Home | **Accounts** | Payments | Transfers | Spending | Member Services | Profile

Accounts Summary | Account Activity | Withdrawal By Check

AUTO LOANS
DRIVEN BY SMALL RATES & BIG SMILES!!!

Quick Transfer

From Account:

To Account:

Amount: \$

Submit

Key Expenses

Portfolio Manage Accounts | Refresh

Assets	Balance	Liabilities	Balance
NET WORTH:	\$371.92	\$0.00	
Checking - 7	\$161.24	No liability accounts	
Checking - 8	\$180.68		
Savings	\$30.00		

Top Expenses

Top expenses are currently unavailable.

Deposits

Account Nickname	Account Name	Account	Current Balance	Available Balance
Savings	Savings	xxxx776-S0	\$30.00	\$25.00
Checking - 7	LUVReward Checking	xxxx776-S7	\$161.24	\$161.24 Order Checks
Checking - 8	LUVReward Checking	xxxx776-S8	\$180.68	\$180.68 Order Checks
			\$371.92	\$366.92

Recent Transactions

Date	Account	Description	Amount
Jun 25	Checking - 8	Checking Deposit @ SWACU Funds Transfer Trace #722243 Transfer "STD" 5.00 from share 0	\$ 5.00
Jun 25	Savings	Withdrawal @ SWACU Funds Transfer Trace #722243 Transfer "STD" 5.00 to share 8	\$ -5.00
Jun 22	Checking - 7	Checking withdrawal @ SWACU Funds Transfer Trace #721801 Transfer "DTS" 5.00 to share 0	\$ -5.00
Jun 22	Savings	Deposit @ SWACU Funds Transfer Trace #721801 Transfer "DTS" 5.00 from share 7	\$ 5.00
Jun 21	Checking - 8	Checking Deposit @ SWACU Funds Transfer Trace #721581 Transfer "DTD" 25.00 from share 7	\$ 25.00

CONSOLIDATE DEBT
(It's a made up word but it works.)

Over spending is common. Over paying does not have to be. Consolidate your debt with our Debt Consolidation Loans!

SHARE SECURED LOAN RATES AS LOW AS... **4.25% APR***

COLLATERAL LOAN RATES AS LOW AS... **2.15% APR***

SIGNATURE LOAN RATES AS LOW AS... **9.5% APR***

*APR based on member FICO. Loan rates are based on the creditworthiness of the borrower. The actual rate you receive will be based on your credit score. Sample Payment Plan: \$1 monthly payments of \$12.00 for a 12.00% APR.

Account Summary

Under Accounts Summary, you can view:

- **Portfolio** – Shows your assets and liabilities. You can select the accounts you want to include in your portfolio by selecting Manage Accounts at the top right.
- **Top Expenses** – Shows a graph of the top expenses spent if Spending is set up.
- **Deposits** – This section provides you with a summary of all your deposit accounts at SWACU. Click on an individual account description to view detailed account activities including deposits, withdrawals, and transfers. Clicking on a column header will sort the accounts according to that header. Checks can also be ordered under Deposits.
- **Recent Transactions** – Shows your recent transactions the past 14 days.
- **Quick Transfer** – Allows you to transfer funds quickly between SWACU accounts and unlinked accounts.
- **Key Expenses** – Can click to set up the budget.

Manage Accounts – allows you to select the accounts you wish to see on your Portfolio.

▼ Portfolio
Manage Accounts | Refresh

Manage Accounts

Select the accounts you want to include in your portfolio and in spending reports.

Account	Balance
<input type="checkbox"/> Adv Tiered Interest Chkg - 1058 - xxxx-1058 (External Account) Bank of America	\$ [REDACTED] up to date
<input checked="" type="checkbox"/> BankAmericard Power Rewards Visa Signature - 7589 - xxxx-7589 (External Account) Bank of America Account Closed	\$0.00 05/30/2018 Resolve Error
<input type="checkbox"/> Money Market Savings - 0546 - xxxx-0546 (External Account) Bank of America	[REDACTED] up to date
<input checked="" type="checkbox"/> Checking - 7 - xxxx776-S7 Southwest Airlines Federal Credit Union	[REDACTED] 10 minutes ago
<input checked="" type="checkbox"/> Checking - 8 - xxxx776-S8 Southwest Airlines Federal Credit Union	[REDACTED] 10 minutes ago
<input checked="" type="checkbox"/> Savings - xxxx776-S0 Southwest Airlines Federal Credit Union	\$30.00 10 minutes ago
<input type="checkbox"/> Platinum Visa 3 - xxxx3236 (External Account) USAA	\$0.33 up to date

A maximum of 50 are supported. Selected accounts will be included in your portfolio and budget, spending, and balance reports. Accounts not selected will be excluded from all reports. For more information, read the Frequently Asked Questions (FAQ).

Save
Add External Accounts
Manage External Accounts
Cancel

To REMOVE an External Account, select Manage External Accounts and delete the account you wish to remove.

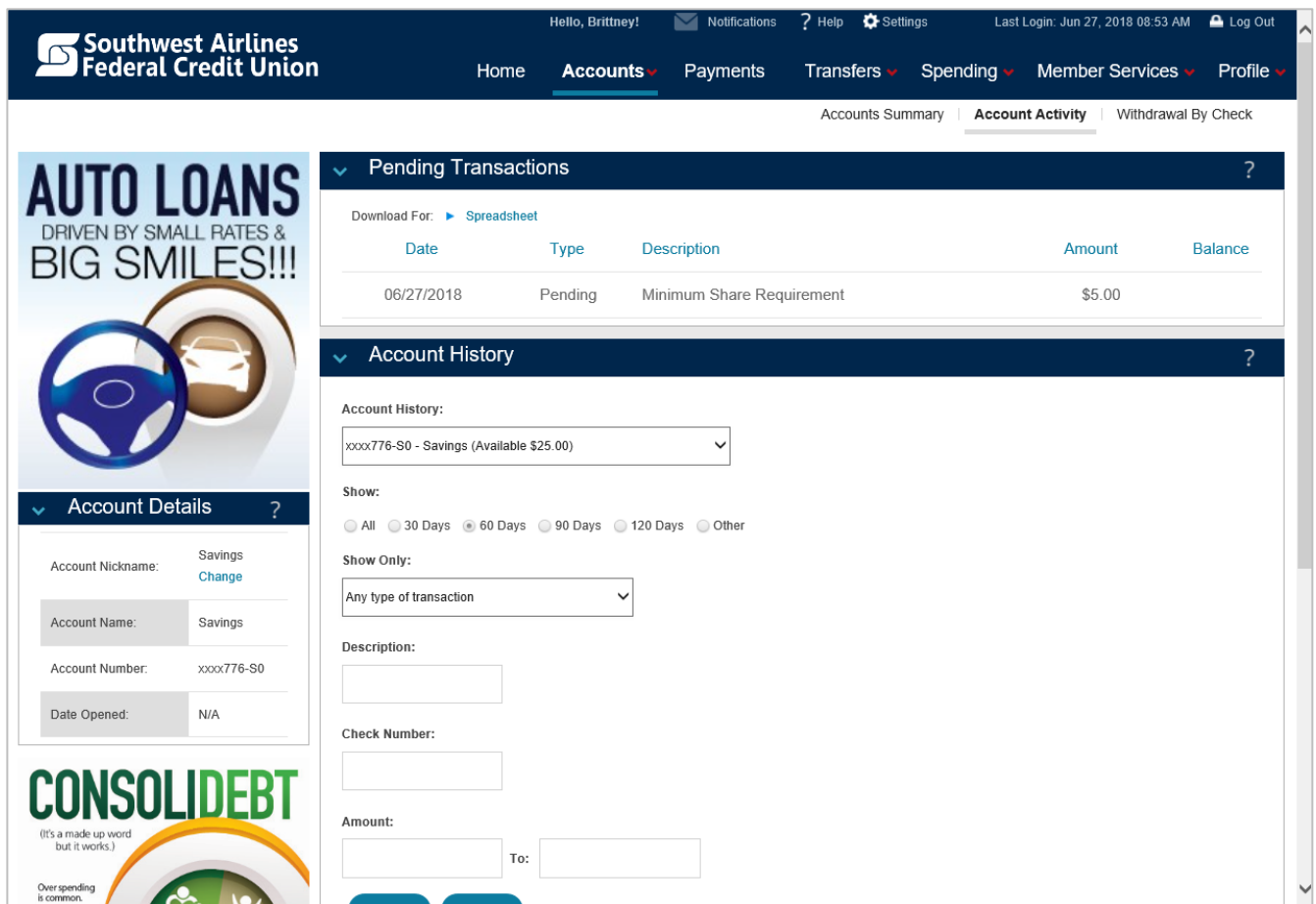
7/24/18

13 | Page

Account Activity

Under Account Activity, you can view:

- Pending Transactions** – Displays account transactions that have not yet been posted to your accounts, such as outstanding Debit Card authorizations, ATM deposits that have not been verified, and deposits that have funds on hold. Clicking on a column header will sort the accounts according to that header. For example, clicking on account balance will sort in order of account balance from the lowest dollar amount to the highest.
- Account History** - shows the last 30 days of transactions for this account by default. It allows you to search account transactions by date range (all dates, last 30 days, last 60 days, last 90 days, last 120 days, or custom date range), type of transaction, description (payee name, or enter 'deposit' to search for deposits), check number (for checking, money market and lines of credit accounts), and amount. If the transaction you would like to see is not on this list, select an alternate date range and then click "Search" to view more history.



Southwest Airlines Federal Credit Union


Hello, Brittney! | Notifications | Help | Settings | Last Login: Jun 27, 2018 08:53 AM | Log Out

Home | **Accounts** | Payments | Transfers | Spending | Member Services | Profile

Accounts Summary | **Account Activity** | Withdrawal By Check

AUTO LOANS

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Account Details

Account Nickname: Savings [Change](#)

Account Name: Savings


Account Number: xxxx776-S0

Date Opened: N/A

CONSOLIDEBT

(It's a made up word but it works.)

Over spending is common.



Pending Transactions

Download For: [Spreadsheet](#)

Date	Type	Description	Amount	Balance
06/27/2018	Pending	Minimum Share Requirement	\$5.00	

Account History

Account History:

xxxx776-S0 - Savings (Available \$25.00)

Show:

All 30 Days 60 Days 90 Days 120 Days Other

Show Only:

Any type of transaction

Description:

Check Number:

Amount:

To:

[Search](#) [Clear](#)

- **Account Details** – This section provides you with additional account details, which could include:

- Account Name
- Account Nickname
- Account Number
- Date Opened

Account Details
?

Account Nickname:	Savings Change
Account Name:	Savings
Account Number:	xxxx776-S0
Date Opened:	N/A

The Account Details section also provide a 'Change Account Name' link that allows you to change the account name. Use this option to change the nickname of the selected account. A nickname is a customized or abbreviated name that you choose to make it easier for you to remember the account and its purpose.

Account Nickname
✕

Enter a new nickname:


✕

Save
Cancel

Withdrawal By Check

Select the account you wish to withdraw the funds from to cut a check.

- A check will be mailed to you on the next business day.
- You cannot withdraw directly from a credit card or line of credit.

 Southwest Airlines
Federal Credit Union

[Hello, Brittney!](#)
[Notifications](#)
[Help](#)
[Settings](#)

[Last Login: Jun 27, 2018 08:53 AM](#)
[Log Out](#)

Home
Accounts
Payments
Transfers
Spending
Member Services
Profile

[Accounts Summary](#) | [Account Activity](#) | **[Withdrawal By Check](#)**

Withdrawal Funds By Check

Withdrawal From

— Select an Account —

Amount

\$

Mail Check to Me
Cancel

• A check will be mailed to you on the next business day.
 • You cannot withdraw directly from a credit card or line of credit.

Payments

Bill Pay is a free service that allows you to receive and pay bills online, schedule future payments and view records of past payments. You must sign up for Bill Pay before it can be available as an option in Home Banking.

Bill Pay Enrollment

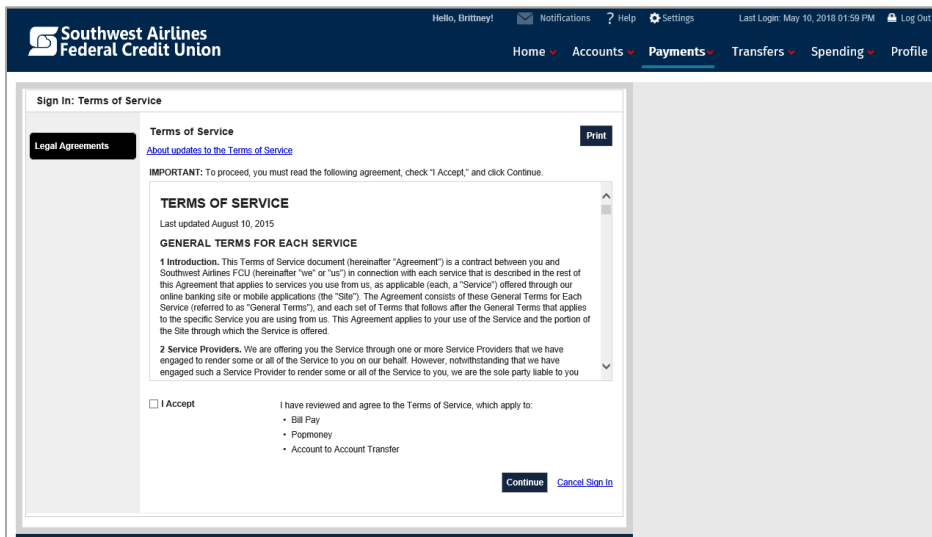
Bill Pay is a free service that allows you to receive and pay bills online, schedule future payments and view records of past payments.

The following accounts can be used with Bill Pay:

- Account xxxx776-S7: Checking - 7
- Account xxxx776-S8: Checking - 8

If you have additional users who are entitled to access Bill Pay, they will be able to fund payments using all the accounts listed above. They may also view other account details.

Read the following agreement, check "I Accept," and click Continue for the Terms of Service.



The screenshot shows the 'Sign In: Terms of Service' page. It includes a navigation menu with 'Home', 'Accounts', 'Payments', 'Transfers', 'Spending', and 'Profile'. The main content area is titled 'Terms of Service' and contains the following text:

IMPORTANT: To proceed, you must read the following agreement, check "I Accept," and click Continue.

TERMS OF SERVICE
Last updated August 10, 2015

GENERAL TERMS FOR EACH SERVICE

1 Introduction. This Terms of Service document (hereinafter "Agreement") is a contract between you and Southwest Airlines FCU (hereinafter "we" or "us") in connection with each service that is described in the rest of this Agreement that applies to services you use from us, as applicable (each, a "Service") offered through our online banking site or mobile applications (the "Site"). The Agreement consists of these General Terms for Each Service (referred to as "General Terms"), and each set of Terms that follows after the General Terms that applies to the specific Service you are using from us. This Agreement applies to your use of the Service and the portion of the Site through which the Service is offered.

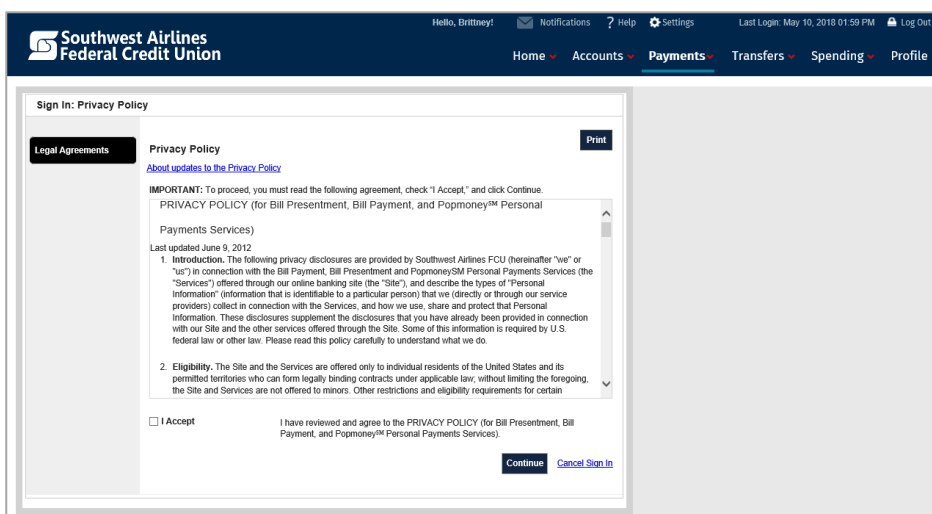
2 Service Providers. We are offering you the Service through one or more Service Providers that we have engaged to render some or all of the Service to you on our behalf. However, notwithstanding that we have engaged such a Service Provider to render some or all of the Service to you, we are the sole party liable to you

I Accept I have reviewed and agree to the Terms of Service, which apply to:

- Bill Pay
- Popmoney
- Account to Account Transfer

Buttons for 'Continue' and 'Cancel Sign In' are visible at the bottom.

You will also have to read and check "I Accept" and click Continue for the Privacy Policy as well.



The screenshot shows the 'Sign In: Privacy Policy' page. It includes the same navigation menu as the previous screenshot. The main content area is titled 'Privacy Policy' and contains the following text:

IMPORTANT: To proceed, you must read the following agreement, check "I Accept," and click Continue.

PRIVACY POLICY (for Bill Presentment, Bill Payment, and PopmoneySM Personal Payments Services)
Last updated June 9, 2012

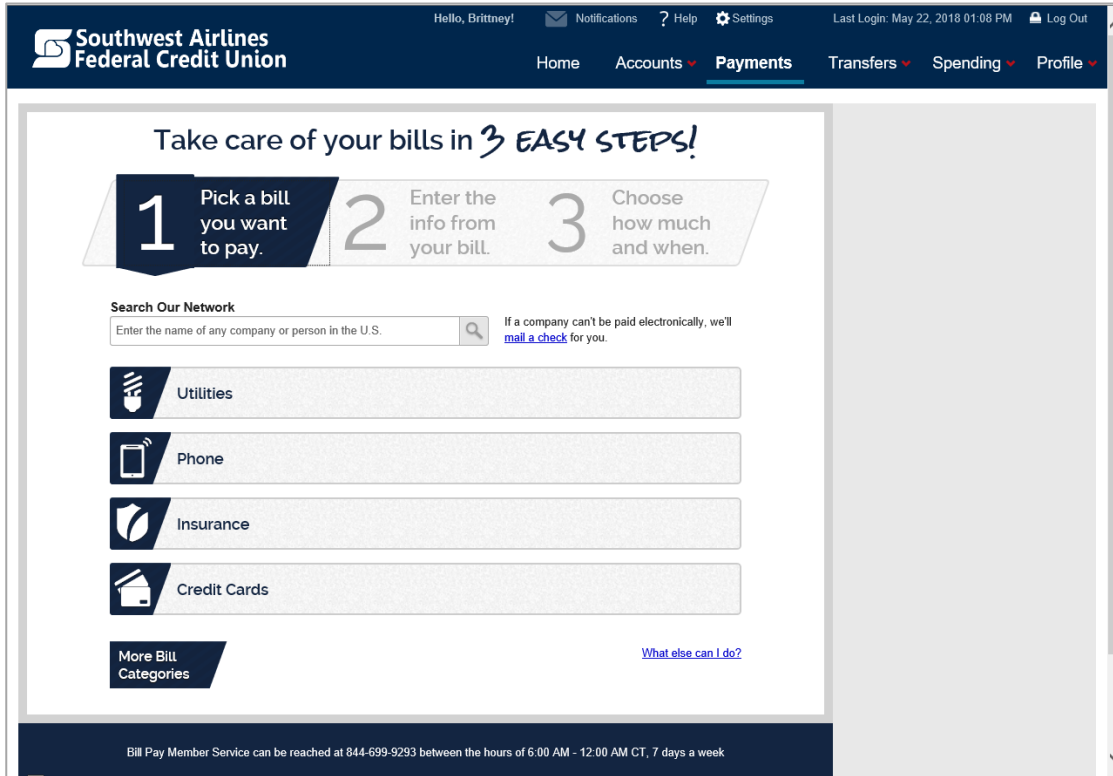
1 Introduction. The following privacy disclosures are provided by Southwest Airlines FCU (hereinafter "we" or "us") in connection with the Bill Payment, Bill Presentment and PopmoneySM Personal Payments Services (the "Services") offered through our online banking site (the "Site"), and describe the types of "Personal Information" (information that is identifiable to a particular person) that we (directly or through our service providers) collect in connection with the Services, and how we use, share and protect that Personal Information. These disclosures supplement the disclosures that you have already been provided in connection with our Site and the other services offered through the Site. Some of this information is required by U.S. federal law or other law. Please read this policy carefully to understand what we do.

2 Eligibility. The Site and the Services are offered only to individual residents of the United States and its permitted territories who can form legally binding contracts under applicable law, without limiting the foregoing, the Site and Services are not offered to minors. Other restrictions and eligibility requirements for certain

I Accept I have reviewed and agree to the PRIVACY POLICY (for Bill Presentment, Bill Payment, and PopmoneySM Personal Payments Services).

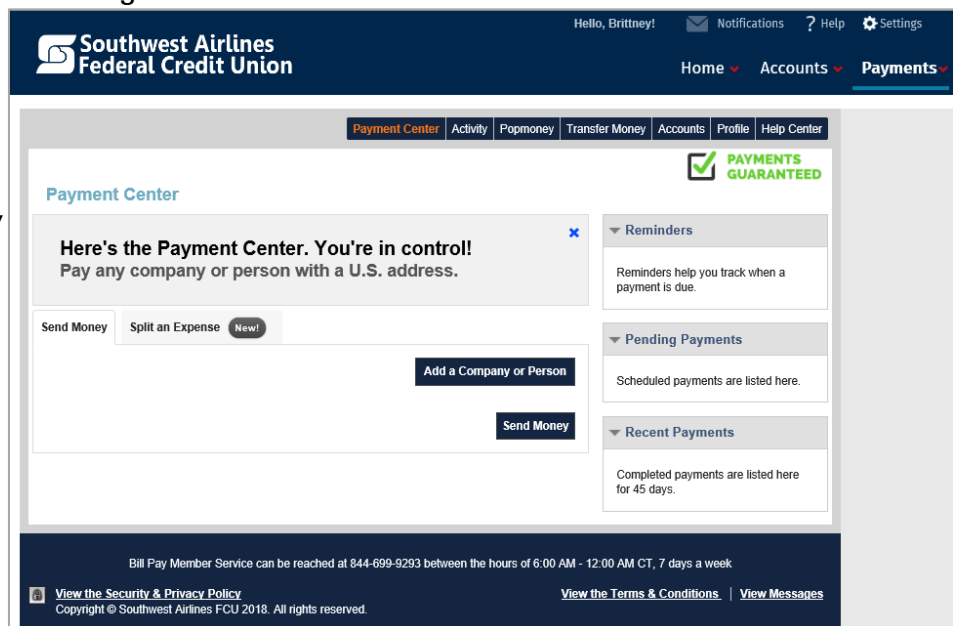
Buttons for 'Continue' and 'Cancel Sign In' are visible at the bottom.

The below screen will allow you to set up Bill Pay. Follow the steps provided on each screen.



Once you have set up Bill Pay, you will then be directed to the Payment Center, where you will have access to the following:

- Activity
- Popmoney
- Transfer Money
- Accounts
- Profile
- Help Center



Transfers

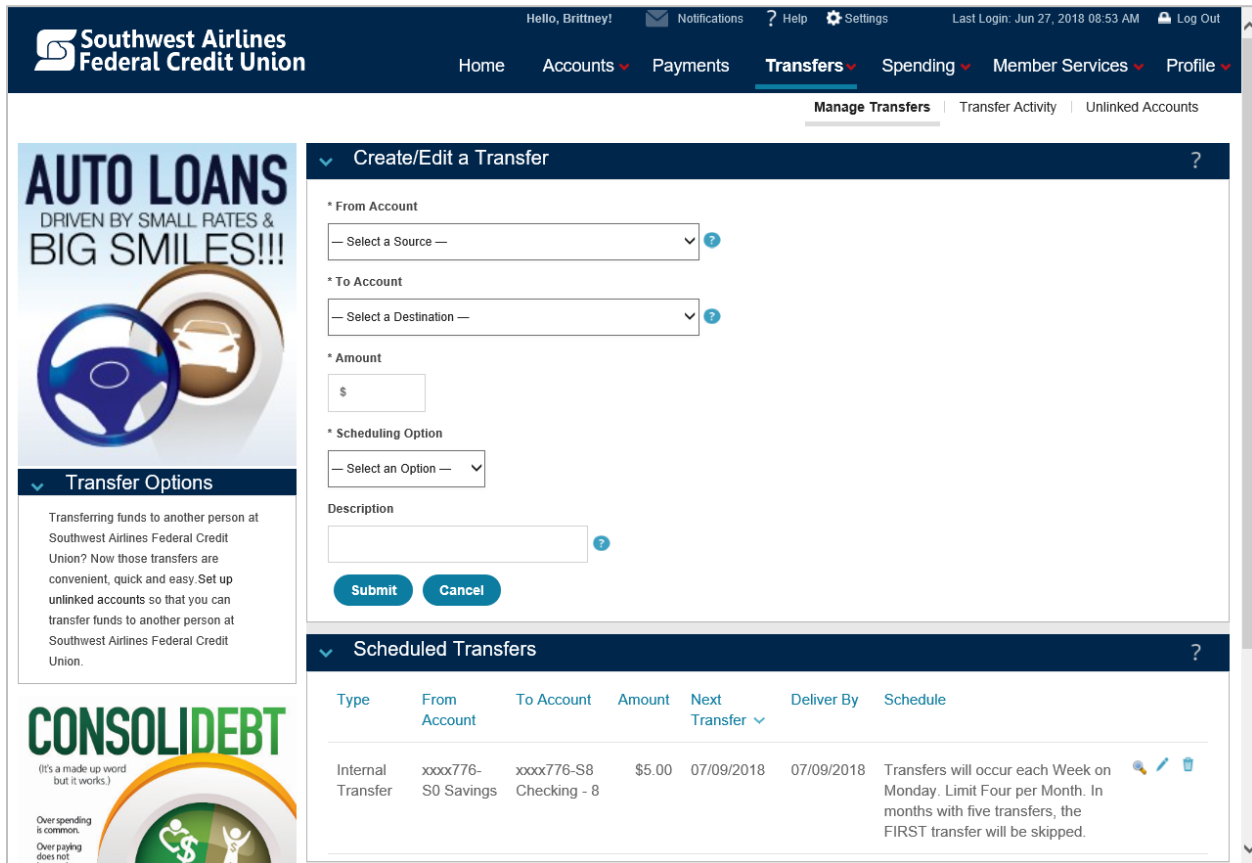
The Transfers page will allow you to see the following:

- Manage Transfers
- Transfer Activity
- Unlinked Accounts

Manage Transfers

Under Manage Transfers, you can view:

- **Create/Edit a Transfer** – This section allows you to transfer funds between your accounts at SWACU. You can either transfer funds immediately or schedule a future-dated transfer. You can also schedule a recurring transfer.
- **Schedule Transfers** – Scheduled transfers show you which recurring transfers are scheduled to be executed. Clicking on a column header will sort the accounts according to that header. For example, clicking on the amount will sort in order of amount from the lowest dollar amount to the highest.



The screenshot shows the 'Manage Transfers' page with the following sections:

- Header:** Southwest Airlines Federal Credit Union logo, user name 'Hello, Brittney!', and navigation links: Home, Accounts, Payments, Transfers (active), Spending, Member Services, Profile.
- Sub-navigation:** Manage Transfers (active), Transfer Activity, Unlinked Accounts.
- Left Sidebar:**
 - AUTO LOANS:** DRIVEN BY SMALL RATES & BIG SMILES!!!
 - Transfer Options:** Transferring funds to another person at Southwest Airlines Federal Credit Union? Now those transfers are convenient, quick and easy. Set up unlinked accounts so that you can transfer funds to another person at Southwest Airlines Federal Credit Union.
 - CONSOLIDEBT:** (It's a made up word but it works.) Over spending is common. Over paying does not have to be.
- Main Content Area:**
 - Create/Edit a Transfer:**
 - * From Account:
 - * To Account:
 - * Amount:
 - * Scheduling Option:
 - Description:
 - Buttons: Submit, Cancel
 - Scheduled Transfers:**

Type	From Account	To Account	Amount	Next Transfer	Deliver By	Schedule
Internal Transfer	xxxx776-S0 Savings	xxxx776-S8 Checking - 8	\$5.00	07/09/2018	07/09/2018	Transfers will occur each Week on Monday. Limit Four per Month. In months with five transfers, the FIRST transfer will be skipped.

To Transfer Funds Immediately

Step 1: Choose the "From" and "To" accounts.

Step 2: Input the amount that you wish to transfer.

Step 3: In "Scheduling Option" select "Immediate".

Step 4: Enter a description (optional).

Step 5: Click "Submit". You will see a verification screen showing you information about the transfer that will be created.

Step 6: If you are satisfied with your transfer, click "Confirm". To change the details, click "Edit". To cancel, click "Cancel".

Note: "From" and "To" accounts cannot be the same. If you have insufficient funds in your "From" account, you will not be able to complete your transfer.

To Set Up a Future-Dated or Recurring Transfer

Step 1: Choose the "From" and "To" accounts.

Step 2: Input the amount that you wish to transfer.

Step 3: In "Scheduling Option" select "Future-Dated (One-Time)" or "Recurring".

Step 4: Enter a start date using the calendar control.

Step 5: For recurring transfers only, select the Transfer Frequency to determine how often the transfer will take place.

Step 6: For recurring transfers only, you can also choose whether the transfer should be programmed to end on a specific date, after a set number of transfers, or it can be set to continue indefinitely.

Step 7: Enter a description (optional).

Step 8: Click the "Send an alert" checkbox if you would like to be notified by email when the transfer is executed. (Note: This option is available only for transfers between your own accounts.)

Step 9: Click "Submit". You will see a verification screen showing you information about the transfer that will be created.


Step 10: If you are satisfied with your transfer, click "Confirm". To change the details, click "Edit". To cancel, click "Cancel".

Note: "From" and "To" accounts cannot be the same.

Transfer Activity

Under Transfer Activity, you can view:

- **Pending Approvals**
- **Scheduled Transfers** – Scheduled transfers show you which recurring transfers are scheduled to be executed. Clicking on a column header will sort the accounts according to that header. For example, clicking on the amount will sort in order of amount from the lowest dollar **amount to the highest**.
- **Transfer History** - Transfer History shows you all of the transfers that have been executed to date. Clicking on a column header will sort the accounts according to that header. For example, clicking on the amount will sort in order of amount from the lowest dollar amount to the highest.
- **Rejected and Canceled Transfers**



Hello, Brittany!
Notifications
? Help
⚙ Settings
Last Login: Jun 27, 2018 08:53 AM
🔒 Log Out

Home
Accounts ▾
Payments
Transfers ▾
Spending ▾
Member Services ▾
Profile ▾

Manage Transfers | Transfer Activity | Unlinked Accounts

▾ Pending Approvals

<input type="checkbox"/>	Type	From Account	To Account	Amount	Next Transfer ▾	Schedule	Status
<i>There are no transfers pending approval.</i>							

▾ Scheduled Transfers ?

Type	From Account	To Account	Amount	Next Transfer ▾	Deliver By	Schedule	
Internal Transfer	xxxx776-S0 Savings	xxxx776-S8 Checking - 8	\$5.00	07/09/2018	07/09/2018	Transfers will occur each Week on Monday. Limit Four per Month. In months with five transfers, the FIRST transfer will be skipped.	🔍 ✎ 🗑

▾ Transfer History ?

Tracking ID	From Account	To Account	Amount	Transfer Date	Completion Date ^	Status	Description
815	xxxx776-S0 Savings	xxxx776-S8 Checking - 8	\$5.00	06/25/2018	06/25/2018	Complete	Test Recurring
667	xxxx776-S7 Checking - 7	xxxx776-S0 Savings	\$5.00	06/22/2018	06/22/2018	Complete	Test Future Delivery
577	xxxx776-S7 Checking - 7	xxxx776-S8 Checking - 8	\$25.00	06/21/2018	06/21/2018	Complete	Test

▾ Rejected and Canceled Transfers

Type	From Account	To Account	Amount	Created Date ^	Status
<i>There are no rejected/canceled transfers.</i>					

Unlinked Accounts

An unlinked account allows you to transfer funds to another person at SWACU. These transfers are convenient, quick and easy.

Under Unlinked Accounts, you can see the following:

- **Important Information About Unlinked Accounts** – This Service enables you to transfer funds with other Southwest Airlines Federal Credit Union accounts. After you provide the information below, the designated account will be added to your list of destination accounts on the Manage Transfer screen.
- **Unlinked Account Manager** – View the list of unlinked accounts that have been added.
- **Unlinked Account List** – Edit, delete or update the nickname of any unlinked account.

Select the pen under the Unlinked Account List to update the Account Nickname. Select the trash can to remove that unlinked account from your list.

Account Number	Account Nickname	Date Added	
xxxxx60=0	Christopher's Savings	07/06/2018 10:41AM	 

Spending

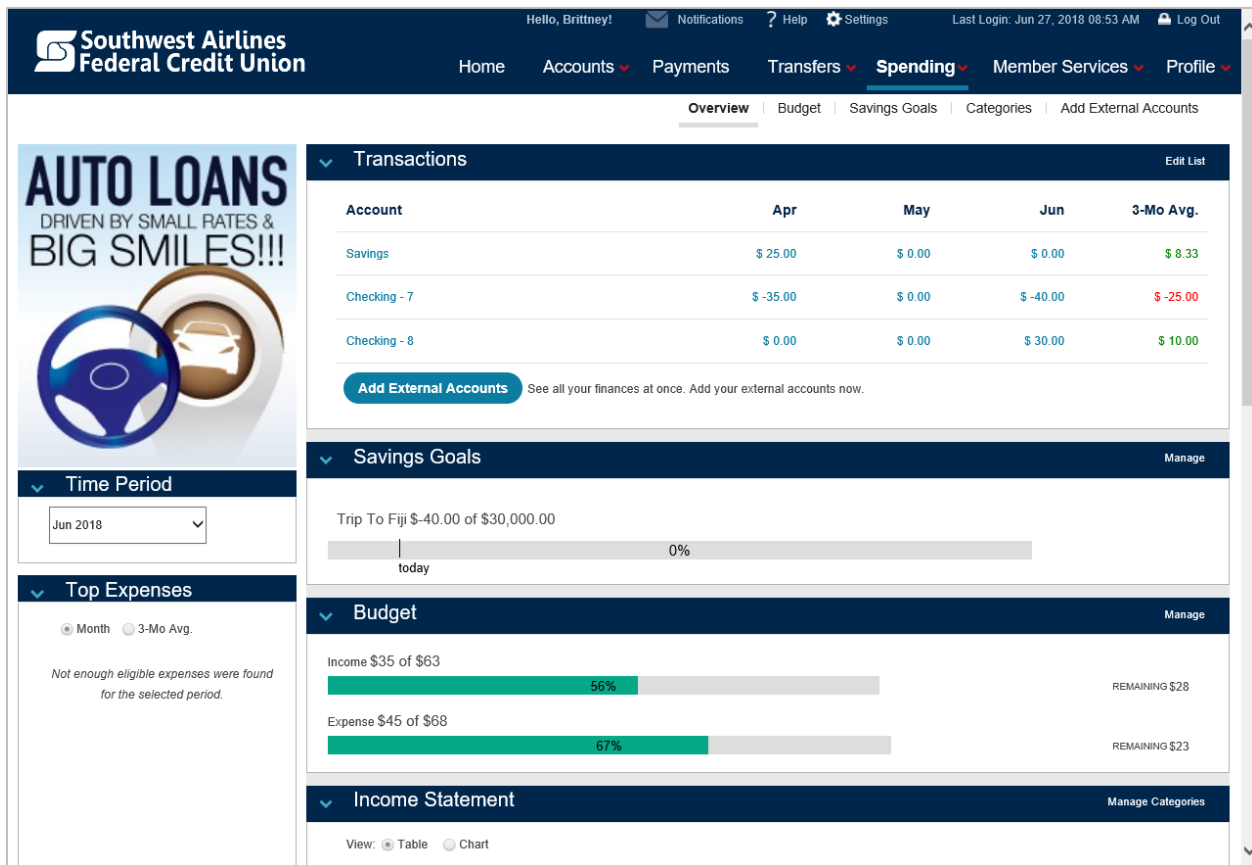
The Spending page will allow you to see the following:

- Overview
- Budget
- Savings Goals
- Categories
- Add External Accounts

Overview

Under Overview, you can view:

- Transactions – Can Edit List and can Add External Accounts
- Savings Goals – Can Manage
- Budget – Can Manage
- Income Statement – Can Manage Categories
- Cash Flow




Southwest Airlines Federal Credit Union

Hello, Brittney! Notifications ? Help Settings Last Login: Jun 27, 2018 08:53 AM Log Out

Home Accounts Payments Transfers **Spending** Member Services Profile

Overview Budget Savings Goals Categories Add External Accounts

AUTO LOANS
DRIVEN BY SMALL RATES &
BIG SMILES!!!



Time Period

Jun 2018

Top Expenses

Month 3-Mo Avg.

Not enough eligible expenses were found for the selected period.

Transactions Edit List

Account	Apr	May	Jun	3-Mo Avg.
Savings	\$ 25.00	\$ 0.00	\$ 0.00	\$ 8.33
Checking - 7	\$ -35.00	\$ 0.00	\$ -40.00	\$ -25.00
Checking - 8	\$ 0.00	\$ 0.00	\$ 30.00	\$ 10.00

[Add External Accounts](#) See all your finances at once. Add your external accounts now.

Savings Goals Manage

Trip To Fiji \$-40.00 of \$30,000.00

today 0%

Budget Manage

Income \$35 of \$63 56% REMAINING \$28

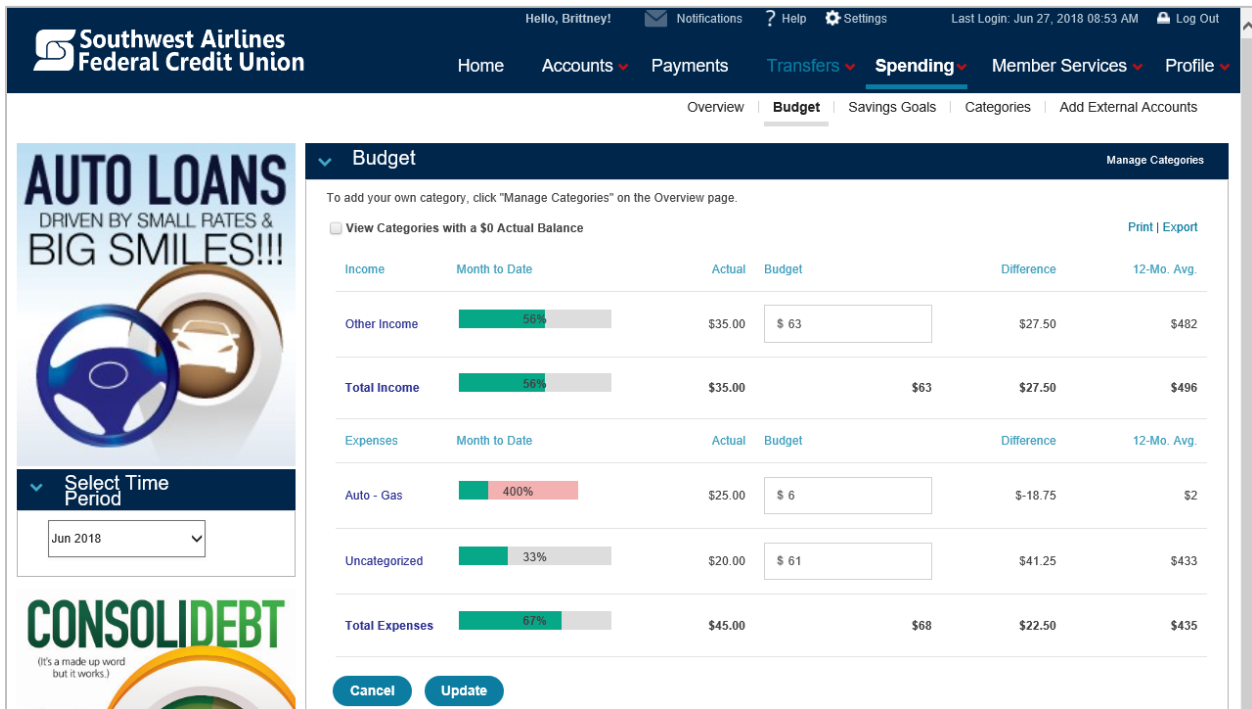
Expense \$45 of \$68 67% REMAINING \$23

Income Statement Manage Categories

View: Table Chart

Budget

Under Budget, you can see the following. To add your own category, click "Manage Categories".



The screenshot shows the 'Budget' overview for June 2018. It includes a navigation bar with 'Spending' selected, and a sub-menu with 'Budget' highlighted. The main content area is titled 'Budget' and contains a table of income and expenses.

Income Summary:

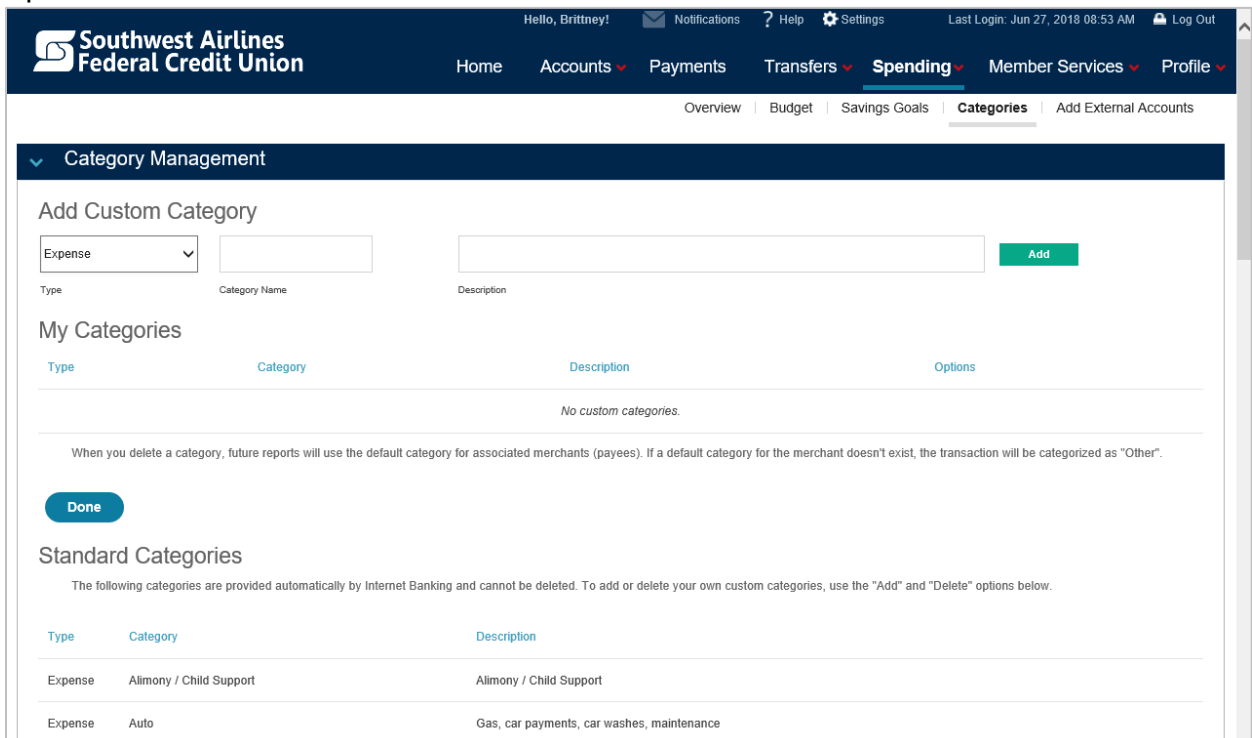
Income	Month to Date	Actual	Budget	Difference	12-Mo. Avg.
Other Income	50%	\$35.00	\$ 63	\$27.50	\$482
Total Income	50%	\$35.00	\$63	\$27.50	\$496

Expenses Summary:

Expenses	Month to Date	Actual	Budget	Difference	12-Mo. Avg.
Auto - Gas	400%	\$25.00	\$ 6	-\$18.75	\$2
Uncategorized	33%	\$20.00	\$ 61	\$41.25	\$433
Total Expenses	67%	\$45.00	\$68	\$22.50	\$435

Buttons for 'Cancel' and 'Update' are visible at the bottom of the budget table.

Standard Categories are provided automatically by Internet Banking and cannot be deleted. To add or delete your own custom categories, use the "Add" and "Delete" options.



The screenshot shows the 'Category Management' page. It features a form to 'Add Custom Category' and a list of 'Standard Categories'.

Add Custom Category Form:

- Type: Expense (dropdown)
- Category Name: [Empty text box]
- Description: [Empty text box]
- Buttons: Add

My Categories:

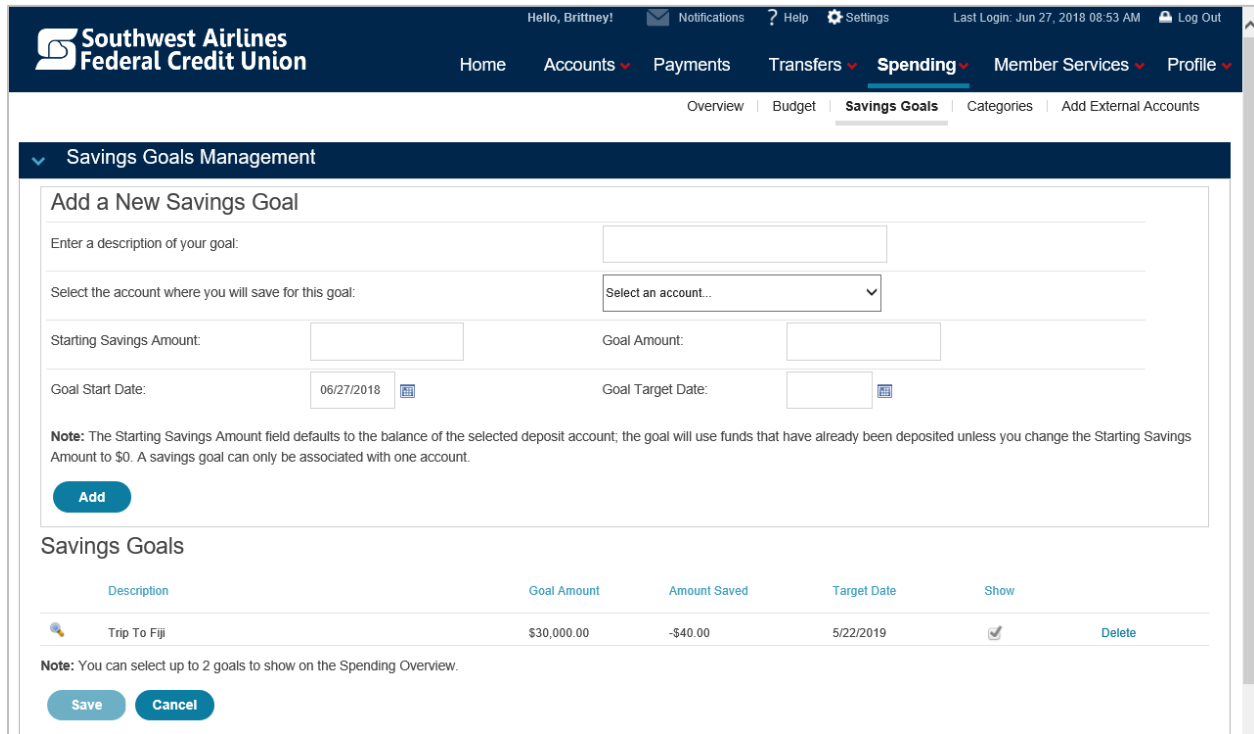
No custom categories.

Standard Categories:

Type	Category	Description
Expense	Alimony / Child Support	Alimony / Child Support
Expense	Auto	Gas, car payments, car washes, maintenance

Savings Goals

Under "Savings Goals Management," you can see the following:



The screenshot shows the 'Savings Goals Management' page. At the top, there is a navigation bar with the Southwest Airlines Federal Credit Union logo, user name 'Hello, Brittney!', and links for Notifications, Help, Settings, Last Login (Jun 27, 2018 08:53 AM), and Log Out. Below this is a secondary navigation bar with links for Home, Accounts, Payments, Transfers, Spending (selected), Member Services, and Profile. A sub-navigation bar includes Overview, Budget, Savings Goals (selected), Categories, and Add External Accounts.

The main content area is titled 'Savings Goals Management' and contains a form to 'Add a New Savings Goal'. The form fields are:

- Enter a description of your goal: [Text input field]
- Select the account where you will save for this goal: [Dropdown menu with 'Select an account...' selected]
- Starting Savings Amount: [Text input field]
- Goal Amount: [Text input field]
- Goal Start Date: [Date picker showing 06/27/2018]
- Goal Target Date: [Date picker]

 A note below the form states: "Note: The Starting Savings Amount field defaults to the balance of the selected deposit account; the goal will use funds that have already been deposited unless you change the Starting Savings Amount to \$0. A savings goal can only be associated with one account." There is an 'Add' button at the bottom of the form.

Below the form is a table titled 'Savings Goals':

Description	Goal Amount	Amount Saved	Target Date	Show
Trip To Fiji	\$30,000.00	-\$40.00	5/22/2019	<input checked="" type="checkbox"/> Delete

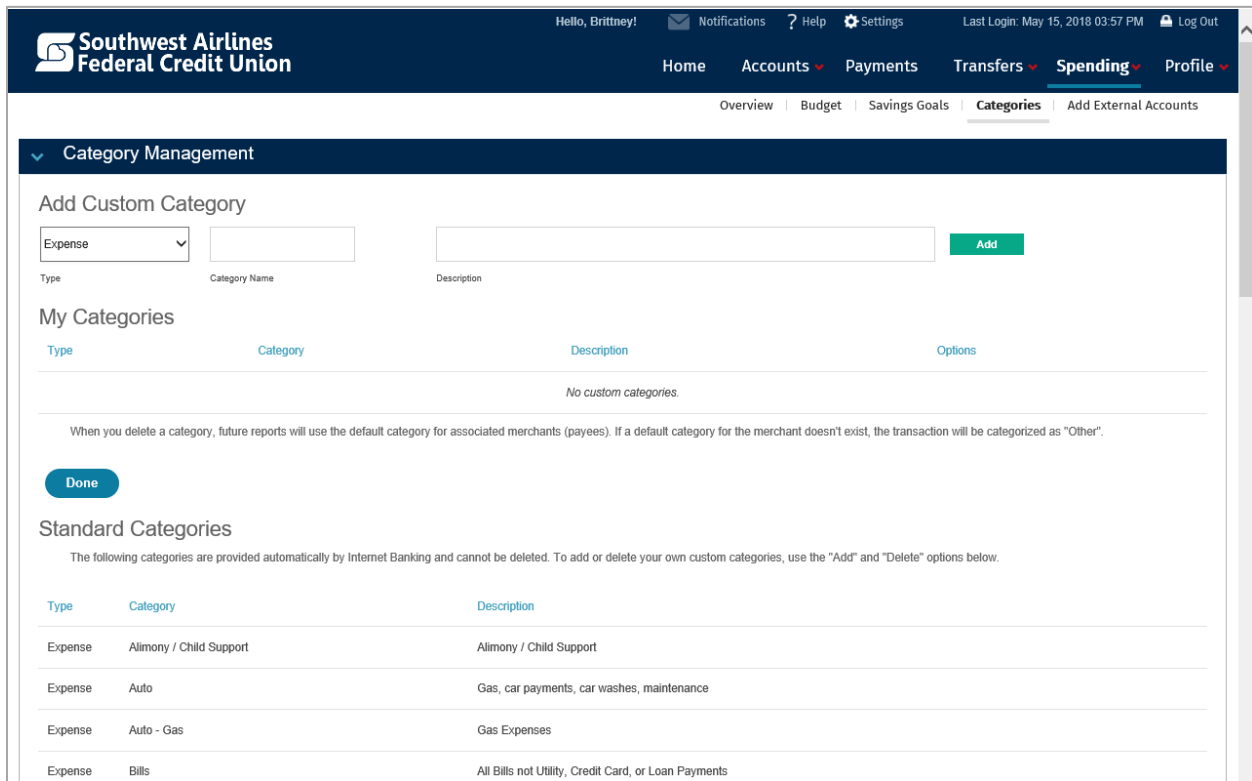
 A note below the table says: "Note: You can select up to 2 goals to show on the Spending Overview." At the bottom of the table area are 'Save' and 'Cancel' buttons.

Note: The Starting Savings Amount field defaults to the balance of the selected deposit account; the goal will use funds that have already been deposited unless you change the Starting Savings Amount to \$0. A savings goal can only be associated with one account.

You can select up to 2 goals to show on the Spending Overview.

Categories

The following categories are provided automatically by Internet Banking and cannot be deleted.



Category Management

Add Custom Category

Expense

Type Category Name Description

My Categories

Type	Category	Description	Options
No custom categories.			

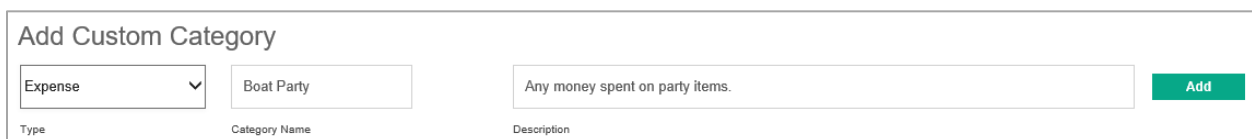
When you delete a category, future reports will use the default category for associated merchants (payees). If a default category for the merchant doesn't exist, the transaction will be categorized as "Other".

Standard Categories

The following categories are provided automatically by Internet Banking and cannot be deleted. To add or delete your own custom categories, use the "Add" and "Delete" options below.

Type	Category	Description
Expense	Alimony / Child Support	Alimony / Child Support
Expense	Auto	Gas, car payments, car washes, maintenance
Expense	Auto - Gas	Gas Expenses
Expense	Bills	All Bills not Utility, Credit Card, or Loan Payments

To add a custom category, use the "Add" option below.

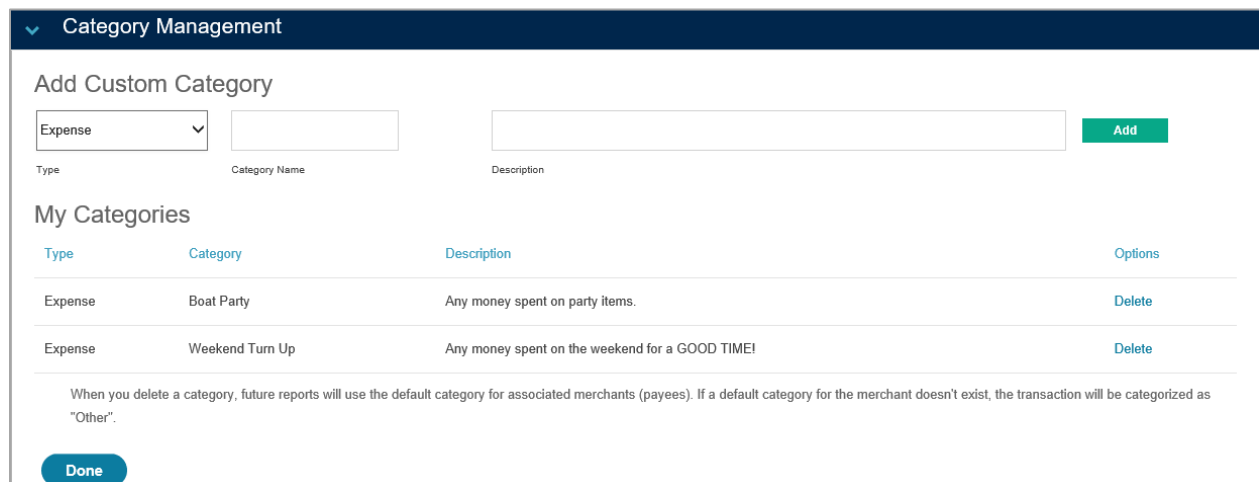


Add Custom Category

Expense

Type Category Name Description

To Delete a custom category, click "Delete" (out to right) and confirm you wish to delete it.



Category Management

Add Custom Category

Expense

Type Category Name Description

My Categories

Type	Category	Description	Options
Expense	Boat Party	Any money spent on party items.	Delete
Expense	Weekend Turn Up	Any money spent on the weekend for a GOOD TIME!	Delete

When you delete a category, future reports will use the default category for associated merchants (payees). If a default category for the merchant doesn't exist, the transaction will be categorized as "Other".

Add External Accounts

You can add an external account to you SWACU Home Banking. This is called PFM which stands for Personal Financial Management. PFM often lets users categorize transactions and add accounts from multiple institutions into a single view. Follow the steps to add an account:

Step 1: Accept the “Terms and Conditions.”

Terms and Conditions

Balances and other data reflect the most recent refresh and may not be accurate if a refresh was not successfully completed or the information obtained during the refresh from the financial institution or other service provider is otherwise not accurate or current.

Data, information and any calculations based on such data or information are provided for informational purposes only, and are not intended for trading or transactional purposes.

Southwest Airlines Federal Credit Union shall not be liable for any errors or delays in the content, information, data, calculations, and advice users may receive relative thereto or for any actions taken in reliance thereon. The trading, transactional, and/or other services, which users may link to through this page, are services of the listed financial institutions and other service providers.

Southwest Airlines Federal Credit Union provides links to selected financial institutions and other service providers for your convenience only. Southwest Airlines Federal Credit Union is not a registered broker-dealer or financial advisor and does not endorse or recommend the services of any financial institution or advisor. The financial institution, advisor or other service provider you select is solely responsible for its services to you, the user. Southwest Airlines Federal Credit Union shall not be liable for any damages or costs of any type arising out of or in any way connected with your use of the services of any financial institution, advisor, or other service provider.

Step 2: Type the financial institution that is being added and select the institution where the account is located. Click “Next.”

Add Accounts

1 Find your institution
 2 Provide Sign In Info
 3 Confirmation

Type all or part of the name of your financial institution:

Examples: Bank of America, Etrade.com, or Fidelity NetBenefits

Then select the institution where your account is located:

Popular Institutions

- [Fidelity Investments - Individual Account- USA](#)
- [Charles Schwab US - Investment Services](#)
- [Wells Fargo Bank Online](#)
- [Chase Bank](#)
- [E*Trade Financial - Investments](#)
- [T.RowePrice](#)
- [Bank of America](#)
- [Morgan Stanley - ClientServ](#)
- [Merrill Lynch](#)
- [Vanguard](#)

If your financial institution is not listed here, use the search box above to find it.

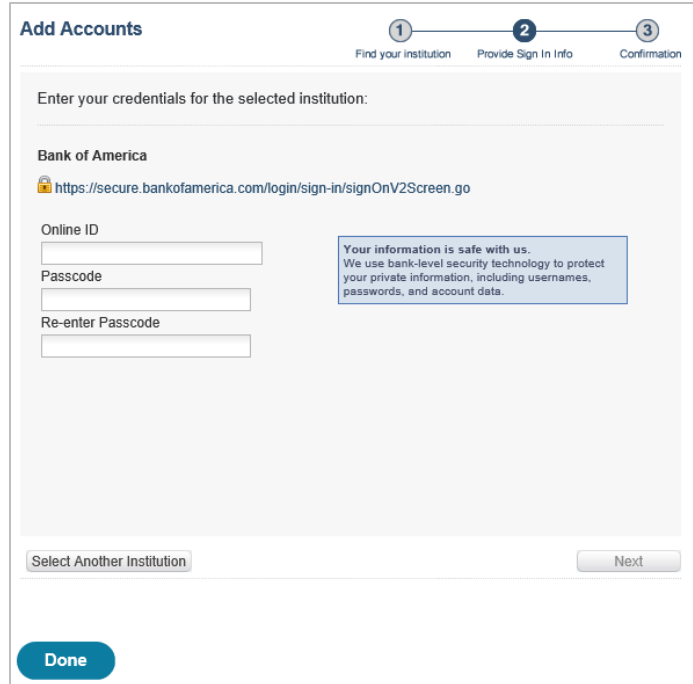
Note: Institutions that begin with (!) are not currently available.

If you have an asset or liability that does not have online access (real estate, auto, jewelry, etc.), click here to add an offline account.

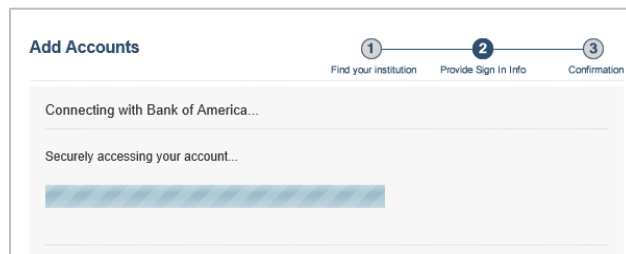
Want to Add Real estate values powered by Zillow? Use this link, click here to add real estate.

Step 3: Enter the financial institution credentials that are used to sign into the financial institution's website. Click "Next."

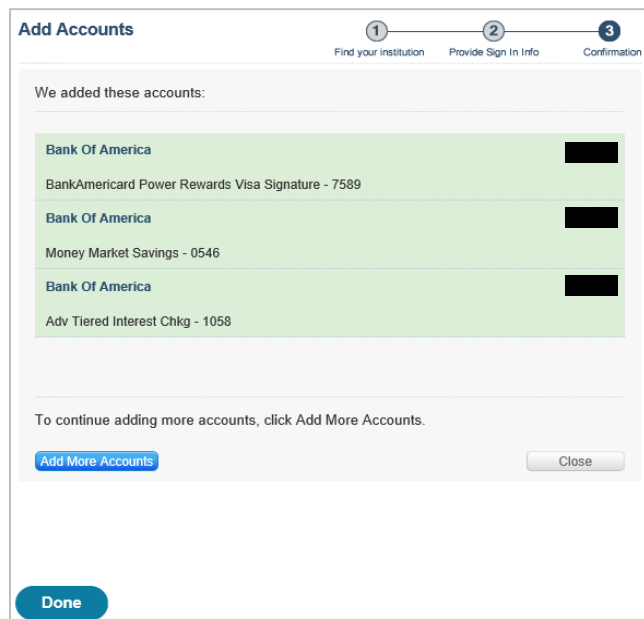
Please Note: We use bank-level security technology to protect your information, including usernames, passwords, and account data.



Step 4: The financial institution selected will be securely accessed.



Step 5: The screen will show the accounts have been added to your SWACU Home Banking. Click "Done."



Member Services

The Member Services page will allow you to see the following:

- Apply
- eStatements
- Quicken
- Stop Payments
- Secure Forms


Apply

You can apply for the following:

- Credit Card
- Loan
- Mortgage

Online Loan Application for a Credit Card or Loan

This will launch a separate window for you to apply for a loan. The pop-up blocker will need to be disabled in order for the pop-up window to launch.



Thank you for choosing to apply with us. This application will take approximately 10 minutes to complete.

For security purposes this application will time out after 10 minutes. Please be sure to save periodically to ensure your responses will be available if you should happen to time out before your application is submitted.

Loans

Apply for a loan Apply Now

Loan Information | Collateral | Borrower | Co-Borrower | Review & Submit

Loan Request Information * Required Fields

Loan Details

How do you want to sign your documents?

* Type of Loan:

Include Co-Applicant: ?

* How much would you like to borrow?: ?

Payment Method:

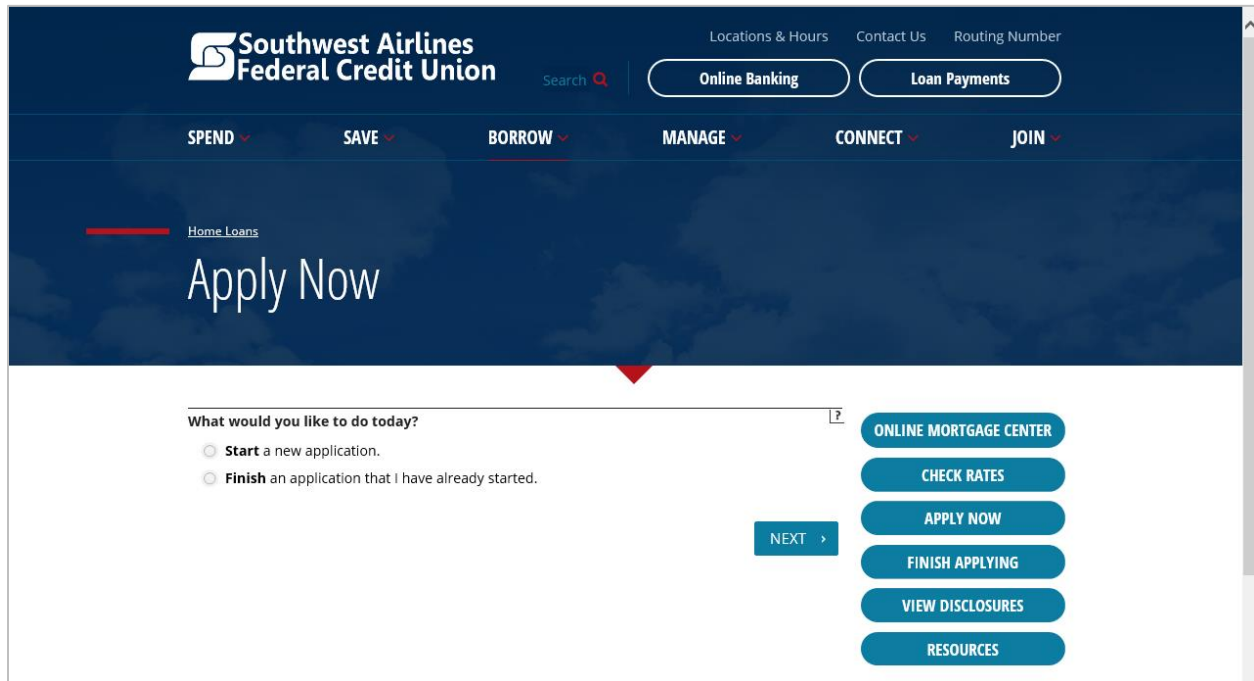
* How did you hear about SWACU?

Loan Protection Options

Back To Dashboard Next >

Online Loan Application for Mortgage

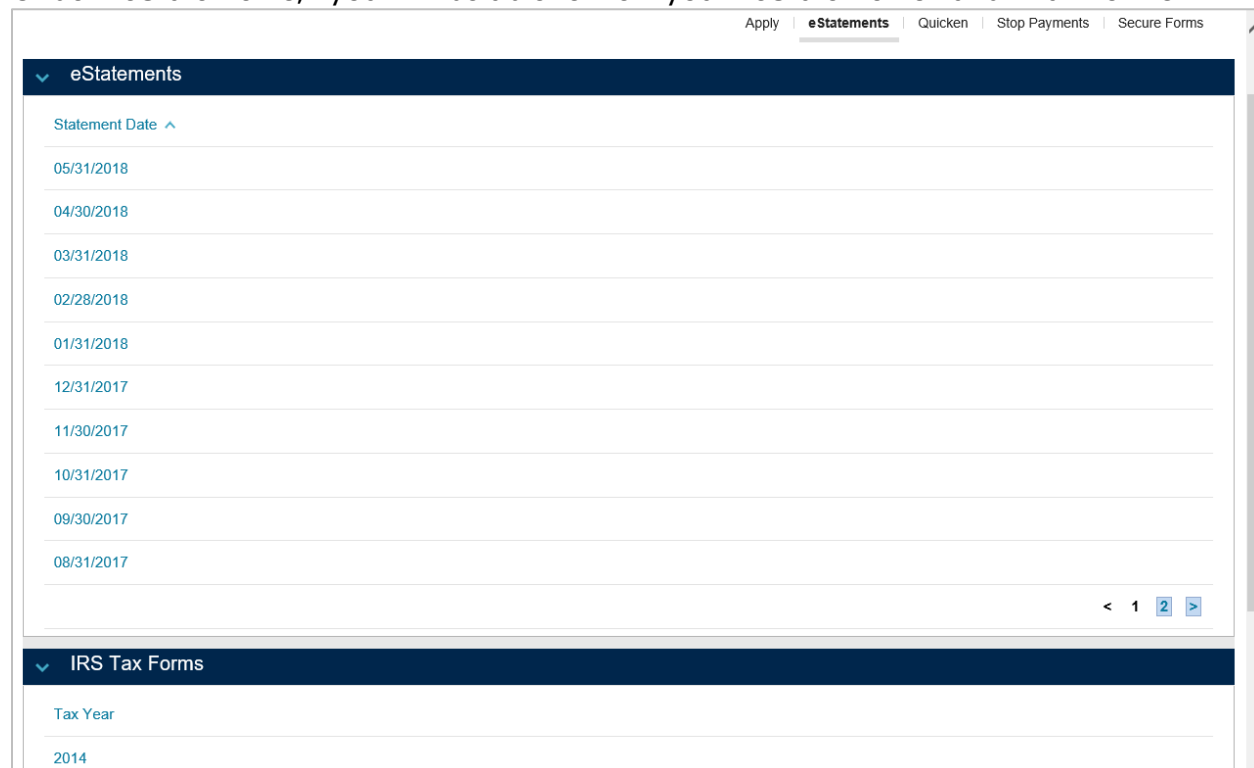
When you select “Apply” then “Mortgage”, a separate window will launch. The pop-up blocker will need to be disabled in order for the pop-up window to launch.



The screenshot shows the top navigation bar of the Southwest Airlines Federal Credit Union website. The logo is on the left, followed by a search bar and links for "Locations & Hours", "Contact Us", and "Routing Number". Below the navigation bar are buttons for "Online Banking" and "Loan Payments". A menu bar contains "SPEND", "SAVE", "BORROW", "MANAGE", "CONNECT", and "JOIN". The "BORROW" menu is expanded to show "Home Loans" and "Apply Now". Below this, a form asks "What would you like to do today?" with two radio button options: "Start a new application." and "Finish an application that I have already started." To the right of the form is a "NEXT" button and a vertical stack of buttons: "ONLINE MORTGAGE CENTER", "CHECK RATES", "APPLY NOW", "FINISH APPLYING", "VIEW DISCLOSURES", and "RESOURCES".

eStatements and Tax Forms

Under “eStatements,” you will be able to view your “eStatements” and “Tax Forms.”

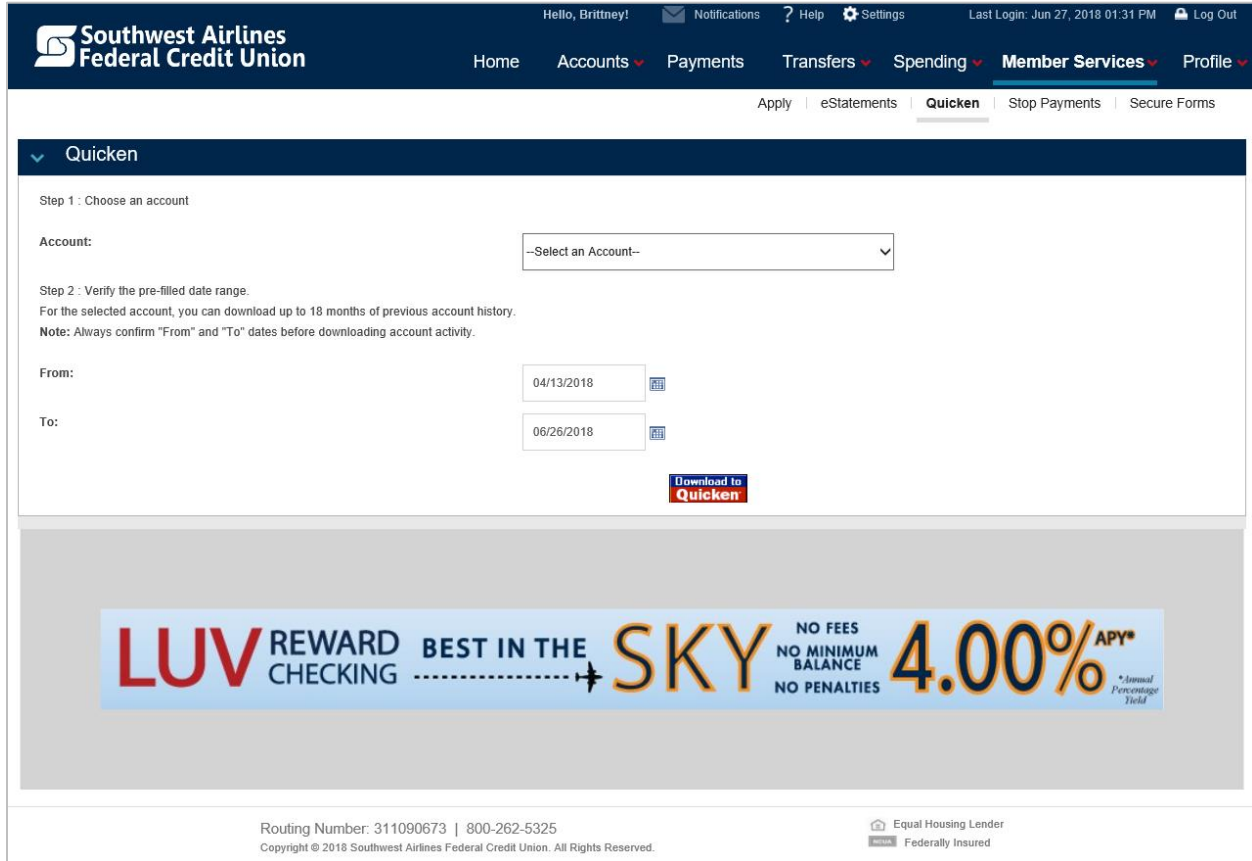


The screenshot shows the "eStatements" section of the online banking interface. At the top, there are navigation links: "Apply", "eStatements", "Quicken", "Stop Payments", and "Secure Forms". The "eStatements" section is expanded to show a list of statement dates: 05/31/2018, 04/30/2018, 03/31/2018, 02/28/2018, 01/31/2018, 12/31/2017, 11/30/2017, 10/31/2017, 09/30/2017, and 08/31/2017. Below the list is a "Statement Date" dropdown menu. At the bottom right of the list, there are navigation arrows and the number "2". Below the "eStatements" section is the "IRS Tax Forms" section, which is expanded to show a "Tax Year" dropdown menu with "2014" selected.

Quicken

This section allows for you to download up to 18 months of previous account history.

Note: Always confirm "From" and "To" dates before downloading account activity.



Southwest Airlines Federal Credit Union

Hello, Brittney! Notifications Help Settings Last Login: Jun 27, 2018 01:31 PM Log Out

Home Accounts Payments Transfers Spending Member Services Profile

Apply eStatements Quicken Stop Payments Secure Forms

Quicken

Step 1: Choose an account

Account: --Select an Account--

Step 2: Verify the pre-filled date range.
For the selected account, you can download up to 18 months of previous account history.
Note: Always confirm "From" and "To" dates before downloading account activity.

From: 04/13/2018

To: 06/26/2018

Download to Quicken

LUV REWARD CHECKING BEST IN THE SKY NO FEES NO MINIMUM BALANCE NO PENALTIES **4.00% APY***

Routing Number: 311090673 | 800-262-5325
Copyright © 2018 Southwest Airlines Federal Credit Union. All Rights Reserved.

Equal Housing Lender
Federally Insured

Stop Payments

This section allows you to initiate a request to place a stop payment on a check or a range of checks.

To initiate a request to place a stop payment:

Step 1: Select "Stop Payment Account."

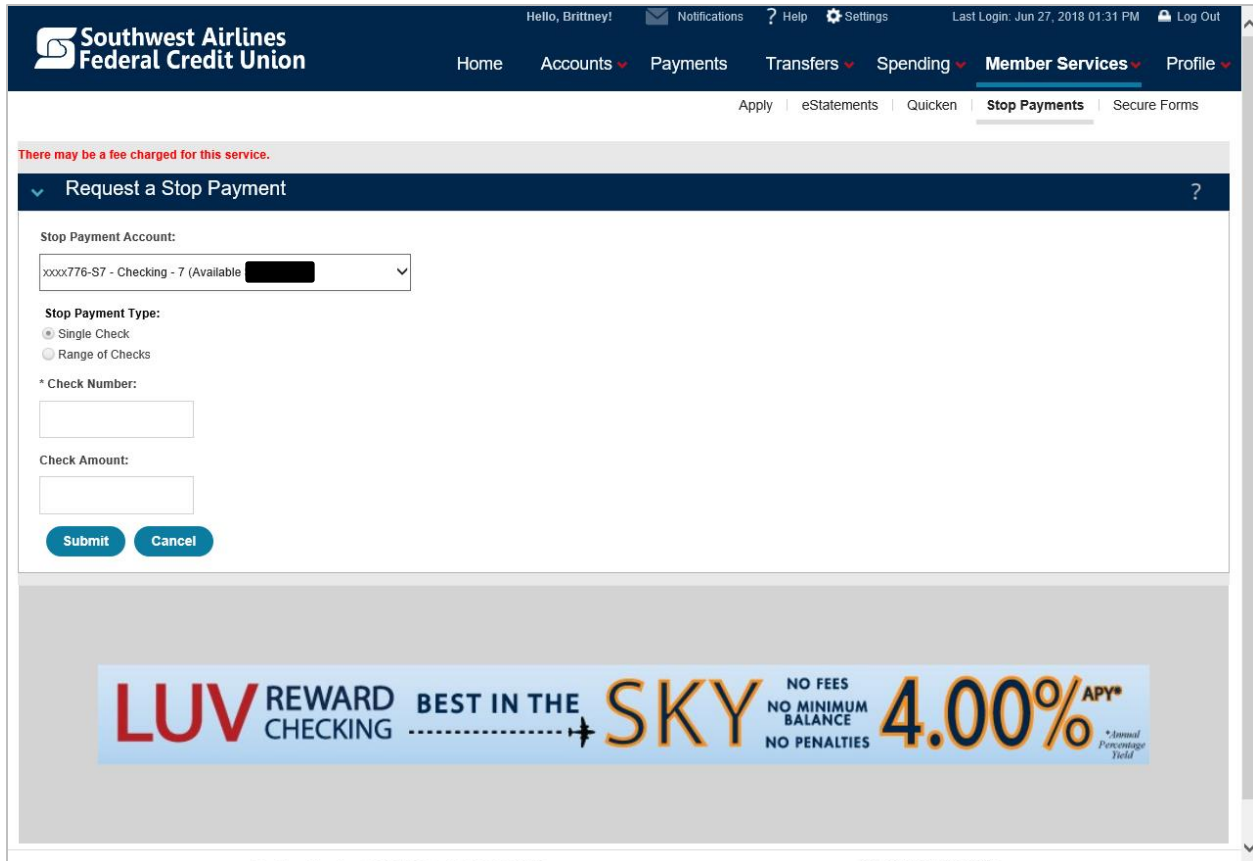
Step 2: Select the radio button for either "Single Check" or "Range of Checks."

Step 3: Enter the "Check Number," or starting and ending "Check Numbers."

Step 4: Enter the "Check Amount" (optional).

Step 5: Click "Submit". You will then see a verification screen with a confirmation number.

Note: There is a \$30 fee charged for this service.



The screenshot shows the user interface for requesting a stop payment. At the top, the user is logged in as "Hello, Brittney!". The navigation menu includes Home, Accounts, Payments, Transfers, Spending, Member Services, and Profile. The "Stop Payments" link is highlighted in the sub-menu.

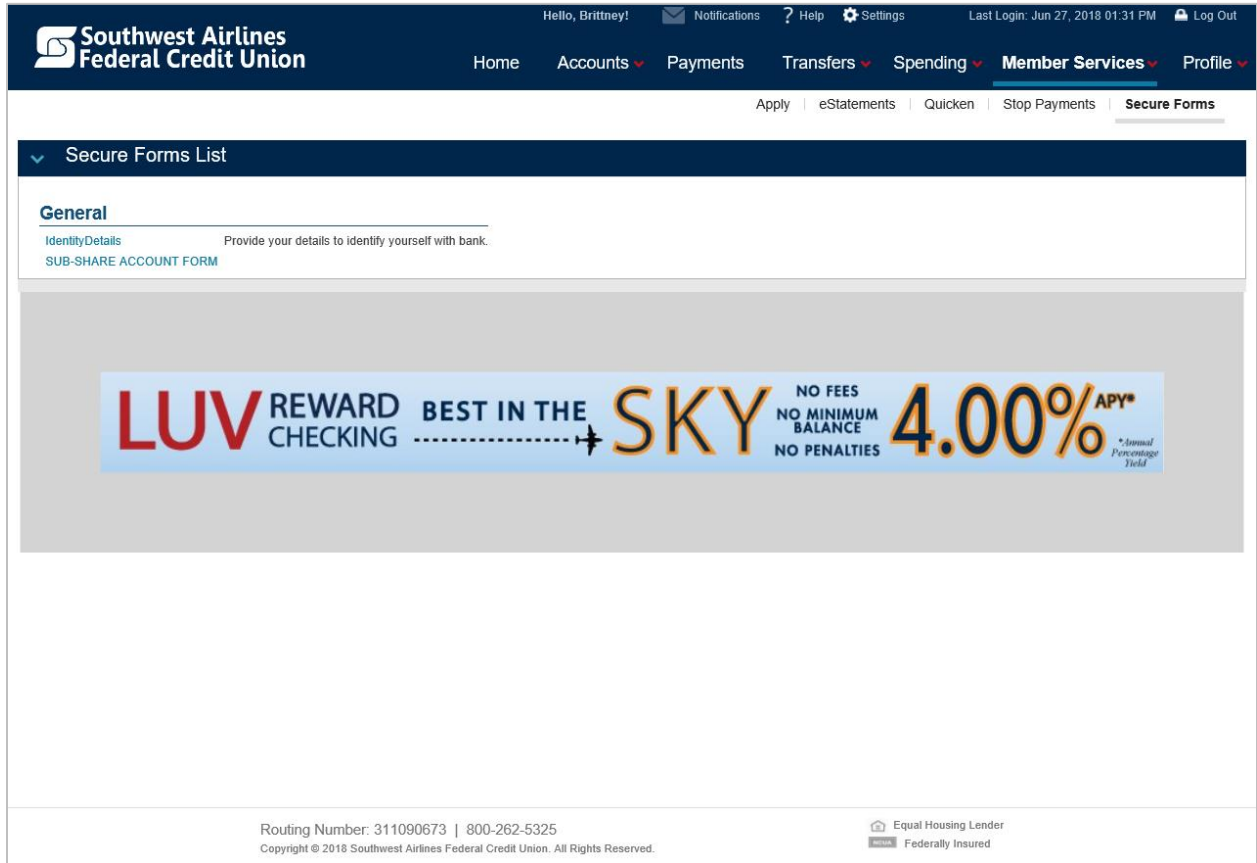
A red warning message states: "There may be a fee charged for this service." Below this is the "Request a Stop Payment" form. The form includes:

- Stop Payment Account:** A dropdown menu showing "xxxx776-S7 - Checking - 7 (Available [redacted])".
- Stop Payment Type:** Two radio buttons: "Single Check" (selected) and "Range of Checks".
- * Check Number:** An empty text input field.
- Check Amount:** An empty text input field.
- Buttons:** "Submit" and "Cancel".

At the bottom of the page, there is a promotional banner for "LUV REWARD CHECKING BEST IN THE SKY" with a 4.00% APY rate and "NO FEES NO MINIMUM BALANCE NO PENALTIES".

Secure Forms

These are SWACU Forms that you have access to fill out within Home Banking.



The screenshot displays the user interface of the Southwest Airlines Federal Credit Union Home Banking portal. At the top, a dark blue navigation bar contains the user's name "Hello, Brittany!", a "Notifications" icon, "Help", "Settings", "Last Login: Jun 27, 2018 01:31 PM", and a "Log Out" button. Below this, a secondary navigation bar lists "Home", "Accounts", "Payments", "Transfers", "Spending", "Member Services", and "Profile". A sub-menu for "Member Services" is open, showing "Apply", "eStatements", "Quicken", "Stop Payments", and "Secure Forms".

The "Secure Forms List" section is active, showing a "General" category with a sub-link for "IdentityDetails" and a description: "Provide your details to identify yourself with bank." Below this, a link for "SUB-SHARE ACCOUNT FORM" is visible.

A large promotional banner for "LUV REWARD CHECKING" is displayed, featuring the text "BEST IN THE SKY" and "4.00% APY*". The banner also lists "NO FEES", "NO MINIMUM BALANCE", and "NO PENALTIES". A small asterisk indicates that the APY is the Annual Percentage Yield.

At the bottom of the page, the routing number "311090673" and phone number "800-262-5325" are provided, along with the text "Equal Housing Lender" and "Federally Insured". A copyright notice for 2018 Southwest Airlines Federal Credit Union is also present.

Profile

The Profile will allow you to see the following:

- Profile Updates
- User Activity
- Messages
- Alerts
- Accepted Disclosures

Profile Updates

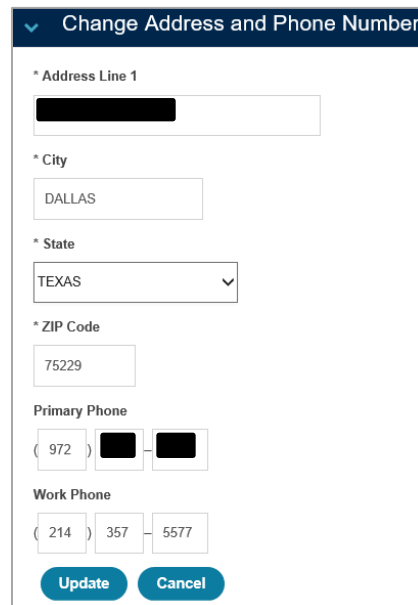
Under Profile Updates, the following options will be available:

- Change Address and Phone Number
- Fingerprint Device Management
- Change Password
- Change Email Address
- Change User ID
- Change Security Information
- Manage Fast Balance
- Text Banking

Let's look at each option under Profile Updates:

Change Address and Phone Number

You can change your address and phone number through Home Banking. Once the information has been changed, you need to click "Update".



Change Address and Phone Number

* Address Line 1
[Redacted]

* City
DALLAS

* State
TEXAS

* ZIP Code
75229

Primary Phone
(972) [Redacted] [Redacted]

Work Phone
(214) 357 5577

Update Cancel

Change Password

Your password is your confidential code for accessing your account information, and it should not be shared with anyone.

Your new password must meet the following criteria:

- Minimum 8 characters
- Maximum 16 characters
- Contain an Uppercase letter
- Contain one numeric digit
- Contain one of the following special characters
- : ! # \$ * @ . - _
- Must not contain your User ID
- Must not contain your SSN
- Must not contain your phone number
- Must not contain your name
- Must not be consecutive numbers or letters (Example 12345 or abcde)
- Must not be numbers or letters in a series (Example 11111 or aaaaa)

Change Password

Your new password must meet the following criteria:

- Minimum 8 characters
- Maximum 16 characters
- Contain an Uppercase letter
- Contain one numeric digit
- Contain one of the following special characters: ! # \$ * @ . - _
- Must not contain your User ID
- Must not contain your SSN
- Must not contain your phone number
- Must not contain your name
- Must not be consecutive numbers or letters (for example 12345 or abcde)
- Must not be numbers or letters in a series (for example 11111 or aaaaa)


Current Password:

New Password:

Confirm Password:

Change Email Address

Entering your email address allows SWACU to contact you with important information about your internet banking account. It is important that you keep your email address up to date. Your email address is only used for banking-related purposes.

You will receive the following message at the top of the screen once you have successfully updated your email address  **Your email address has been updated.**

Change Email Address

Current Email:

New Email Address:

Confirm Email Address:

Change User ID

Your “User ID” and “password” are used to log in to this site. This page allows you to change your “User ID.” Your “User ID” must be between 6 and 26 characters in length and may be made up of both letters and numerals. Your “User ID” is not case sensitive.

Change User ID

Your user ID and password are used to log in to this site. This page allows you to change your user ID. Your user ID must be between 6 and 26 characters in length and may be made up of both letters and numerals. Your user ID is not case sensitive.

Existing User ID:
Britt25Britt

New User ID:

Confirm User ID:

Note: If you attempt to select an already used “User ID,” you will receive the following message:  **The User ID you are trying to select is already taken. Please enter another User ID.**

Change Security Information

For your protection, you can establish new security questions and answers. Just like changing your password frequently, changing your security questions and answers helps to ensure the security of your accounts.

As a reminder, if we note unusual activity concerning your account, we will ask some of the questions below to verify your identify and maintain the security of your account. If you share this account with someone else, please make sure to share your updated questions and answers with them as well.

For your protection, from time to time we will ask you to establish new security questions and answers. This quick process helps to ensure the security of your accounts.

Select your Security Questions and enter your Secret Answers

For your protection, you can establish new security questions and answers. Just like changing your password frequently, changing your security questions and answers helps to ensure the security of your accounts.

As a reminder, if we note unusual activity concerning your account, we will ask some of the questions below to verify your identify and maintain the security of your account. If you share this account with someone else, please make sure to share your updated questions and answers with them as well.

For your protection, from time to time we will ask you to establish new security questions and answers. Just like changing your password frequently, this quick process helps to ensure the security of your accounts.

What makes a good answer?

What was the make and model of your first car?

What breed and color was your first dog/cat?

What is your best friends favorite restaurant?

Manage Fast Balance

Fast Balances allows you to view balances and recent transactions right from the Sign In screen, without entering your “User ID” and “password.” Choose the accounts you want to include in Fast Balances.

v **Devices**

Fast Balances is currently enabled on the following devices.

Device	Disable

v **Accounts**

Fast Balances allows you to view balances and recent transactions right from the Sign In screen, without entering your user ID and password. Choose the accounts you want to include in Fast Balances.

Include	Account
<input type="checkbox"/>	Savings xxxx776-S0
<input type="checkbox"/>	Checking - 7 xxxx776-S7
<input type="checkbox"/>	Checking - 8 xxxx776-S8

Submit
Cancel

Text Banking

Access your accounts on-the-go. Sign-up and send a text message to the number 79228 and see it work.

A text message containing your activation code will be sent to your mobile phone. Please enter the code to complete your registration.

Southwest Airlines CU Text Banking Alerts: Messaging frequency may vary per user. Message and Data Rates may apply.

To opt-out at any time, send “STOP” to 79228. For more information, send “HELP” to 79228.

Supported mobile carriers are available on the Home Banking Site under Profile, Text Banking.

v **Register Phone Number** ?

Access your accounts on the go. Sign up below and send a text message to the number 79228 and see it work. A list of commands is located [here](#).

A text message containing your activation code has been sent to your mobile phone. Please enter the code below to complete your registration.

Southwest Airlines CU Text Banking Alerts: Messaging frequency may vary per user. Message and Data Rates may apply.

To opt-out at any time, send STOP to 79228.

For more information, send HELP to 79228.

Supported mobile carriers are AT&T, Sprint, T-mobile®, nTelos, Cellcom US, Carolina West US, CellSouth, Alaska DigiTel, Bluegrass, Cell 1 East Cent IL, Illinois Valley, Immix, Inland, Nex Tech Wireless, ACS Alaska, Golden State US, Thumb Cellular US, Viazero Wireless US, Plateau US, West Central WCC, Verizon, AWCC Allied Wireless USA, Cincinnati Bell, Cricket, Google Voice, U.S. Cellular®, iWireless, Metro PCS, NW Missouri USA, Chat Mobility USA, SRT Wireless USA, SouthernLinc Wireless USA, AIO Wireless aka Jasper, Panhandle USA, Flat Wireless USA, Copper Valley USA, Cablevision USA, Leaco Rural Telephone USA, Union Wireless USA, Pioneer Wireless US, United Wireless, Appalachian Wireless, MTA Communications, DTC Wireless US, Pine Cellular, Sagebrush Cellular USA, Chariton Valley Cellular, Bandwidth USA, Epic Touch USA, CTC Telecom Mosaic USA, Peoples Wireless USA, Duet IP Wireless Communications Venture USA, RINA USA, Sivireless USA, MobiPCS USA, Cellular One NE AZ USA.

Enter the phone number you would like to add for text banking.

Enter Phone Number

Re-enter Phone Number

I agree with the [Terms and Conditions Privacy Policy](#)

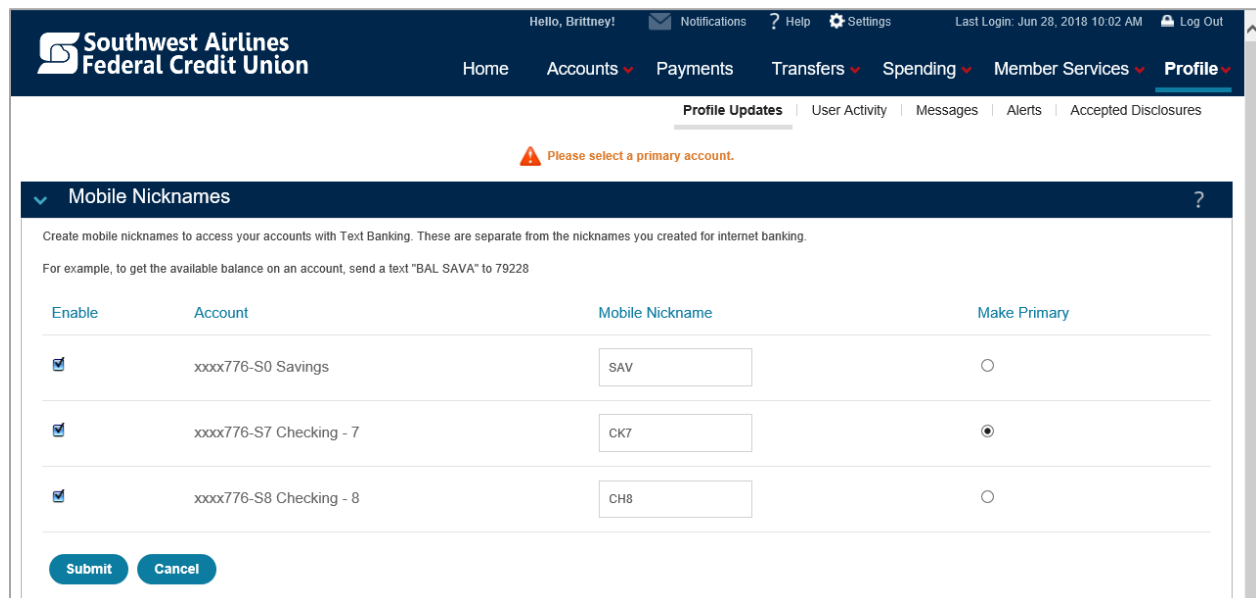
Add

Mobile Nicknames

This screen allows you to enable any account for access with Text Banking. When you enable an account, choose a mobile nickname for that account. A suggested name has been provided to you. A mobile nickname is a short name given to an account and used when requesting information via Text Banking. The command "bal" is used to inquire the balance of an account. "bal <nickname>" will return the balance of a specific account. For example, if you gave a nickname to your checking account as "chk," you could text bal "chk" to get the balance information.

Primary Account

Making an account your primary Text Banking account will allow you to inquire the account information without specifying the mobile account nickname. For example, bal will return the available account balance of the primary account whereas hist will return 5 most recent transactions for the primary account.



Southwest Airlines Federal Credit Union

Hello, Brittney! | Notifications | Help | Settings | Last Login: Jun 28, 2018 10:02 AM | Log Out

Home | Accounts | Payments | Transfers | Spending | Member Services | Profile

Profile Updates | User Activity | Messages | Alerts | Accepted Disclosures

Please select a primary account.

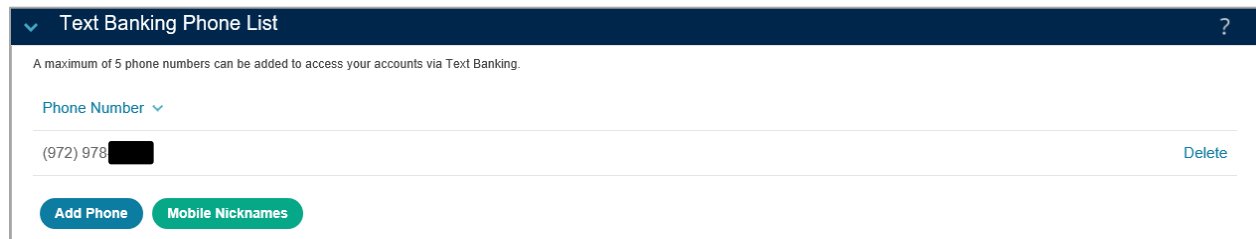
Mobile Nicknames

Create mobile nicknames to access your accounts with Text Banking. These are separate from the nicknames you created for internet banking.
For example, to get the available balance on an account, send a text "BAL SAVA" to 79228

Enable	Account	Mobile Nickname	Make Primary
<input checked="" type="checkbox"/>	xxxx776-S0 Savings	SAV	<input type="radio"/>
<input checked="" type="checkbox"/>	xxxx776-S7 Checking - 7	CK7	<input checked="" type="radio"/>
<input checked="" type="checkbox"/>	xxxx776-S8 Checking - 8	CH8	<input type="radio"/>

Submit | Cancel

Text Banking Phone List: A maximum of 5 phone numbers can be added to access your accounts via Text Banking.



Text Banking Phone List

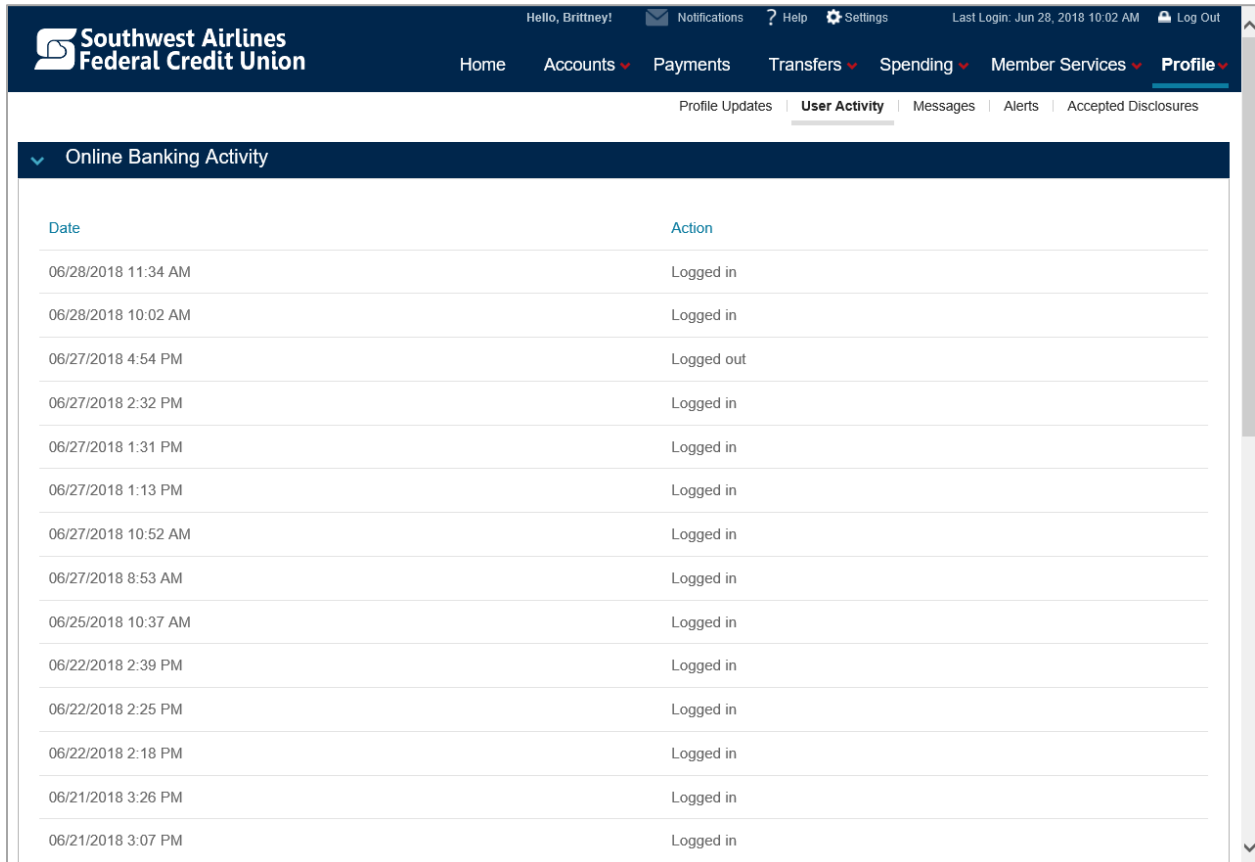
A maximum of 5 phone numbers can be added to access your accounts via Text Banking.

Phone Number

(972) 978-XXXX | Delete

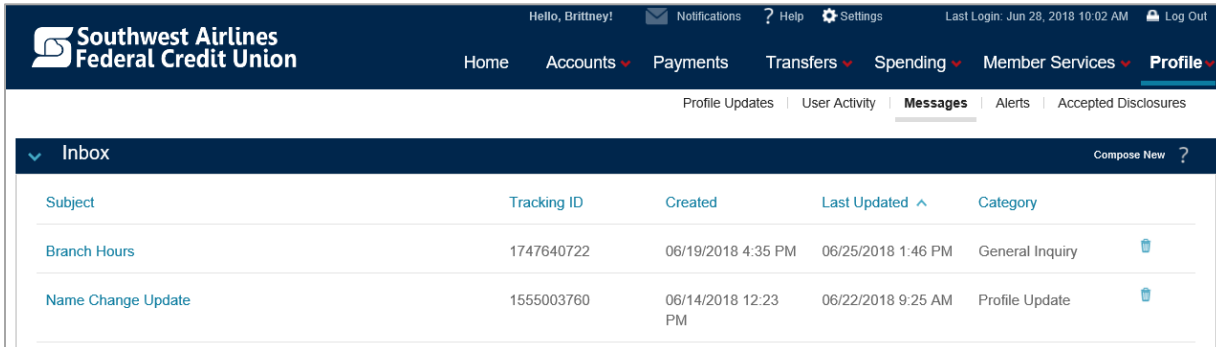
Add Phone | Mobile Nicknames

You will have the ability to see your user activity within Home Banking. This screen will show actions that have taken place on your account such as logging in, logging out, scheduling a transfer, etc.



Date	Action
06/28/2018 11:34 AM	Logged in
06/28/2018 10:02 AM	Logged in
06/27/2018 4:54 PM	Logged out
06/27/2018 2:32 PM	Logged in
06/27/2018 1:31 PM	Logged in
06/27/2018 1:13 PM	Logged in
06/27/2018 10:52 AM	Logged in
06/27/2018 8:53 AM	Logged in
06/25/2018 10:37 AM	Logged in
06/22/2018 2:39 PM	Logged in
06/22/2018 2:25 PM	Logged in
06/22/2018 2:18 PM	Logged in
06/21/2018 3:26 PM	Logged in
06/21/2018 3:07 PM	Logged in

Messages



Subject	Tracking ID	Created	Last Updated	Category
Branch Hours	1747640722	06/19/2018 4:35 PM	06/25/2018 1:46 PM	General Inquiry
Name Change Update	1555003760	06/14/2018 12:23 PM	06/22/2018 9:25 AM	Profile Update

To Send a New Message to Member Service

Step 1: Click the "Compose New" link in the upper-right corner of the title bar. A new screen will display.

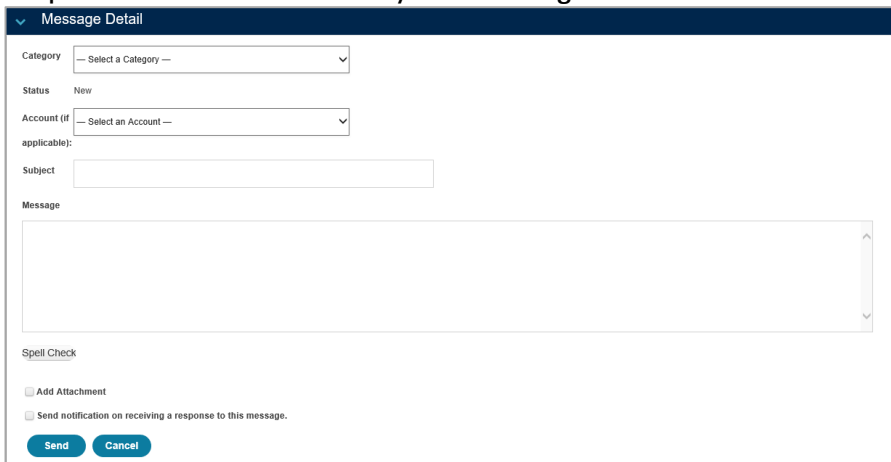
Step 2: Select the category that is most applicable to your message content.

Step 3: If your message is related to a specific account, select your account from the drop-down list.

Step 4: Enter Subject and Message.

Step 5: You can choose to be notified by email that a response to your message is waiting in your secure Internet Banking.

Step 6: Click "Send" to send your message.



Message Detail

Category:

Status: New

Account (if applicable):

Subject:

Message:

Spell Check

Add Attachment

Send notification on receiving a response to this message.

To Reply to a Message

Step 1: Click the message. A new screen will display.

Step 2: Click "Reply."

Step 3: Enter Message.

Step 4: You can choose to be notified by email that a response to your message is waiting in your secure Internet Banking.

Step 5: Click "Send" to send your message.

To Delete a Message

Step 1: Click the trash can on the far-right column next to the desired message.

Alerts

The Alerts Service allows you to request and receive messages about your account(s). You may receive Alerts via email address, subject to the terms and conditions of your Internet service provider(s).

Each Alert will be effective after you establish a Subscription to the Alert(s) you want by visiting the Alerts Service on the Home menu. You accept that each Alert may not be encrypted, and may include limited information pertaining to your account(s).

Receipt of each Alert may be delayed, or prevented by factor(s) affecting your Internet service provider, and such other relevant entities. We neither guarantee the delivery nor the accuracy of the contents of any Alert. Southwest Airlines Federal Credit Union will not be liable for losses or damages arising from (a) a non-delivery, delayed delivery, or wrong delivery of an Alert; (b) inaccurate content in an Alert; (c) your use or reliance on the contents of any Alert for any purposes.

Southwest Airlines Federal Credit Union reserves the right to terminate any request from you, for any Alert, at any time. The information in any alert may be subject to certain time lags and/or delays. The types and frequency of your Alerts will be managed by you, and the Alerts may be stopped, or suspended by you at any time.

[Credit Card Application](#) | [Online Loan Application](#) | [Profile Updates](#) | [User Activity](#) | [Messages](#) | [Secure Forms](#) | **[Alerts](#)** | [Accepted Disclosures](#)

▼ Important Information about Alerts

The Alerts Service allows you to request and receive messages about your account(s). You may receive Alerts via email address, subject to the terms and conditions of your Internet service provider(s).

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Southwest Airlines Federal Credit Union reserves the right to terminate any request from you, for any Alert, at any time. The information in any alert may be subject to certain time lags and/or delays. The types and frequency of your Alerts will be managed by you, and the Alerts may be stopped, or suspended by you at any time.

▼ Add/Edit a New Alert ?

Please select an alert type :

- Reminder Alert
- Balance Alert
- Check Cleared Alert
- Daily Balance Alert
- Loan Due Alert
- Maturity Alert
- Transaction Alert
- Card Alert
- Secure Message Alert

Add Subscription

▼ Current Alerts

Description	Created Date
<i>There are no subscriptions.</i>	

▼ Alert History

Send Date	Message	Sent To
05/21/2018 4:35PM	"Fast Balances" Settings Change	[REDACTED]@yahoo.com

Add/Edit a New Alert

This section allows you to view and edit email alerts. An email alert is a notification sent to a specified email address that tells you that an event has taken place. Events that can be tracked include:

- When an account balance goes above or below a certain amount.
- A Reminder message to be sent at a certain time.

To Create a Balance Alert

Step 1: Click on "Balance Alert."

Step 2: Click "Continue."

Step 3: Choose whether the alert should be triggered off of Available Balance or Actual Balance.

Step 4: Choose which account the alert will be active on from the account drop-down.

Step 5: Choose whether the alert will be triggered when the balance Drops Below or Exceeds a specified amount.

Step 6: Enter the Balance Threshold Amount.

Step 7: Choose the email address(es) to which the alert will be sent.

Step 8: Click "Submit." You will then see a message: "Your alert was created successfully."

To Create a Reminder Alert

Step 1: Click on "Reminder Alert."

Step 2: Enter the text of the message you would like to send.

Step 3: Click on the calendar icon beneath the message. Select the date on which you would like the reminder to be sent.

Step 4: Click on the clock icon. Select the time on which you would like the reminder to be sent.

Step 5: Choose the email address(es) to which the alert will be sent.

Step 6: Click "Submit." You will then see a message: 'Your alert was created successfully.'

To Add / Edit an Email Address

Step 1: Click on "Reminder Alert" or "Balance Alert"

Step 2: Click the link "Add / Edit Email." You will see a list of the email addresses available to use.

Step 3:

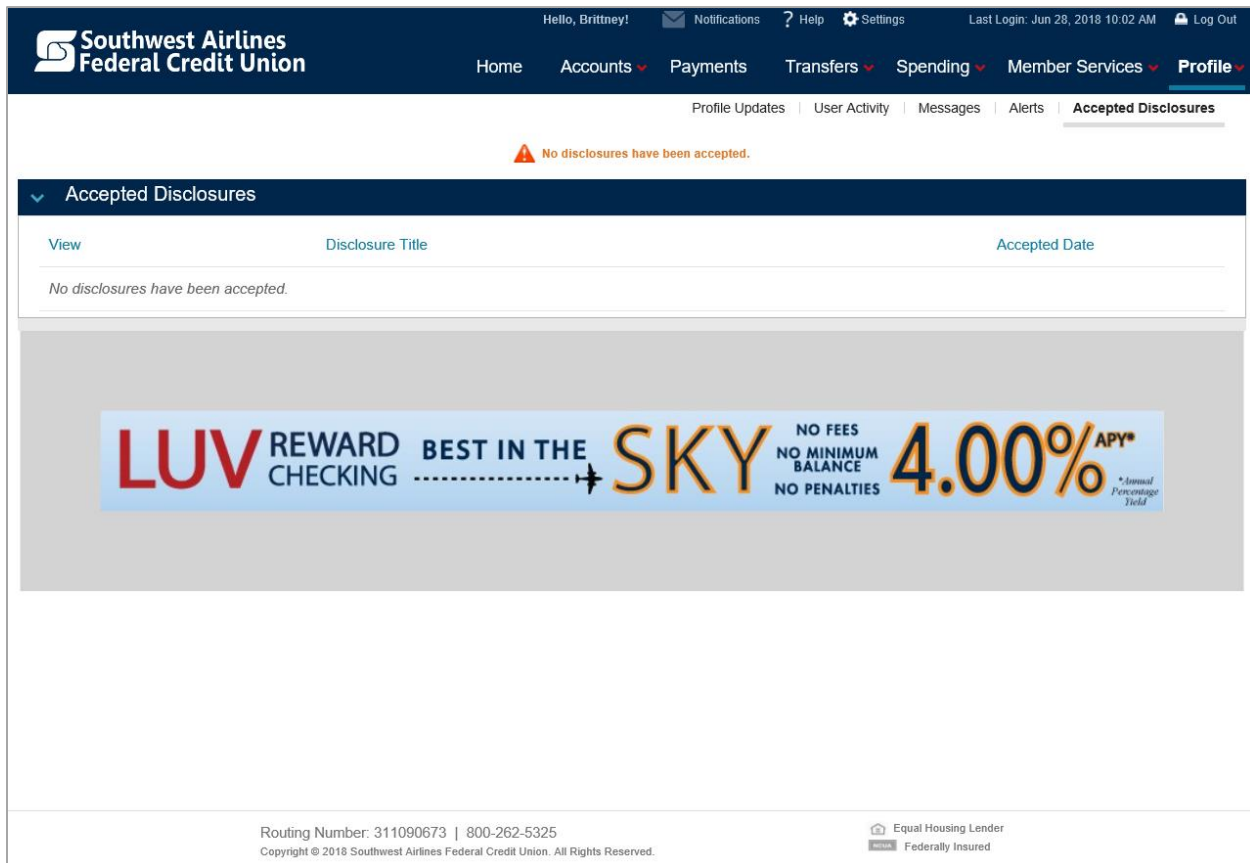
To remove an email address: Click the red 'X' next to the email address. A prompt will appear asking "Are you sure you want to delete the destination address?". Click "Ok"

To edit an email address: Click the pencil and paper icon next to the email address. A text entry box with the specified email address will appear. Edit the address, and then choose whether or not the address supports HTML by clicking the checkbox. Click "Update Email." A prompt will appear asking "Are you sure you want to update the address?". All existing subscriptions with this address will change to the updated address. Click "Ok."

To add an email address: Click “Add Email.” A textbox will appear. Enter the destination address. Choose whether or not the address supports HTML by clicking the checkbox. Step 4: Click “Back” to return to the alert screen. Click “Cancel” to go back to the first Alerts page.

Accepted Disclosures

Any disclosures that have been accepted by you will show on this screen. You will have the ability to read and review any accepted disclosures but you will not be able to delete them.



Southwest Airlines Federal Credit Union

Hello, Brittney! Notifications ? Help Settings Last Login: Jun 28, 2018 10:02 AM Log Out

Home Accounts Payments Transfers Spending Member Services Profile

Profile Updates | User Activity | Messages | Alerts | **Accepted Disclosures**

No disclosures have been accepted.

View	Disclosure Title	Accepted Date
No disclosures have been accepted.		

LUV REWARD CHECKING BEST IN THE SKY NO FEES NO MINIMUM BALANCE NO PENALTIES **4.00% APY***

Routing Number: 311090673 | 800-262-5325 Equal Housing Lender
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Quick Tips on Home Banking

- You will need to select “Log Out” to end your session within Home Banking.
- Home Banking will time out after 10 minutes of inactivity.

Supported Browsers

This information can be found on the Login screen of Home Banking by clicking "Supported Browsers."

Secure Login ?

User ID

Password

Remember my user ID


Continue

[Forgot your password?](#)

Register	Disclaimer
Supported Browsers	Sign In Problems FAQ
Privacy Policy	ATM/Branch Locator



https://swacu.architect-cert.fiservapps.com/ - Supported Browsers - Southwest Airlines Federal - Internet Explorer



For this online service we recommend that you use one of the browsers below.

Some areas of our site may require the use of Macromedia Flash or Adobe Acrobat Reader. Other browsers and operating systems may work effectively; however, we do not test against them and therefore your experience may vary. We regularly monitor and test browsers to ensure the highest security standards.

We support the two most recent versions of the following browsers:

Windows

Microsoft Internet Explorer

- IE

Firefox

- [Firefox](#)

Safari

- [Safari](#)

Google Chrome

- [Chrome](#)

Macintosh

Safari



- [Safari](#)

Firefox

- [Firefox](#)

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