

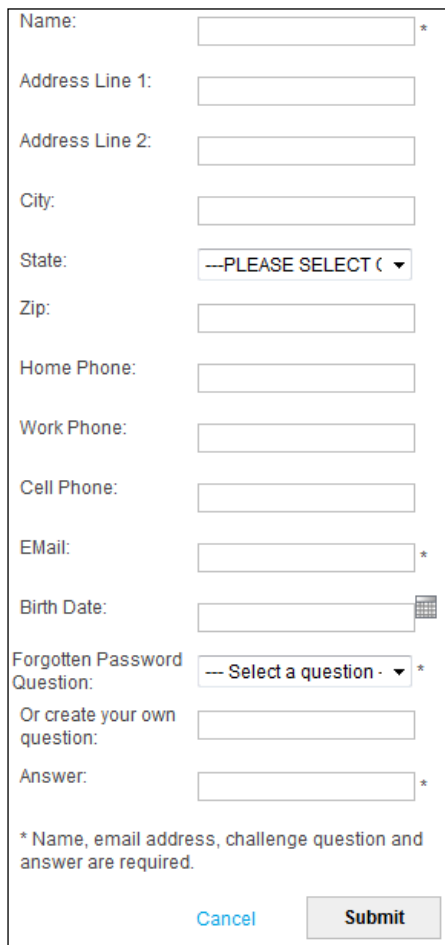
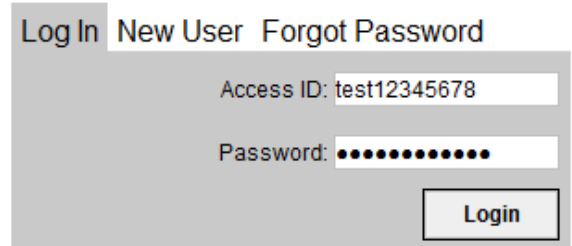
Congratulations, Your Credit Union Has Upgraded To The All-New iTeller 5.1!

That means the next time you access your account online you will discover a new cutting edge interface that is both more advanced and easier to use. This document will provide some basic information to help you get the most out of this next generation online account access experience.

Login Process:

If you already have an Access ID and Password for the current Internet banking product, **you do not need to create a new login.**

Simply enter your existing login information in the appropriate boxes and click the login button to proceed.



If you are logging in from a computer that you previously authenticated, you will not need to answer any additional security questions to log into iTeller. If you are logging in from an unauthenticated computer, use your existing answers.

Contact Information:

One difference between iTeller and our previous Internet Banking service is that contact information is now required on the first login. This information allows us to provide a more personalized online account access experience.

The home, work, and cell phone numbers, which are not required, can be used for voice account alerts. In the future we will also offer text message alerts to the cell phone number.

The security question on the contact information form is used as identification in the event you forget your password and need to utilize the Forgot Password tab on the login page.

Navigating iTeller:

iTeller's intuitive navigation system means that its many features are just as easy to find as they are to use.

The member services menu, along the left hand side of the iTeller interface provides easy access to basic account management tools such as check reorders, account alerts, and password resets. The navigation bar at the top also makes it easy to browse iTeller's 3 main sections: Account Summary, Transfer Funds, and eSafe, our online safe deposit box.

View Account Summary:

When you login to iTeller, the Account Summary screen will display listing your credit union accounts and the balances.

The **View Recent Activity** link in the top navigation bar, shown above, will expand the Account Summary to display the 5 most transactions for each account.

The **History Download** option, will allow you to download your transaction and import the data into the several popular financial software products, including Excel.

Checking, Savings and Money Market			
Account Name	Account Number	Posted Balance	Available Balance
Savings	817--A	\$487.87	\$487.87
Checking	817-X-X	\$198.35	\$198.35
		Total: \$686.22	

Loans and Credit Cards			
Account Name	Account Number	Posted Balance	Available Balance
L-E	817-D-E	\$3,746.64	
		Total: \$3,746.64	

To see the complete transaction history for a specific account, click on the Account Name. The transaction history will display as shown below:

Date	Description	Debit	Credit	Balance
05/20/2011	Draft withdrawal 4803	-1,000.00		\$198.35
05/15/2011	Draft withdrawal 4800	-150.00		\$1,198.35
05/14/2011	Share transfer deposit FROM A		500.00	\$1,348.35
05/09/2011	Draft withdrawal 4801	-30.00		\$848.35
05/08/2011	Draft withdrawal 4802	-50.00		\$878.35
05/08/2011	A share withdrawal COMMUNITY BANK N	-1,968.31		\$928.35
05/07/2011	A share withdrawal PMIC PREM PYMT I	-111.50		\$2,896.66
05/03/2011	Share transfer withdrawal ACH TRANS	-100.00		\$3,008.16
05/03/2011	Manual loan transfer withdrawal ACH	-163.00		\$3,108.16
05/03/2011	Share deposit NYSLRS PENSION PR ID:		2,790.91	\$3,271.16

You can access additional transaction information and check images by clicking on the transaction description:

Date	Description	Debit	Credit	Balance
05/20/2011 Check Number: 4803 View Check Image Ask A Question Add to Expense Category Not Categorized <input type="button" value="Submit"/>	Draft withdrawal	-1,000.00		

The **Ask A Question** link allows you to send a secure eMessage to the credit union inquiring about a transaction. The **Expense Category** dropdown allows you to categorize each payment in the **Personal Finance Manager**, which is valuable tool to aid in developing and sticking to your household budget.

Transfer Funds:

The transfer funds screen of iTeller allows you to easily transfer funds between your credit union accounts and make payments from your share accounts (such as checking or savings) to your credit union loans.

As shown on the right, you can either request the transaction to happen immediately, schedule it to be processed at a future time, or set up a recurring transaction to happen at a specific interval for a set period of time or indefinitely.

For example, if desired, you could setup \$10 to be transferred from checking to savings every Monday for a year. Or you could schedule your \$300 car payment to come out of your savings account on the first of each month.

Transfer Funds/Loan Payments

From Account: Savings 817- -A \$48

To Account: Checking 817-X-X \$

Amount:

Frequency: One time, immediat

- One time, immediately
- One time on...
- Weekly
- Every two weeks
- Monthly
- Every three months
- Every six months
- Annually

Recurring transactions such as these can be a useful tool for either painlessly growing your savings or shrinking your debts while avoiding those nasty late fees.

eSafe:

eSafe, the online safe deposit box, is an exclusive feature of iTeller that makes document storage and recovery from household disasters, such as fires or storms, nearly as easy as reading your email.

eSafe Print This Page Logout

Welcome, 1.

Last Log In: 05/24/2011 at 3:18 PM Information As of: 01/23/2008 at 04:03:20 PM

24 MB Available

Browse... Financial Upload

File Name	Date Uploaded	Action	Change Category
Important Data.doc	02/24/2010	Delete	Financial

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Simply scan and upload electronic copies of such important irreplaceable documents as wills, deeds, or insurance forms. The document will be store on the same secure servers as you iTeller account information. You can store up to 25 MB of data at no charge.

In the event of a disaster, simply log into iTeller from any computer and download the documents from eSafe.

For help accessing your LZECU account(s) online, contact one of our friendly Member Service Representatives today at 281-479-6651 M-F 9:00am – 5:00pm.