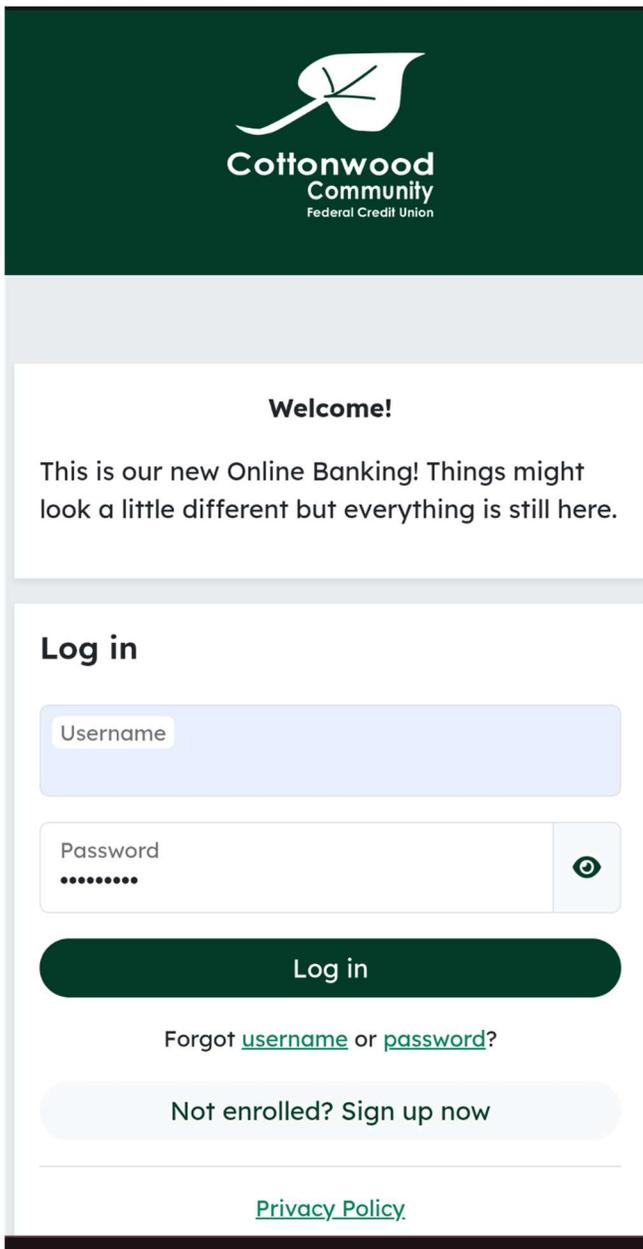


This is the welcome screen on our online banking app!



Cottonwood Community
Federal Credit Union

Welcome!

This is our new Online Banking! Things might look a little different but everything is still here.

Log in

Username

Password

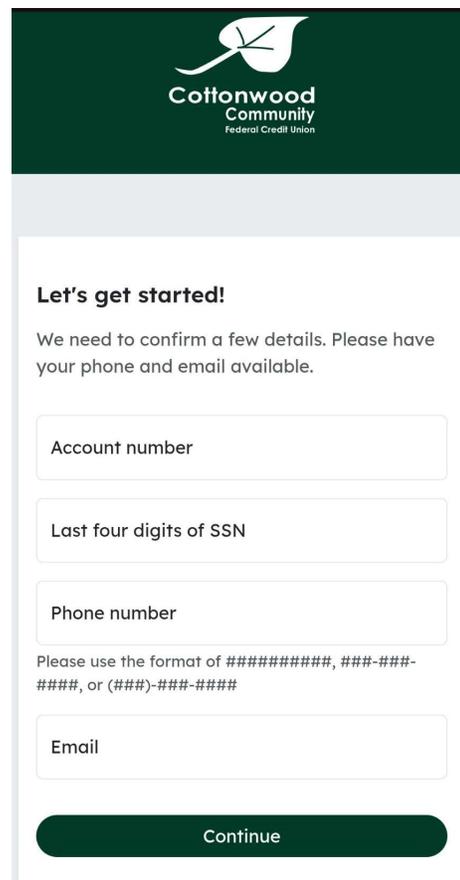
Log in

Forgot [username](#) or [password](#)?

Not enrolled? Sign up now

[Privacy Policy](#)

- If you already have online banking set up your Username and Password will remain unchanged
- To enroll in Online Banking select Sign up now
- The below screen will need to be filled in



Cottonwood Community
Federal Credit Union

Let's get started!

We need to confirm a few details. Please have your phone and email available.

Account number

Last four digits of SSN

Phone number

Please use the format of #####-####-####, or (###)-###-####

Email

Continue

- If you see the below message please contact the credit union

Let's get started!

We need to confirm a few details. Please have your phone and email available.

- We couldn't find your account with those details. Please retry.



Select how you want to verify

+XXXXXXXX LAST 4 OF NUMBER SMS Call

+XXXXXXXX LAST 4 OF NUMBER SMS Call

XXXXXXXX@EMAIL ADDRESS.COM Email

- Two-factor authentication is required to access your online banking
- You will have a maximum of 2 phone numbers and one email address to select how you receive the code (if you do not recognize any of the options please contact the credit union)
- You should receive the code within 10 minutes- once input you can select login

The logo for Cottonwood Community Federal Credit Union, featuring a stylized leaf icon above the text "Cottonwood Community Federal Credit Union".

Two-factor authentication

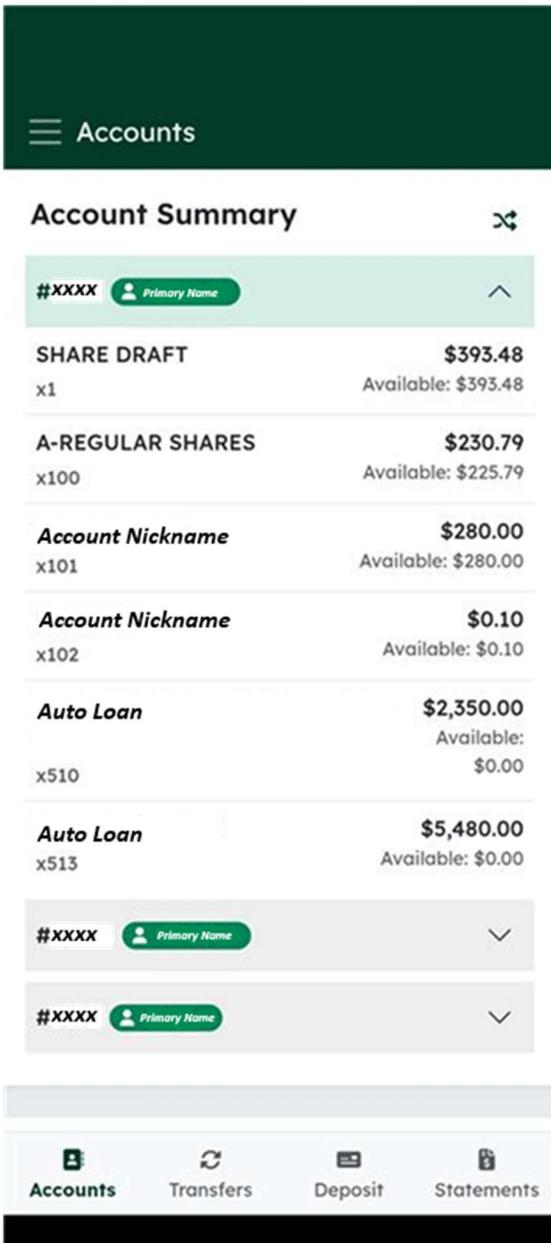
Enter the code that was sent to +XXXXXXXX

Code

Remember this device
You won't be prompted for a code on this device again. To enhance security, we recommend enabling this option only on your personal or trusted devices.

[Having trouble? Try another way.](#)

- Depending on your phone settings you can select remember this device and two-factor authentication will be turned off for that device



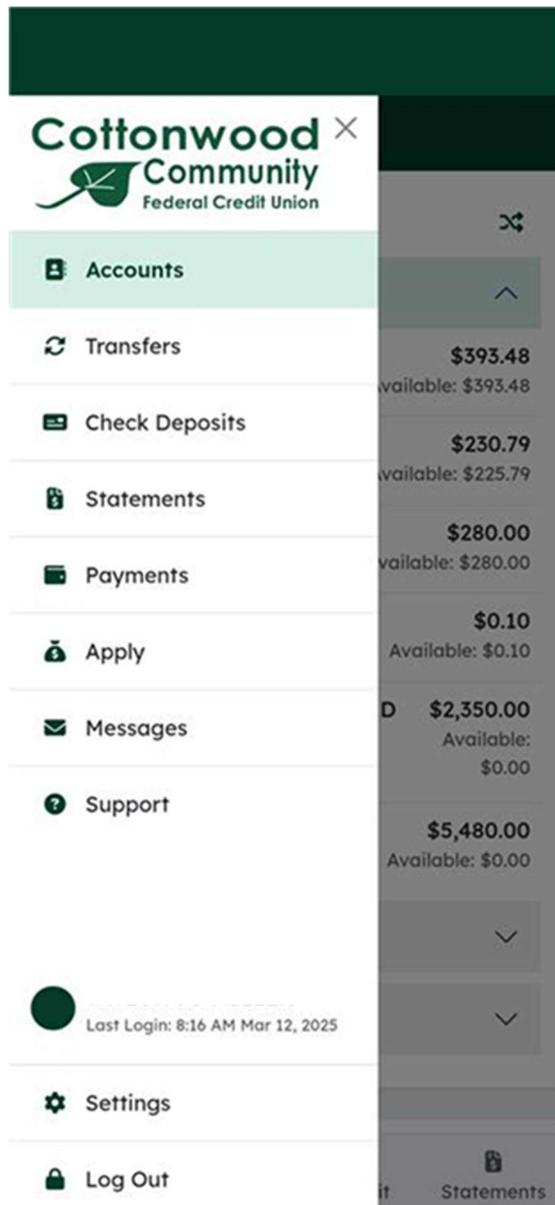
- Accounts linked to your online banking will display with available balances
- If you would like to display a specific account as your default you can select the shuffle button



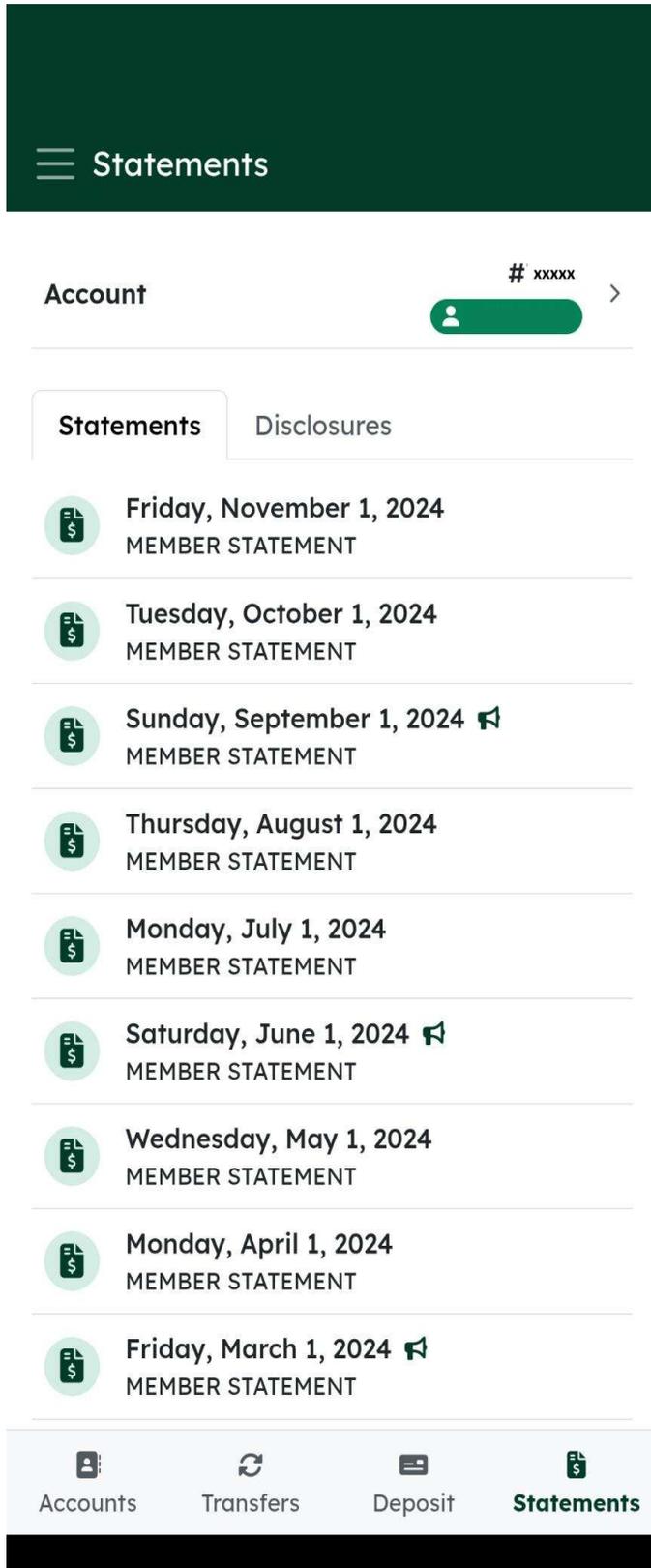
- Accounts names are displayed as shown if you would like to nickname accounts, please contact the credit union
- By selecting the 3 lines you can go to the options screen



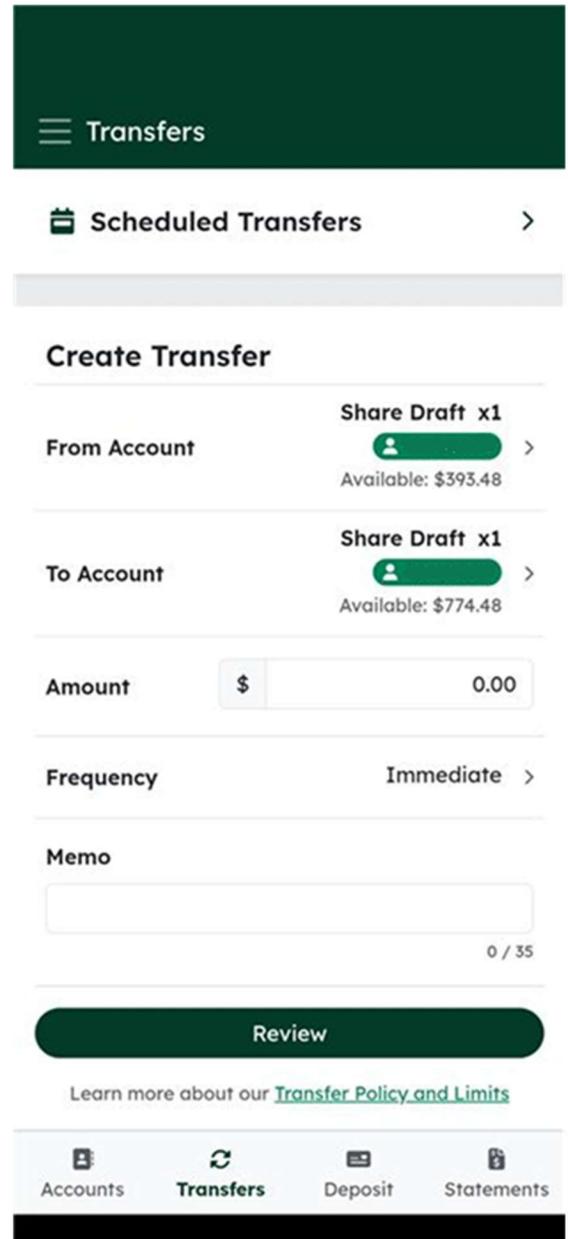
*options shown below will display



- Statements can be downloaded to your mobile device
(Statements with a megaphone have additional documents/announcements included)



- Transfers can be done Immediate or Scheduled from any of your linked accounts to any of your linked accounts



- Payments will direct you to our Bill Pay Services or our Portal Pay site

Payments

Bill Pay Services

Manage your bills with online bill pay. Enjoy the convenience of paying from anywhere and the freedom of never having to purchase another stamp to mail bills again!

 [Go To Bill Pay](#)

Portal Pay

Want to make your loan payment from another financial institution? Click "Go to Portal Pay" below to start the process.

 [Go To Portal Pay](#)

 Accounts

 Transfers

 Deposit

 Statements

- You can apply for loans using the apply tab

Apply

Applications

Loans

- If you would like to help you can send us a message in our support tab or in the message tab. You can also visit our website for your local branch numbers

Support

We're Always Glad To Hear From You

Send us a message for a quick response during normal business hours. We're here to help.

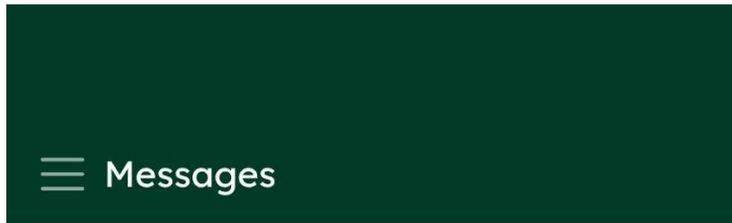
 [Send Message](#)

Find A Branch Near You

Visit our website for branch locations and more information about how to get the support you need.

 [Visit Website](#)

- Messages are processed by our employees and will be answered at our soonest availability



< Create

To

Customer Service Rep. ▾

Regarding Account

Select >

Subject

Attachment

Choose File

No file chosen

Supported file types: .pdf, .gif, .jpg, .jpeg, .tiff, .png

Message

Send



Accounts



Transfers

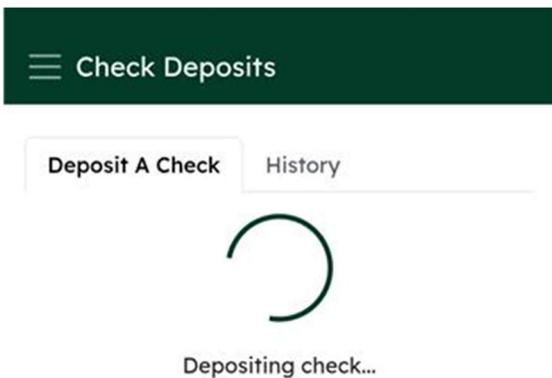
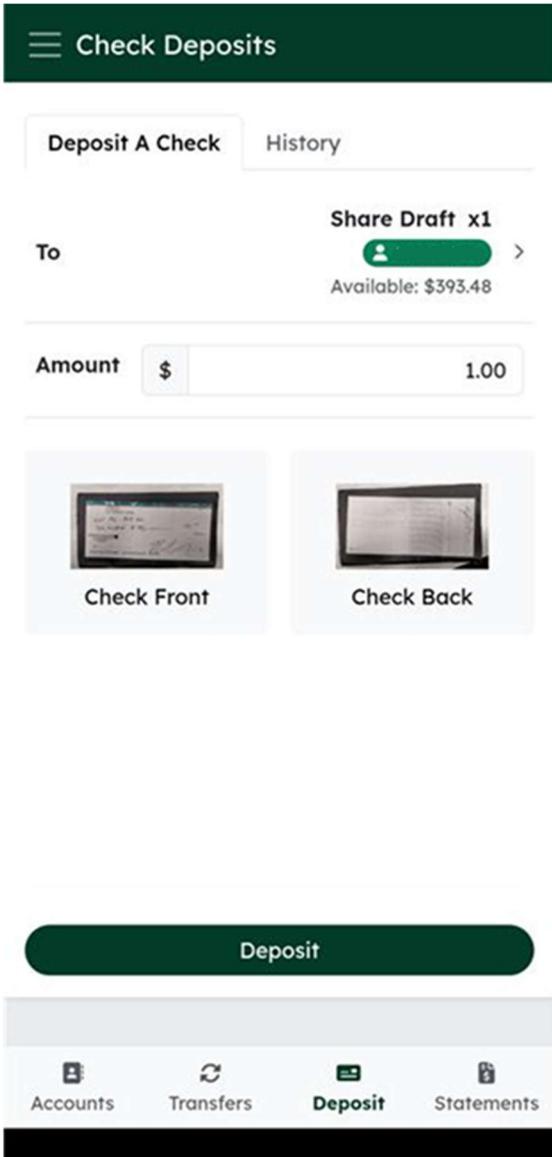


Deposit

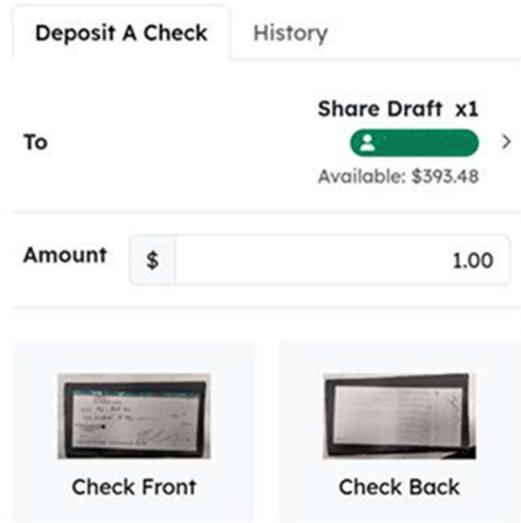


Statements

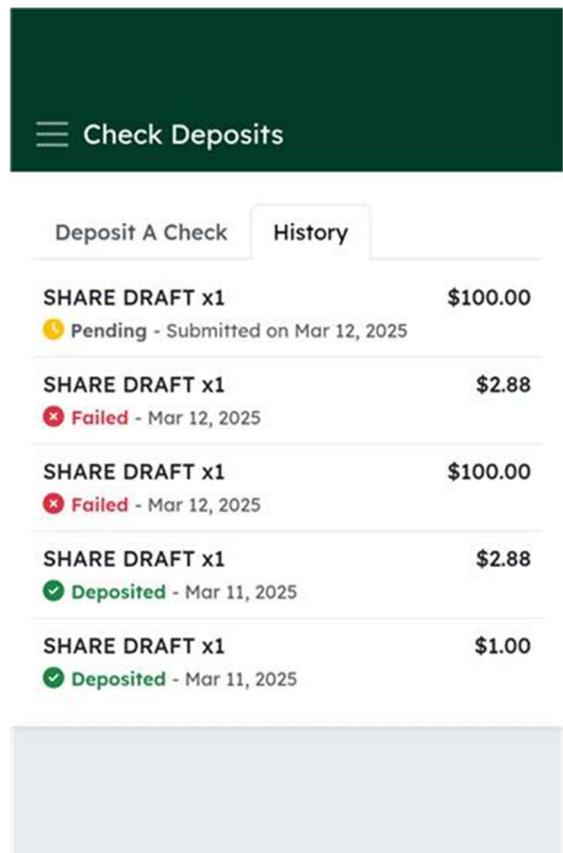
- Check deposits will allow you to capture an image of a check to mobile deposit to accounts (Mobile deposits can take longer to be available in your account)



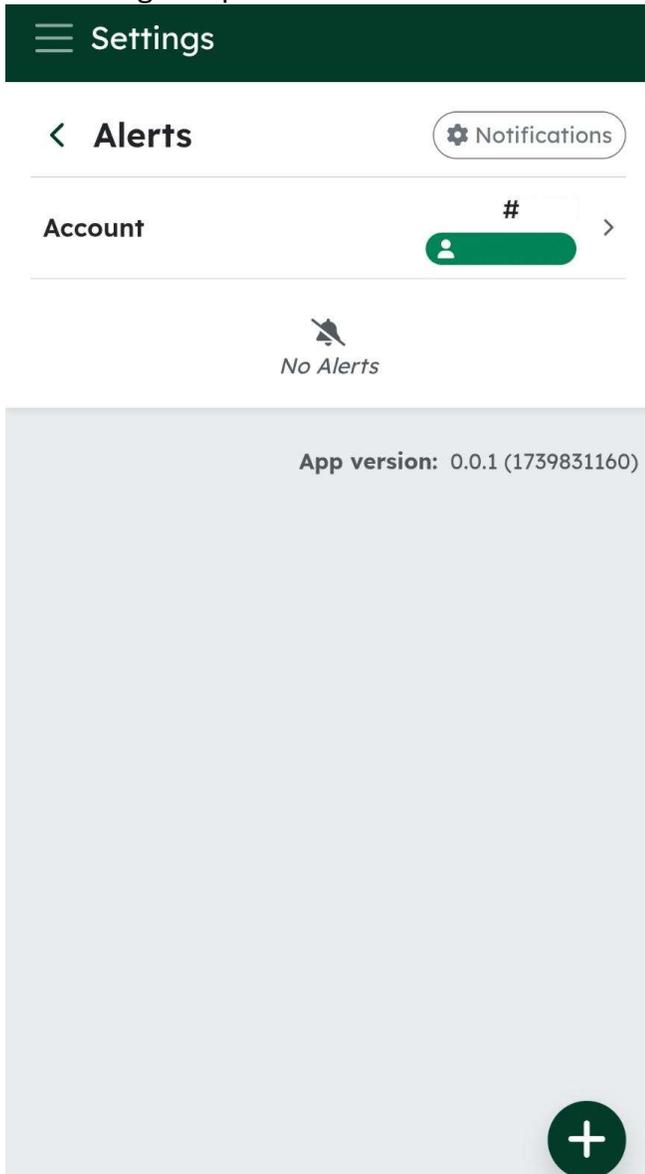
- The image will be scanned for the amount you entered and if they do not match you will receive this message



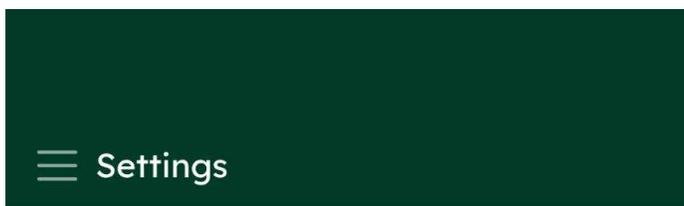
- You can also review check history



- Alerts can be added to multiple accounts for several reasons (listed to the right).
-
- Select the green plus at the bottom of the screen



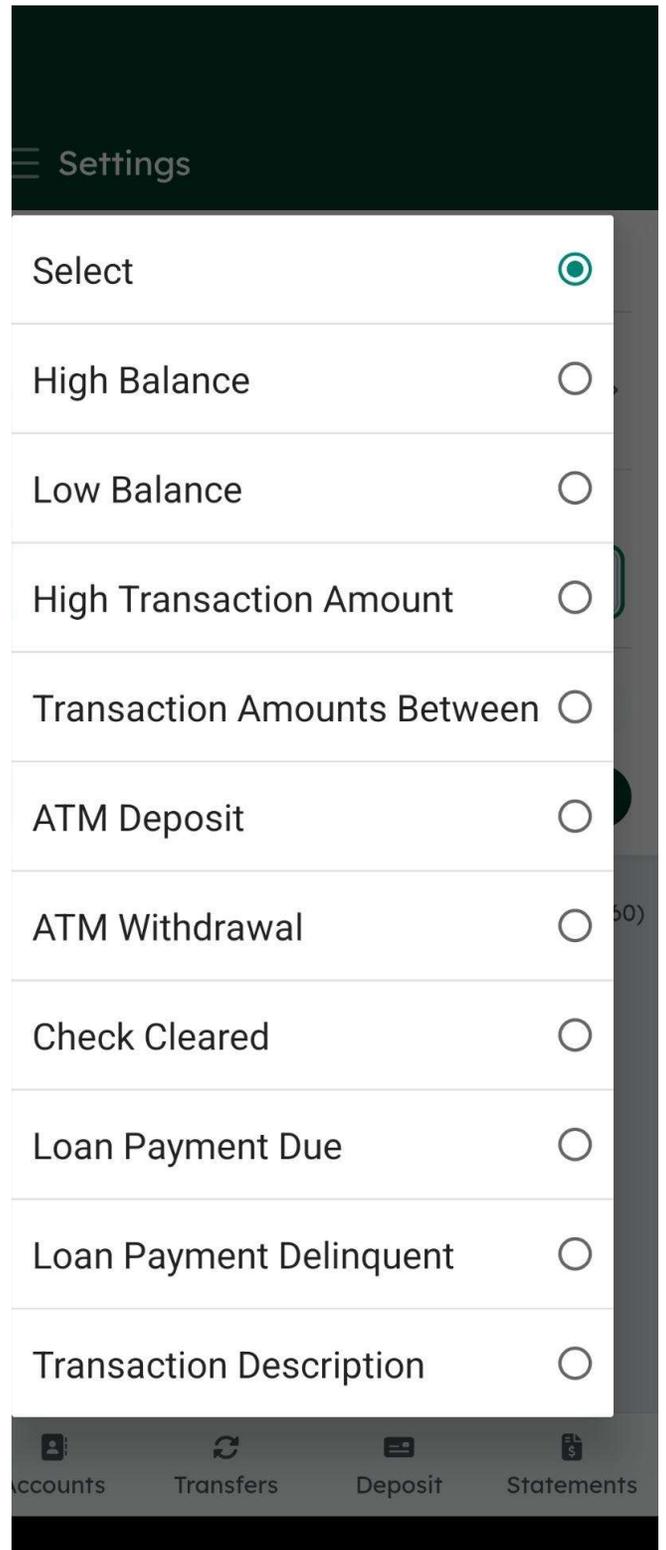
- Select if you would like a text or email



< Alert Notifications

How do you want to be notified?

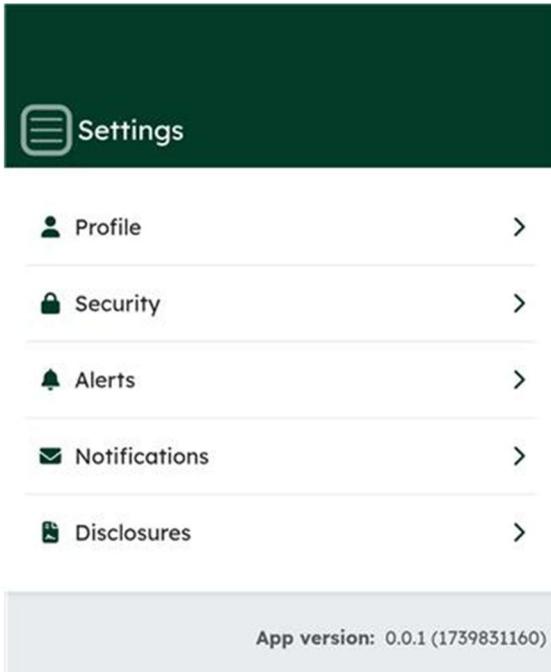
Select either email, text, or push notifications.



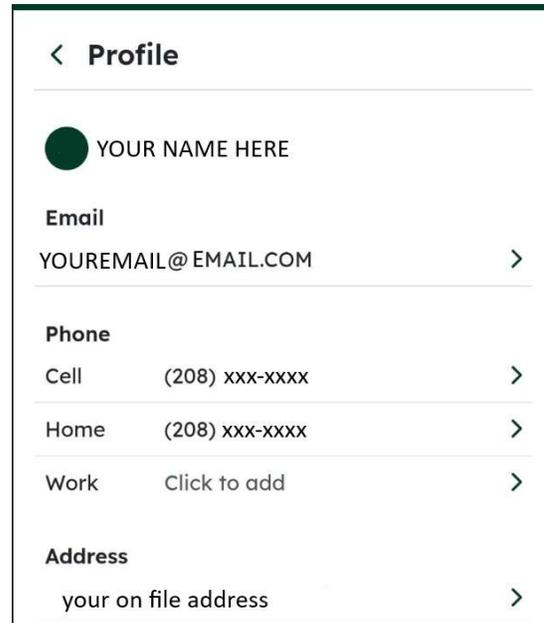
- By selecting the Settings, you can review your information



- This screen option can direct you to all the below displayed options



- By selecting your profile you can see your active contact information; by selecting the arrow you can submit a modification to have your contact information changed



- Additional information may be required prior to changes taking affect
- You can change your username or password using the security tab (the option to sign out of all devices in the event of lost devices or fraud)

< Security

Username

Your Username Displayed here >

Password

***** >

Biometrics Login

[↔ Sign Out Of All Devices](#)

Frequently Asked Questions:

- You can expect some minor visual changes when logging in through the website. We trust you will find this simple and user friendly.
- You will soon be able to find and download the CCFCU mobile app via Apple App Store or Google Play.
- Those of you that use Remote Deposit Capture will no longer need the helper app, Squirrel RDC, further simplifying the process.

Can I continue logging into the new Digital Banking through the home page?

- Yes, the new Digital Banking does allow the CU's website to have the login information directly on it. The login page will also have its own URL. Similar to the existing MFA login process, the login page will capture the Username and Password before moving onto the next authenticated step.

Do members have to re-enroll for any of the following items and how do those work?

- You will not be required to re-enroll. Your previously saved information will convert over to new digital banking. This includes: Bill Pay via Allied Payment Network, e-Statements, Automatic funds transfers, Access to all accounts available to you before the conversion, and Transfers to and from existing accounts

Will my Remote Check Deposit be affected?

- Yes, We are switching from SquirrelRDC (the helper app downloaded to your device) to TranzCapture. No helper app will be required with TranzCapture.
- If a check does not process, the Web Admin will receive an email and they have the option to retry the deposit

Message center, how does that work?

- The message center will allow you to contact the CU regarding the account of your choosing. It also allows for attachments to be sent between members and the CU. (Yes, they are scanned for viruses)

Any differences between the Android and Apple apps?

- The Android app allows for the remember me option where the Apple app does not, due to the way Apple handles cookies and clears data.
- Both Apps will allow the member to use the biometrics options that the phone has. Facial recognition and Fingerprint are the current options.

Will members be forced to change the Username or Passwords?

- No. You will not be required to change your username or password.

Will members be forced to download the app when using a mobile device?

- No. However, you will not be able to use the RDC option without downloading the app. You will only be able to see history of the deposited checks.

Will the system experience a down period while the new version comes online?

- Yes. On April 7, 2025, we anticipate that the system will be down from 8:00-10:00am.
- The apps are expected to be in the app stores by the end of the day (4/7/25)