QUANTUM
Online Banking

Make your own decisions about where, when and even how you use online banking.

WHAT CAN YOU DO WITH *QUANTUM ONLINE BANKING?*

- Apply for a loan
- Check your account balances
- View the date and amount of your transactions including deposits, withdrawals, transfers, and payments
- Verify that certain checks have cleared
- Read messages from the credit union
- Stop payment on a check*
- View your statements online*
- Pay bills online*
- View images of cancelled checks*
- Transfer funds between accounts
- Download transaction information to your money management software (such as MS Money)
- Make loan payments from funds in your accounts
- Set up or change automatic transfers*
- Withdraw funds in the form of a check*
- Set up e-Alerts and sign up for e-Notices*
- Assign nicknames to your accounts
- Adjust how your paycheck and other electronic deposits are handled*
- Review loan payoff amounts and due dates
- Check current loan, savings, and certificate rates
- Open additional savings accounts *
- Open a certificate*
- Change your password and security questions
- Notify the credit union of your new address or phone number
- Choose personal preferences such as background color, photo album, and starting page
- View annual dividend and interest information

*Some of these features might require special activation. Ask a credit union representative if you need help!

ENROLLING IN E-STATEMENTS

1. Enter www.TheQ.org in the address line of your browser software.

2. When our website appears, hover over the "Log In" menu, and click "Personal Banking."

3. Enter your Username and password click "Submit."

4. Click "Info Center" at the top left of the screen.

5. Choose "e-Statement Options" under "Preferences" and follow the instructions on screen.

Search "Quantum Credit Union" to find our app in the Apple App Store and Google Play

BRINGING ACCESS TO YOUR ACCOUNTS, YOUR WAY!

With Online Banking, you can keep in touch with your credit union accounts any time, from any place life takes you! If you have a computer and a connection to the Internet, you can use Online Banking to check balances, transfer money, and stay connected with your accounts around the clock.

Why **Quantum**? Because it's your credit union! You are a member. You are an owner. Whether you visit online or in a branch, we want you to see yourself reflected in the credit union. With built-in security and personalization features, Online Banking lets you access your accounts, your way.

ALL YOU NEED TO USE QUANTUM ONLINE BANKING IS...

- Connection to the Internet through an Internet Service Provider (ISP).

- Internet browser software, such as the latest version of Google Chrome, Microsoft Edge, or Firefox.

- The browser must use a minimum of 128-bit encryption. To check the encryption level, from the Help menu, choose About... and look for a cipher strength of 128-bit.

- The browser must have JavaScript enabled, and the privacy settings must allow session cookies.

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TIPS FOR FIRST-TIME USERS

The first time you log in to your accounts in online banking, your temporary password will be the last four digits of your Social Security Number. You'll be required to change that to a permanent password in order to finish logging in the first time.

- To keep your accounts secure, choose a password that is easy for you to remember but difficult for others to guess.

- Your password must be at least six characters long. Don't use a birth date, or a child's or pet's name. Instead, use a combination of letters (uppercase and lowercase), numbers, and symbols to make it more difficult for someone to guess.

- Never write down your password or share it with others!

- Look for other tips on choosing a secure password when you log in for the first time.

After you log in, you'll be asked to provide answers to security questions that you get to choose. If you forget your password later, you'll just need to answer these questions and online banking will help you set up a different password and get logged in.

CONNECTING FOR THE FIRST TIME

1. Enter www.TheQ.org in the address line of your browser software.

2. When our website appears, hover over the "Log In" menu, and click "Personal Banking."

3. Enter your member number (account number) and click 'Submit'.

4. Enter your password (last four digits of your Social Security Number) and click 'Submit'.

5. Follow the instructions on your screen to change your temporary password, set up your security questions, and username.

6. When the Online Banking screen appears, you are in!

*If you are an owner on more than one credit union membership, ask us about setting up controls to make it easy to see or jump between your accounts in online banking.

*To change your username, log in to online banking, click 'Info Center', then 'My Preferences', then select 'Username Options' and follow the easy instructions.