Online and Mobile Banking Guide

Retrieving Your Username and Resetting Your Password

1. To reset a password or username, select "Forgot Username or Password".

2. Enter the following identifying information:
   - Account Number
   - Account Type
   - Social Security Number
   - Zip Code
   - Select "Verify"
3. A security token is needed to proceed. Select a phone number to receive the number via text or phone call. Enter the code to continue.
   - For forgot username, your username will be displayed.
   - For password reset, enter in a new password.

Completing a Mobile Deposit

Use your mobile device or desktop computer to make a deposit by capturing a picture of a check. (one check per deposit)

1. From the "Main Menu" select "Deposits"
2. Once in "Deposits" select "Make a Deposit"
3. Select the account that will be receiving the deposit from the dropdown, and enter the deposit (check) amount.
4. Next, add the check image. Be sure the check is properly endorsed on the back in order to process the deposit successfully.
   - Mobile device: click in the "Check Front", the camera will automatically open, and then take a picture.
     - A message may appear on mobile devices to give permission to take a picture and record a video. Click "Allow".
   - Desktop: click in the "Front Image" field and add the saved check image.
     - Place the check in a well-lit area and include all sides of the check in the viewer.
     - Follow the same process to submit the back of the check image.

Manage Debit Cards

This feature allows you to disable and enable your KindMoney debit card(s) and protect them against unauthorized use. When the card is disabled, it cannot be used until enable is selected. From the menu bar, under Main Menu select "Manage Debit Cards".

Any active KindMoney debit cards will be displayed; the last four digits of the card are listed above the card image.

1. To disable your card, select the 3 dots and choose "Disable Card".

2. A message will appear "I understand that I am locking my card and will not be able to use it". Select "Confirm".

3. To enable the card, select the 3 dots and choose "Enable Card".

Account Reporting

Account Reporting is a tool for specific reporting needs. Reports can be created and saved for ease of use, along with printed and exported. This feature is only available through the desktop site. From the menu bar, under Main Menu select "Account Reporting".

Transfers

KindMoney offers multiple transfer options; Internal Transfers, Sweep Transfers, External Transfers (A2A) and Pay a Friend (P2P).

Internal Transfers include both standard transfers between KindMoney accounts and sweep transfers between KindMoney accounts. From the menu bar, under Transfers select "Internal Transfer".

Transfer Funds

The "Transfer Funds" feature is designed to move money between KindMoney accounts either as a one-time transfer or recurring transfer.

1. Select "Transfer Funds"
2. Select the transfer from and transfer to account, the amount to be transferred, choose a send date (this can be immediate or for a future date), and set the frequency.

3. Select "Submit" to process the transfer.
   - A message will display requesting the transaction be authorized. Select "Confirm" to proceed or "Cancel" to start over.

Sweep Funds

The "Sweep Funds" feature is designed to maintain a specified balance in a KindMoney account. When that specified balance is exceeded or too low an automated transfer will occur either to or from another designated KindMoney account.

1. Select "Sweep Funds".
2. Select which account to be monitored, the account that the transfer will come from and go to, the target balance of the monitored account, whether the balance type is available or current and lastly if this transfer should occur for balances below the target or above. Multiple sweeps can be set up.

Monitor This Account		Summary
Select...	▼	
Transfer Account		Target Balance Amount
Select...	▼	Monitor This Account
Target Balance Amount		- -
$0.00		Transfer Account
Balance Type		- -
Select...	▼	Balance Condition to Monitor
Balance Condition to Monitor		- -
Select...	▼	Balance Type
Memo		- -
Memo		Account will be checked several times a day to determine if transfer is needed

| Cancel | Submit |

3. Click "Submit" to process the sweep transfer.
4. Completed and Pending transfers will display under the transfers menu option.

External Transfers also known as Account to Account transfers (A2A). This feature allows a transfer to an account you own at a different financial institution. From the menu bar, under Transfers select "External Transfer".

1. The first step will be adding your external bank account(s). Select "Add Account".

External Transfers

ADD ACCOUNT   ACCOUNT TRANSFER

Accounts   Activity
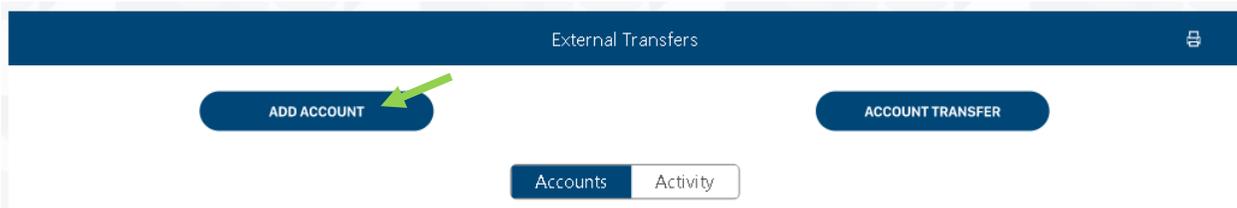
2. Enter your external bank account information. Once you review and submit the account information, you will receive a confirmation screen within the app and a confirmation email.
3. Two micro-transactions will post in your external bank account, record those transaction amounts, log into KindMoney's online banking and verify the transactions by clicking "External Transfers" on the menu bar.
4. Click on the three vertical dots by your external bank account and click "Activate Account".
   o These two transactions need to be entered to activate the account.
5. Upon completion of the external account activation, transfers can be made to or from that account.

Pay a Friend also known as Person to Person transfers (P2P). This feature allows a transfer from a KindMoney account to another person. The person will receive a text or an email with instructions on how to receive the money being sent. From the menu bar, under Transfers select "Pay a Friend".

1. Select "Make a Payment" to send money to a friend.
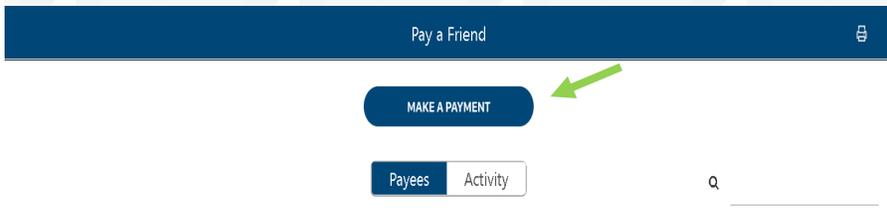
2. Select the account you want the funds to come from, enter the person to be paid, then choose a "Send Method" the method can be a text via Mobile Phone or an Email Address, finally enter the amount. Select "Submit".
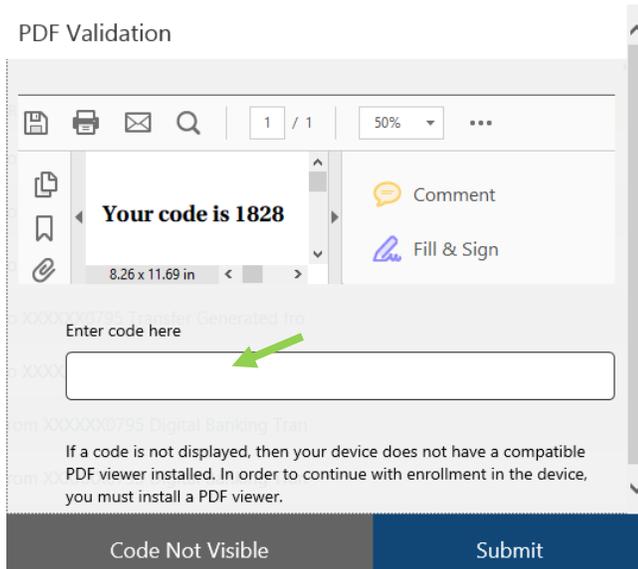

eStatements

Have access to eighteen months, including your current KindMoney statement, online when you opt in for eStatements. From the menu bar, under Others select "eStatements".

eStatements Opt-In is necessary to view statements online. As part of the opt-in enrollment process there is a PDF validation code that needs to be viewed and entered. This ensures you are able to properly view your eStatements.
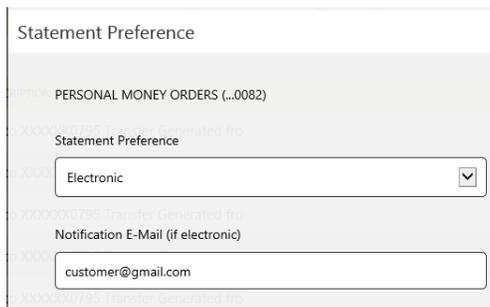
1. To begin enrollment, select "Delivery Preferences".

2. Enter the 4-digit code. If the code is too small to read you can increase the size. Select "Submit".


3. Accept the eStatement Agreement.
4. A list of all accounts will display. Select the statement preference as "Electronic" for eStatements. Verify the correct email is entered. Select "Submit".


Secure Messaging

Need assistance or have questions about your account, send a secure message to the KindMoney Customer Support Team from online banking. From the menu bar, under Others select "Secure Messaging".
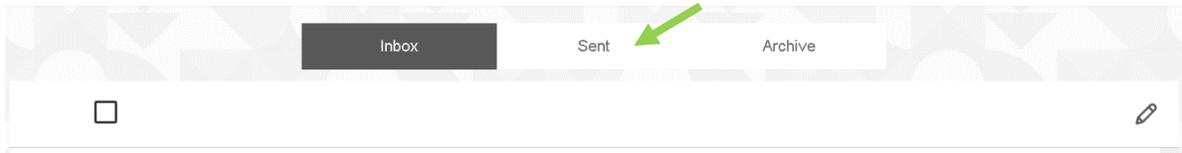
1. Once in Secure Messaging Inbox select the pencil to create a new message.
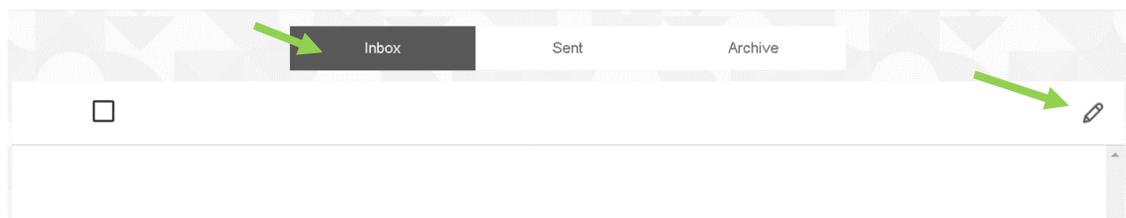
2. Choose a "Subject" from the drop down and type a message to the KindMoney team. Use the paperclip to add any attachments. Once the message is complete click "Send".
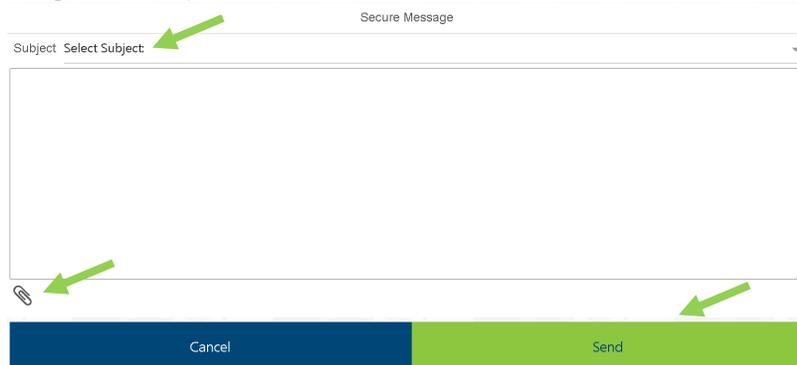

3. To view previously sent messages, select the "Sent" field.

Stop Check Payment

Stop the payment of a single check or range of checks through online banking. From the menu bar, under Others select "Stop Check Payment".

1. Once in Stop Check Payment choose the account number for the check that will be stopped. Next, choose single check or range of checks (if multiple items). Select "Next".
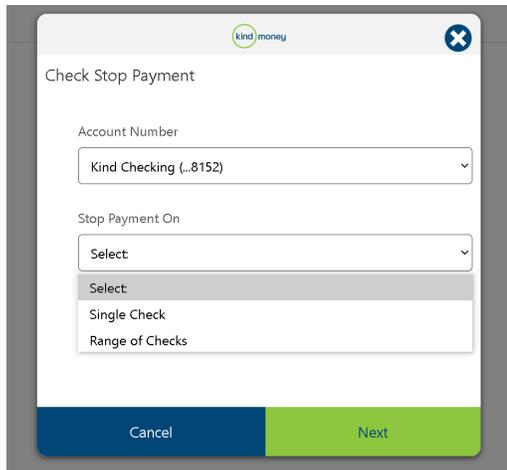
2. Complete by entering the following:
   - Check Number(s)
   - Check Amount (for single check stop)
   - Check Date
   - Payee

3. When all information has been entered select "Next".
4. Review the stop payment information. A message will also display indicating there is a service charge to process the stop payment. Select "Submit".

My Profile

In this section, you can make changes to your contact information. It is important to keep your information up-to-date so we are able to keep in contact with you. Your information will pre-fill from our banking system. Anytime changes are needed simply type in any changes, and select "Submit" when all information is correct.


Required Fields

Email Address, Home Phone, and Residential Address are required fields.

- Use your primary phone number as the "Home" option.
- PO Boxes not acceptable in Residential Address 1, but can be added to Residential Address 2.

Alerts

Set up Email or Text Notifications when various activities occur in online banking.

1. Go to the "General Settings" menu by clicking on the gear in the upper right corner. Select "Alerts".
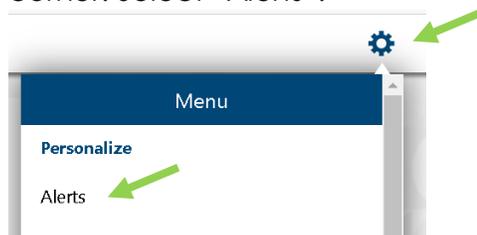
2. Choose how the alerts will be sent by entering an Email Address or a Mobile
    Phone Number that will receive text messages.

3. Security and Account Alerts are available for setup.
4. Select the alert you want to set up by selecting the arrow, and then choose
    the method to receive the alert. When an alert has a check mark it is turned
    on. If there is an X it is off.