

CU ONLINE & MOBILE APP

CU Online is available via capcu.org. Our free mobile app can be downloaded from the App Store (iPhone) or Google Play (Android).

If you're a first-time user, you'll need to follow the steps below.

To complete CU Online setup:

- Click the "New User" link in the login box located on the right-hand side of the capcu.org home page.
- Accept the Member Services Disclosure to continue with setup.
- To verify your identity, enter your account number, last 4 digits of SSN/TIN and date of birth and click "Verify."
- Select the delivery method and method type you would like to receive your authentication code by and click "Submit."
- Enter the authentication code you receive in the space provided and click "Verify."
- Create a username (between 6-20 characters), enter your email address, phone number, phone number type (text or voice message), create and confirm a password, then click "Submit."
- You will then need to return to the login box and enter the username and password you created, choose the delivery method and method type you would like to receive your authentication code by and click "Submit."
- Enter the authentication code you receive in the space provided and click "Verify."

To log on to CU Online after you have enrolled:

- Enter your username and password and click "Submit."
- Select the delivery method and method type you would like to receive your authentication code by and click "Submit."
- Enter the authentication code you receive in the space provided and click "Verify."
- If enabled, Touch ID/fingerprint authentication will allow you to access the mobile app by authenticating your fingerprint.

*If you're having trouble logging in, you may be locked out.
Please call 701.255.0042 or 800.735.6922 for assistance.*

If you forget your username or password:

- Click the "Forgot Username or Password" link in the login box located on the right side of the home page.
- From the drop-down menu provided, choose either "Forgot Username" or "Forgot or Reset Password."
- To verify your identity, enter your account number, last 4 digits of SSN/TIN and date of birth and click "Verify."

- Select the delivery method and method type you would like to receive your authentication code by and click “Submit.”
- Enter the authentication code you receive in the space provided and click “Verify.”
- For Username: your username will be displayed. Click “Continue,” and return to the login box to login.
- For Password: your username will be displayed. Create and confirm a new password and click “Submit.”

ACCOUNT INFO

ACCOUNTS

This tool allows you to view your Capital Credit Union accounts as well as search and filter transactions.

ESTATEMENTS

- You will receive an email when your monthly eStatement(s) is available. To view your eStatement, log on to your account via CU Online.
 - Choose “eStatements” from the menu on the left-hand side of your screen.
 - Click “Proceed.”
 - Choose “eStatements” from the menu on the left-hand side of the screen, find the statement you want to view and either choose the magnifying glass icon to view or folder icon to save.
- Notices are letters sent to you electronically instead of by USPS. You will receive an email when you have a Notice to view on CU Online. To view your Notice, log on to your account via CU Online.
 - Choose “eStatements” from the menu on the left-hand side of your screen.
 - Click “Proceed.”
 - Choose “Notices” from the menu on the left-hand side of the screen, find the Notice you want to view and either choose the magnifying glass icon to view or folder icon to save.

MESSAGING

This tool allows you to send a secure message to our staff.

MANAGE MONEY

CHECK DEPOSIT

This tool allows you to deposit a check by uploading a picture of it.

- Choose “Check Deposit” from the menu on the left-hand side of the screen.
- Choose “DEPOSIT A CHECK.”
- Choose the account you’d like to deposit the check to.
- Enter the amount of the check.
- Upload a picture of the front of the check.
- Upload a picture of the back of the check.
- Choose “Submit.”

**Funds in excess of \$500 deposited using the mobile app will generally be made available in two business days from the day of deposit. Capital Credit Union reserves the right to delay availability longer than two business days.*

TRANSFER FUNDS

This tool allows transfers between share accounts.

- Choose “Transfer Funds” from the menu on the left-hand side of the screen.
- Choose “TRANSFER FUNDS.”
- Choose the account you’d like to transfer from.
- Choose the account you’d like to transfer to.
- Enter the amount you’d like to transfer.
- Choose a send date.
- Add an optional memo.
- Choose “Submit.”

LOAN TRANSFERS

This tool allows transfers between share accounts and loans (including Visa).

- Choose “Loan Transfers” from the menu on the left-hand side of the screen.
- Choose “TRANSFER FUNDS.”
- Choose the account you’d like to transfer from.
- Choose the account you’d like to transfer to.
- Enter the amount you’d like to transfer.
- Choose a send date.
- Add an optional memo.
- Choose “Submit.”

PAYMENTS

PAY BILLS/SEND MONEY *(click each feature for detailed instructions)*

This tool allows you to:

- [Pay Bills](#)
- [Pay with Picture](#)
- [View Payments](#)
- [Pay a Person](#)
- [Transfer Between Accounts](#)

MEMBER TO MEMBER

This tool allows you to transfer from your share account to another member's share account.

- Choose "Member to Member" from the menu on the left-hand side of the screen.
- Choose "MAKE A PAYMENT."
- Choose the account you'd like to transfer from.
- Enter the last name of the person you'd like to transfer to.
- Enter the account type you'd like to transfer to.
- Enter the account number you'd like to transfer to.
- Enter the amount you'd like to transfer.
- Add an optional memo.
- Choose "Submit."

STOP CHECK PAYMENT

This tool allows you to place a stop payment on a single check or range of checks for a fee.

- Choose "Stop Check Payment" from the menu on the left-hand side of the screen.
- Enter the account number the check/check range is from.
- Enter the check/check range you'd like to stop payment on.
- Choose "Next."
- Enter check number/check range.
- Choose "Submit."

OTHER FEATURES

MANAGE CARDS

This tool allows you to temporarily disable or enable your credit/debit card(s).

- **To Temporarily Disable Your Card**

- Choose “Manage Cards” from the menu on the left-hand side of the screen.
- Click on the card you would like to disable.
- Confirm you would like to disable and choose “Disable.”

Once disabled, the card will be grayed out. If you try to use it, it will be declined.

- **To Enable Your Card**

- Choose “Manage Cards” from the menu on the left-hand side of the screen.
- Click on the card you would like to enable.
- Confirm you would like to enable and choose “Enable.”

Once enabled, the card will be in color and will be accepted.

CHECK REORDER

This tool allows you to reorder checks. Checks ordered via CU Online will arrive in 7 to 10 business days. You can also reorder by stopping into any Capital Credit Union location.

- Choose “Check Reorder” from the menu on the left-hand side of the screen.
- Choose the account you’d like to reorder checks for and click “Proceed.”
- You will be redirected to an external site. Click “Proceed.”
- Choose “QUICK ORDER” if you’d like to reorder the exact same checks.
- Choose “SHOP FULL CATALOG” if you’d like to make any changes.
- Enter all requested information and choose “PROCEED TO CHECKOUT” (from the Quick Order option) or “ADD TO CART” (from the Shop Full Catalog option).
- Finalize your purchase from your cart. You will be charged by Harland Clarke within 14 business days.

VISA REWARD POINTS

This tool allows you to access the Visa Rewards website.

OPEN ACCOUNT/LOAN

This tool allows you to apply for a vehicle loan, personal loan or credit card or open a checking account, money market account, savings account or certificate account.

GEAR-MENU OPTIONS

ALERTS

- You can set up text and email alerts on your account for a variety of different items.
 - Choose “Alerts” from the gear icon drop-down menu on the right-hand side of the screen.
 - STEP 1: Set up how you would like to be notified: Click “Configure.” *Email alerts cannot be disabled in order to communicate in the event of an emergency*
 - You can edit the email address you wish to receive alerts at.
 - To receive text alerts, enter your phone number, click enable number for alerts, and verify the code sent to your phone.
 - STEP 2: Enable/Disable Individual Alerts
 - Account Alerts: choose account and type of alert and an email or text alert
 - Security Alerts: choose type of alert and an email or text alert

DEBIT CARDS

Debit cards will arrive 7 to 10 business days after they've been ordered. The PIN for your debit card will arrive separately. When you receive your debit card, you'll need to activate it by calling the number on the front of the card and following the instructions.

- **To Change Your Current PIN**
 - Call 800.503.9249 and follow the instructions. You must have your reference number (provided on the PIN mailer), the primary member's date of birth and the last 4 digits of the primary member's social security number in order to change the PIN.
 - Call or stop into any branch location to request a new PIN. The new PIN will be mailed to your home address.
- **To Report Your Card Lost or Stolen**
 - Call 888.241.2510.
- **Choosing Credit or Debit at the Merchant:** When swiping your card at a merchant, you may be asked to select credit or debit.
 - If you choose credit, you'll be required to sign, and the exact amount of the purchase will be deducted from your account.
 - If you choose debit, you'll be required to enter your PIN and will be able to receive cash back from the transaction if you choose. For example: If your purchase is \$12.66, you can use the Debit feature and have \$22.66 taken from your account and receive \$10.00 in cash back.

CREDIT CARDS

Visa credit cards will arrive 7 to 10 business days after they've been ordered. The PIN for your Visa credit card will arrive separately. Your card can be activated by calling 800.466.0040 and entering the requested information.