BREAKWATER
FEDERAL CREDIT UNION

Our new mobile app offers a convenient, secure way for you to transfer funds, make payments, check your accounts, and more! It is available in the Apple App Store and Google Play Store for devices which use iOS or Android.

Enrollment

1. Download the app from the Apple App Store or Google Play Store.

2. Open the app and tap "First time user? Enroll Now."

3. Enter your social security number/EIN, member number, email, and phone number. These must match the ones on your account with us, because it allows our secure system to look up and sync with your account. Tap "Next."

4. Set up your 2-step verification ("2FA") and confirm the code that was sent to you, then tap "Done."

5. Read the User Agreement and tap "Accept."

6. Choose a desired username, password, and 4-digit passcode for the app.

7. If desired, set up Face ID or Touch ID.

Important Notes

- An internet connection is required to download and log into the app.

- It may take several minutes for your mobile app/online banking account to sync the first time you login, as it is pulling and syncing all of your information from our system at once. Subsequent syncs/updates will be more efficient.

- When you first enroll in remote deposit, we must enable it on our end before you can use it. This is a one-time action that our staff are continuously monitoring, so most are settled on the same business day the request came in.

- If your device has iOS software, please make sure it is at least version 16.4.

- If you purchased and set up your mobile device internationally, you might not be able to access the mobile app, but you should still be able to use online banking.

- In order to access multiple BFCU accounts with one mobile banking login, please contact Member Services by calling/texting (906) 482-5005 or by emailing info@breakwaterfcu.org to set up preference access. There may be limitations for this access depending on who is on each account.

If you followed all the steps and considered the notes above and are still having difficulty enrolling, please contact Member Services.

How to Use the Mobile App

What do you want to do?		How to do it:
INQUIRIES	**View account balances**	*Via the dashboard:* The accounts will be the first thing listed. Swipe right over them to see more. *Via the menu:* Tap the menu icon in the upper left corner and select "Accounts."
	View loan information	*Via the dashboard:* You will be able to view your current loan balances from the dashboard. To see details about a particular loan, tap on it. *Via the menu:* Tap the icon in the upper left corner and select "Accounts." To view a particular loan's details, tap on it.
	Search transaction history	1. From the "Accounts" page or dashboard, tap on the account you'd like to search. 2. Tap "Transactions." 3. Tap the magnifying glass icon in the upper right corner. 4. Type in the dollar amount or the merchant's name. It will bring up all transactions which contain what you typed.
	View check images	1. From the "Accounts" page or dashboard, tap the account the check was written from. 2. Tap "Transactions." 3. Tap on the draft transaction, then select the green "Image" icon. 4. The front check image will appear. To view the back of the check, tap "View Back."
	View your eStatements	1. *Via the dashboard:* Tap the blue square icon "eStatements." *Via "Accounts" page:* Tap on any share, then tap "Monthly Statements." 2. Tap "Monthly Statements" and select the month you would like to view.
TRANSACTIONS	**Make a loan payment or transfer funds under the same member number**	1. *Via the dashboard:* Tap the loan you want to make a payment on. *Via the menu:* Tap "Accounts," then select the account/loan you want to transfer funds to/from; *OR* tap "Transfers" and choose which account/loan to transfer to/from. 2. Tap "Transfer." 3. Select the account you want to transfer money from, the account/loan you want to transfer to, and how much you would like to transfer. If you want to set up a recurring or future transfer, tap "more options" and select the frequency and start date.
	Transfer funds to another member number or business account at BFCU	*Note*: To do this, you will need the first three letters of the member's last name or business name, their member number, and the 4 digit ID of the loan or share the funds are going to. 1. From the dashboard or menu, tap "Member 2 Member" (blue square icon on the dashboard). 2. Tap the "+New Member Transfer" link. 3. Enter the necessary info and select whether the type of account is a share or a loan. If you might transfer to this account again in the future, check "Save for future use" and type a nickname that will help you distinguish it from other saved accounts. Then, tap "Next." 4. Select which account you want to transfer the funds from, enter how much you want to transfer, the frequency, and the transfer date. Then, tap next. 5. **IMPORTANT**: Verify all the information is correct before you tap "Submit."
	Deposit a check	*IMPORTANT NOTE: All checks must be properly endorsed with "For mobile deposit only to Breakwater Federal Credit Union." Please retain checks for 14 days after depositing.* 1. *Via the dashboard:* Tap the blue square "Deposit" icon. *Via the menu:* Select "Deposit Checks." 2. Tap "Deposit a check," then enter the check amount and tap "Continue." 3. Select which account you want to deposit the check into. 4. Take photos of the front and back of the check, verify all info is correct, then tap "Submit."
	Use Bill Pay to send funds to another person/business or to make a payment on a loan at another financial institution	*Note*: In order to use this feature, you must have a checking account. 1. *Via the dashboard:* Tap the blue square "Pay" icon. *Via the menu:* Tap "Bill Pay." 2. If you are new to Bill Pay, it will prompt you to enroll first. 3. To add a new person/entity: • Tap "Payees" and then "Add a Payee." • Select the payee type, the method you'd like to use to pay them, and enter the necessary information, then tap "Submit." 4. To pay a person/entity who's already saved on your app: • Tap "Activity" and then "Make a payment." • Select which account you'd like to pay from. • Enter the amount you'd like to send; if you'd like to make it recurring, tap "More Options" and choose the frequency and day you want it sent. • Tap "Submit."

How to Use the Mobile App (continued)

What do you want to do?	How to do it:
Lock my debit/credit cards	1. On the dashboard, scroll down to "Card Management" and select the card you'd like to lock. 2. Tap the slider bar in the upper right corner. Grey means it is locked; green means unlocked.
Switch online banking accounts	*Via the login screen:* Tap the arrow next to your name, then tap the account you want to log into. *Via the menu:* Tap the arrow next to your name, tap "Switch profile," then choose the account you want to log into.
Change my address, phone, or email	1. Tap on your user icon in the upper right corner. 2. Tap "Edit" next to the item you want to update. You will be prompted for your password. 3. Enter the new information and tap "Save."
Set up biometrics to login with fingerprint instead of password	1. Tap the menu icon and the arrow next to your name at the bottom. 2. Select "Settings." 3. Tap "Security." 4. Toggle the slider next to "Biometric sign-in." ***Note***: *You may need to activate biometric authorization and save your fingerprint or face under your phone's settings as well.*
Apply for loan	1. Tap the menu icon in the upper left corner. 2. Select the appropriate "Apply for a [type] Loan." 3. Complete the application.
Schedule a loan appointment	1. Tap the menu icon in the upper left corner. 2. Select "Loan Appointment." 3. Complete the booking process.
Set up eAlerts	1. On the dashboard, tap the account you want to set up the eAlerts for. 2. Tap "Alert Preferences." 3. Tap "Add Alert" under whichever category is applicable. 4. Set the specifications per your preference, then tap "Add Alert."
Send a secure message to the BFCU	1. Tap the menu icon in the upper left corner. 2. Select "Messages." 3. Tap the icon in the upper right corner to start a new message. 4. Type your message, then tap the triangle in the bottom right corner.
Report a card lost/stolen or order/activate a new card	1. On the dashboard, scroll down to "Card Management" and select the card you would like to update. 2. Tap whichever action you would like to take and complete the steps as prompted.
Reorder checks	1. On the dashboard, tap the checking account you want to order checks for. 2. Tap "Check Reorder." You will be brought to a new page. 3. Fill out all the necessary information and tap "Submit."
Organize your dashboard	1. Scroll to the bottom of your dashboard and tap "Organize Dashboard." 2. Hold your finger down on the icon on the left side of any card (three lines on iOS or six dots on Android) to drag it up or down. You can also remove existing cards or add new ones.

(Row group label, left vertical header: **OTHER ACTIONS/UPDATES/CHANGES**)

If you have any questions, comments, or concerns about the mobile app,
please contact us at info@breakwaterfcu.org or (906) 482-5005. We are happy
to help you download, log in, and learn how to navigate the mobile app!