October 2026

Online Banking

User Guide

Learn how to use Online Banking with this handy guide.

EQUAL HOUSING OPPORTUNITY

Insured by NCUA

https://cuonline.capcu.org

For questions contact us at:
(701) 255-0042

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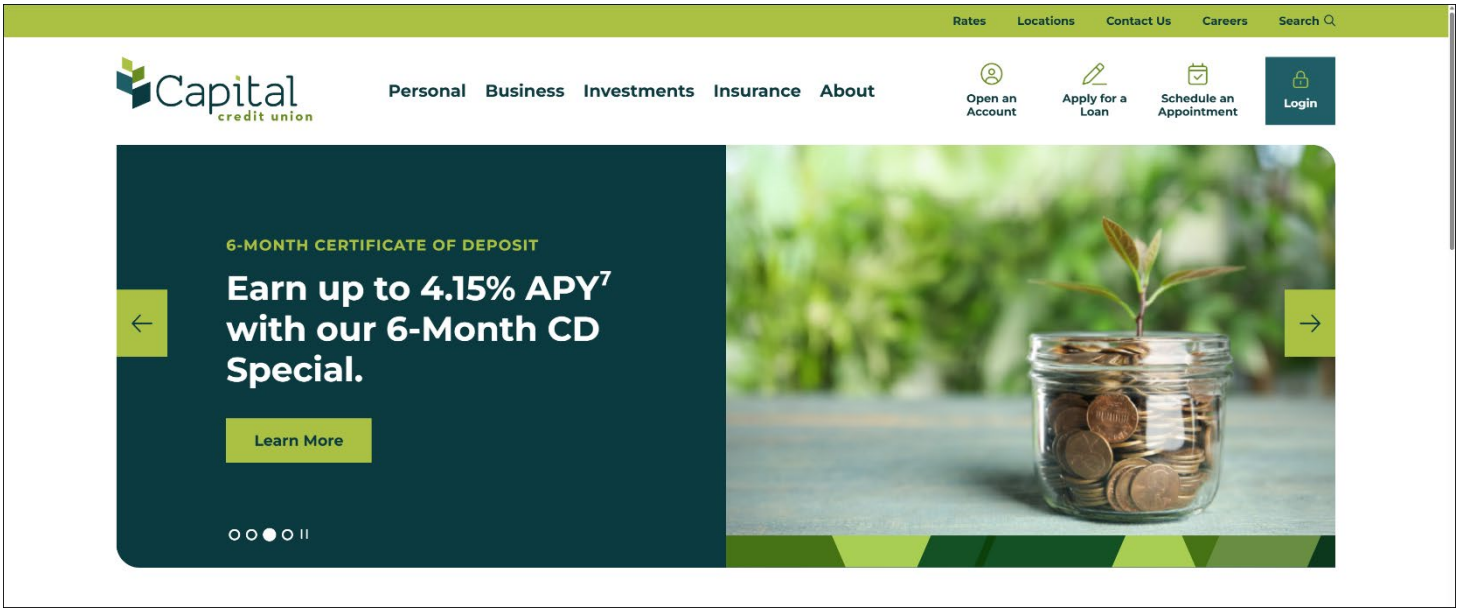
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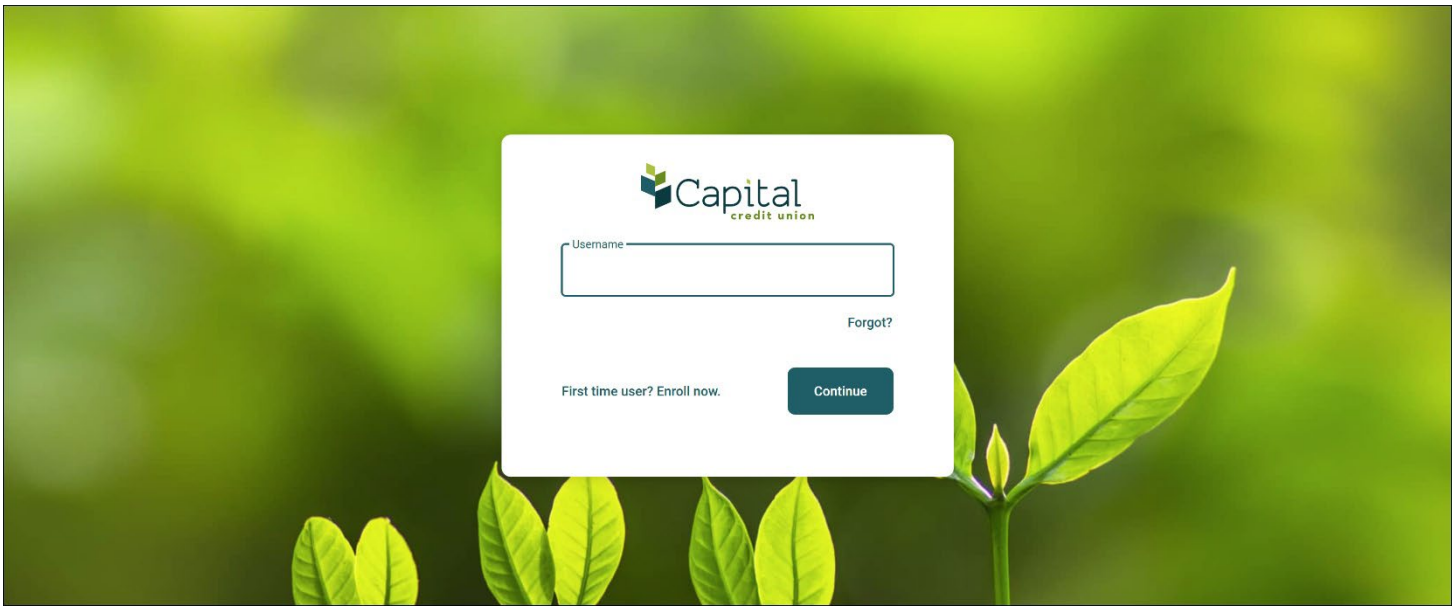
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First Time Login

Navigate to our website and click **Login.**

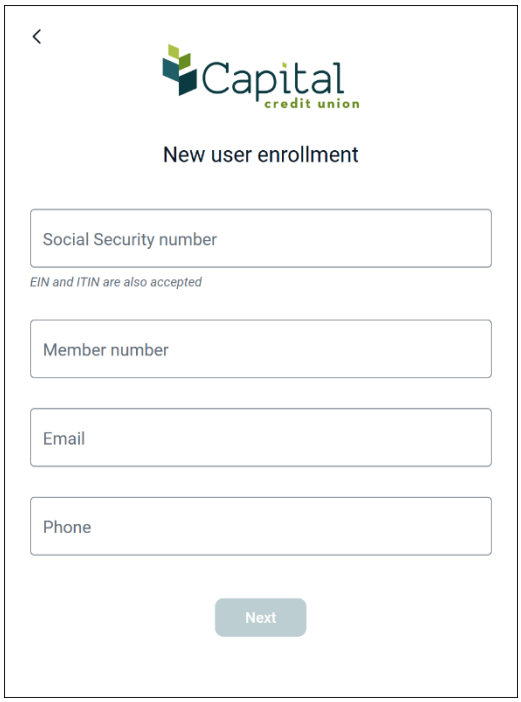


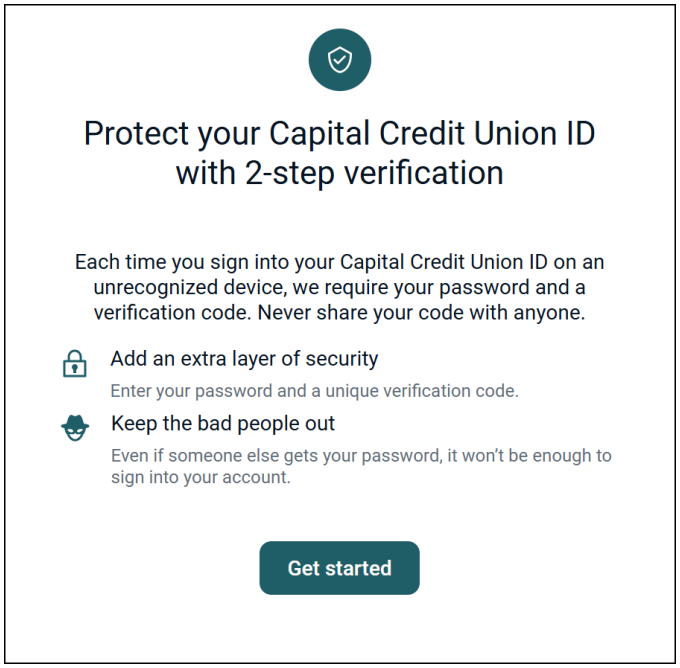
Select **Enroll now**.



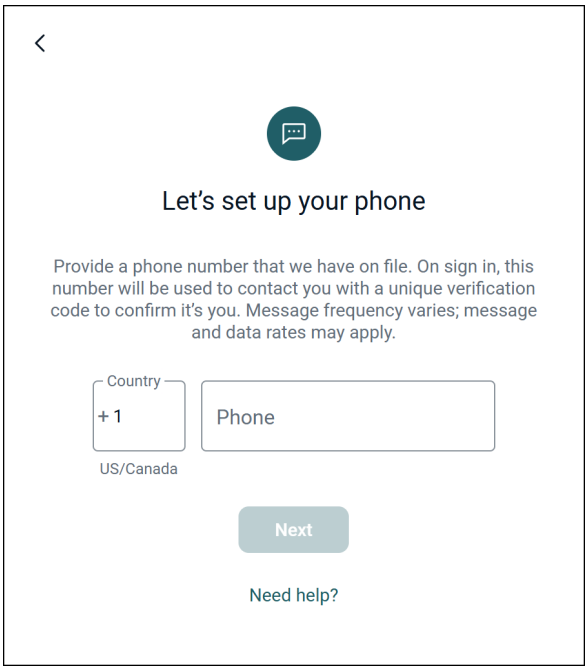
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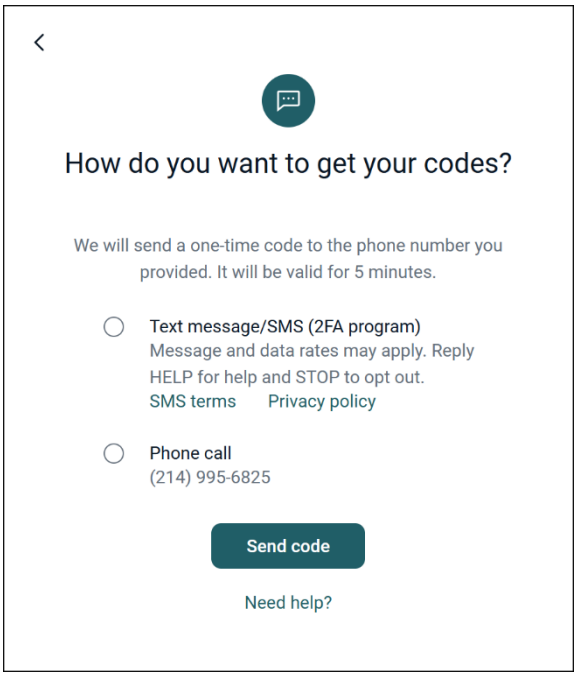
Enter your social security number, account number, email, and phone number. Click **Next**.
Add an extra layer of security with 2-step verification. Click **Get started**.





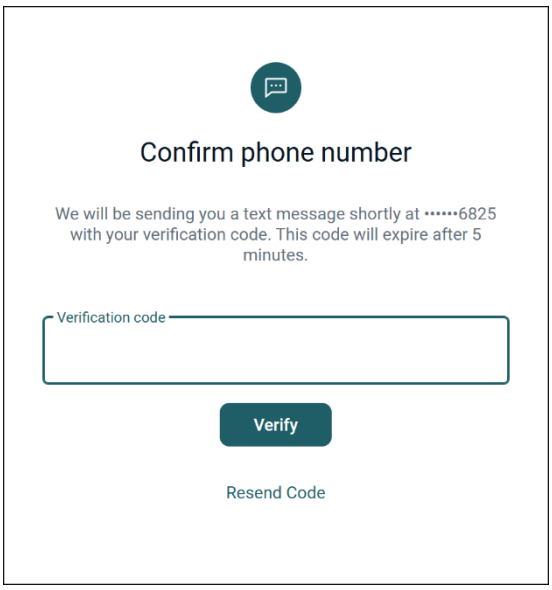
Provide the phone number associated with your account. Click **Next**.
Choose the method by which you would like to receive your verification code. Click **Send code**.

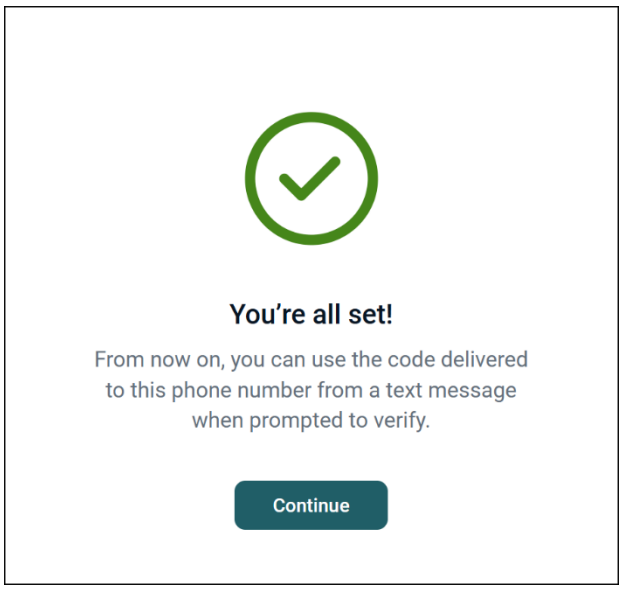




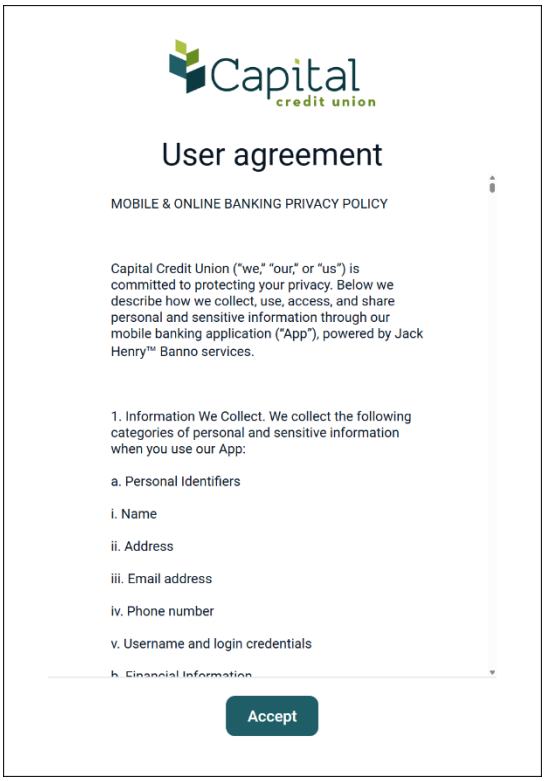
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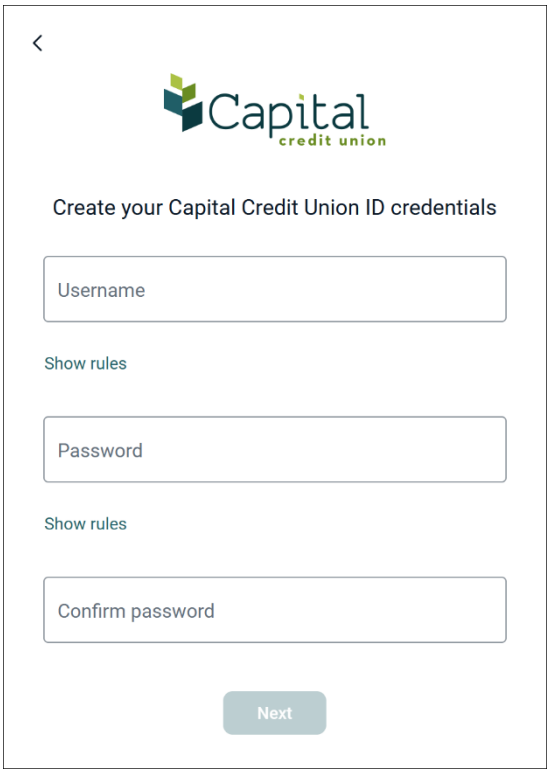
Enter the verification code sent to the method of your choice. Click **Verify**.
Click **Done**.





Read the Terms and Conditions then click **Accept**.
Create your **Username** and **Password**. Click **Next**. You will now be able to log into our site.





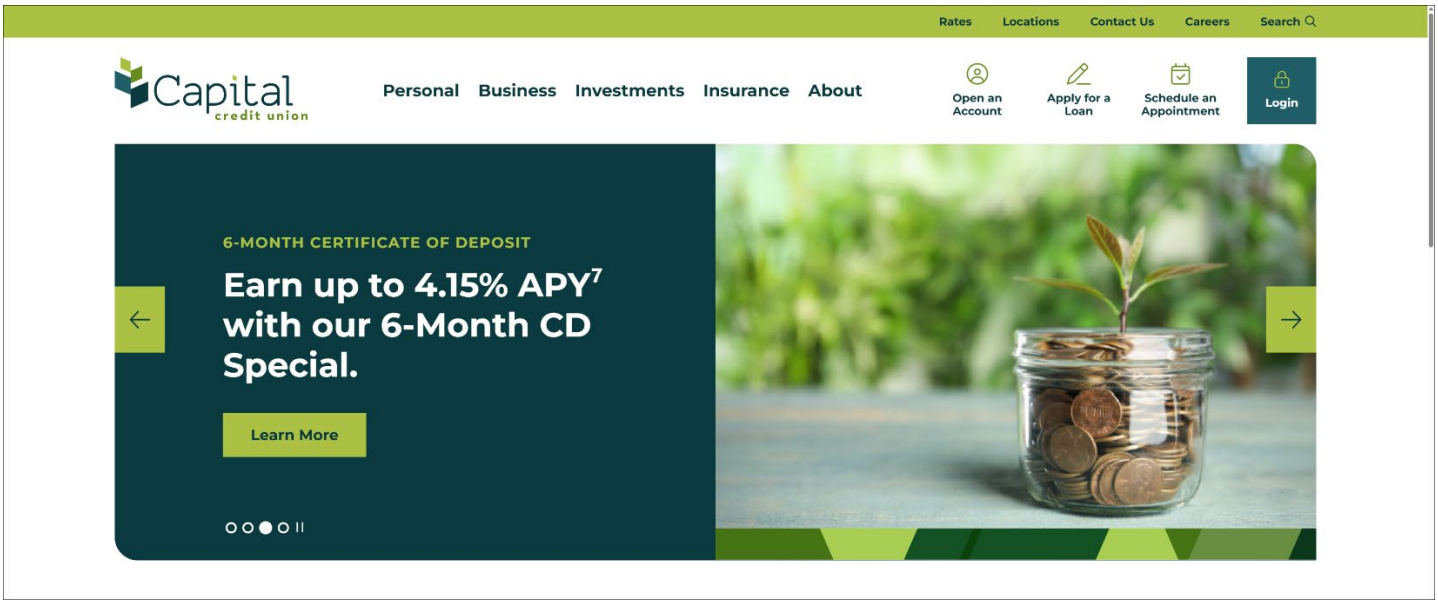
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Account Recovery

Use these steps to reset your password and/or retrieve your username.

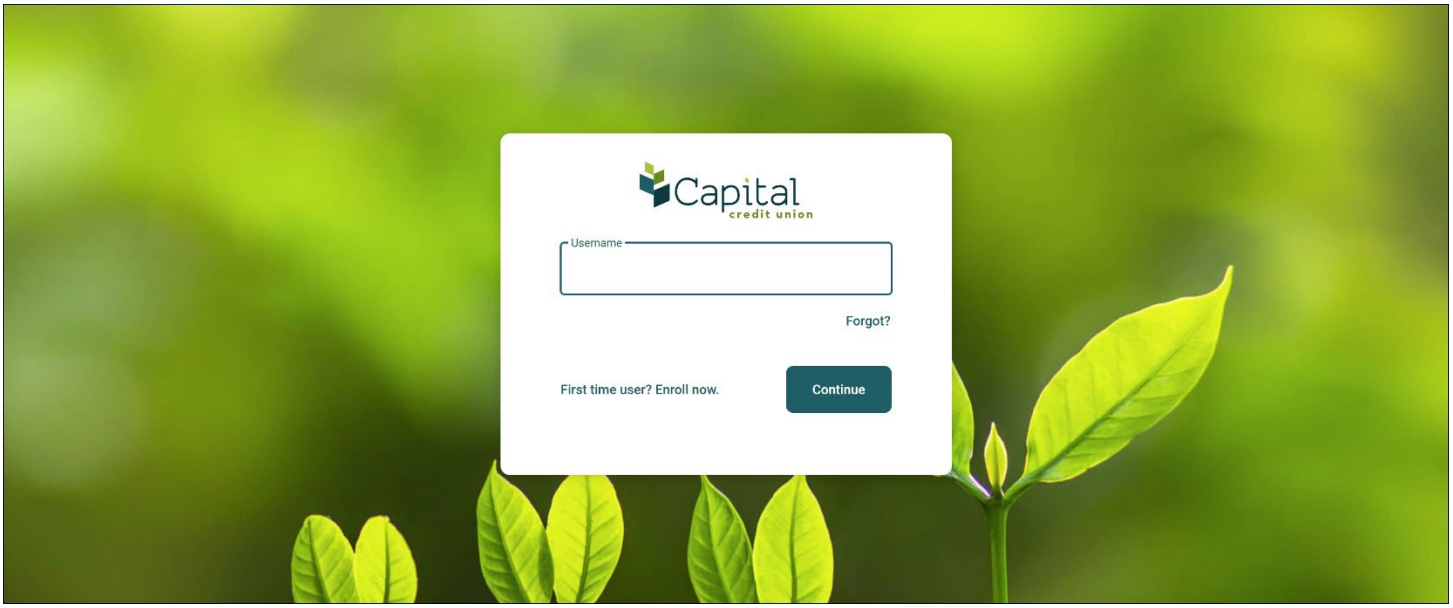
Step 1

Navigate to our website. Click **Login**.



Step 2

Enter your Username and click **Continue**. If you have forgotten your username please call 701-255-0042.



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Step 3

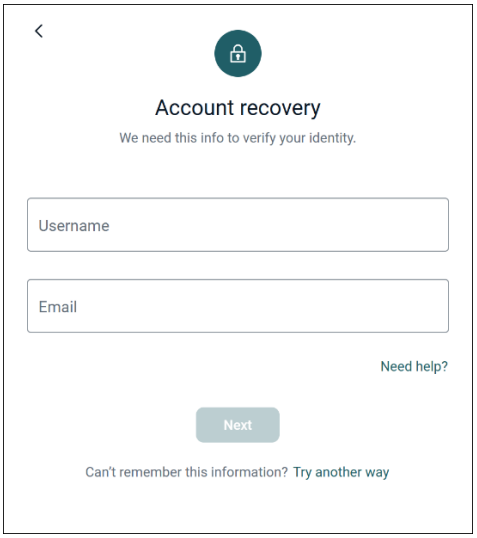
Select **Forgot?**



Step 4

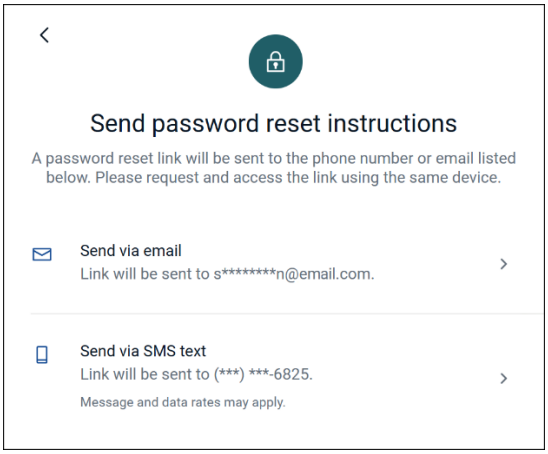
Enter your username and email address.
IMPORTANT: Email must match what is on file.

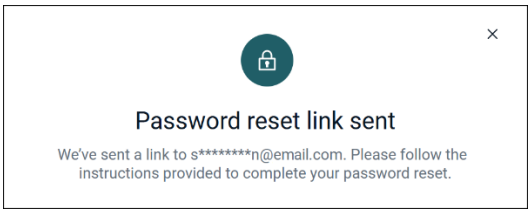
Don't know your username? Click **Try another way** to use your social security and account number instead.



Step 5

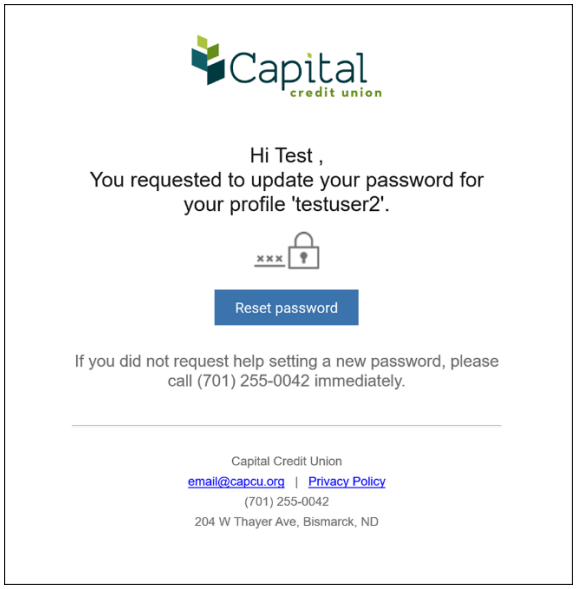
Choose to receive your instructions via email or text.





Step 6

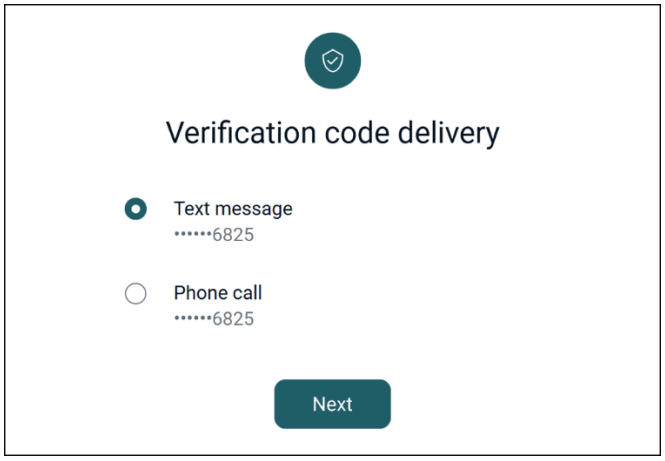
- **Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.



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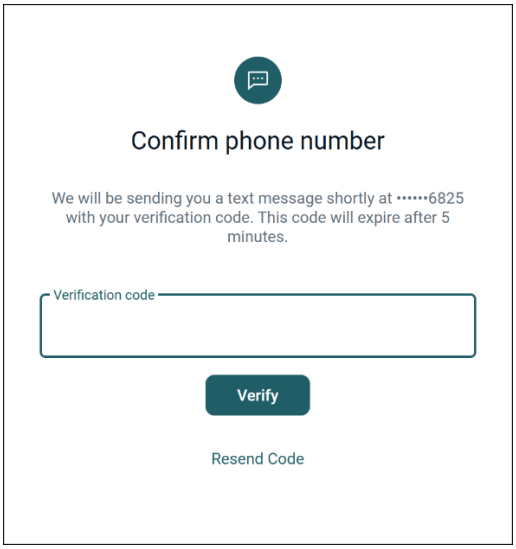
Step 7

Choose which method to verify your phone number and click **Next**.



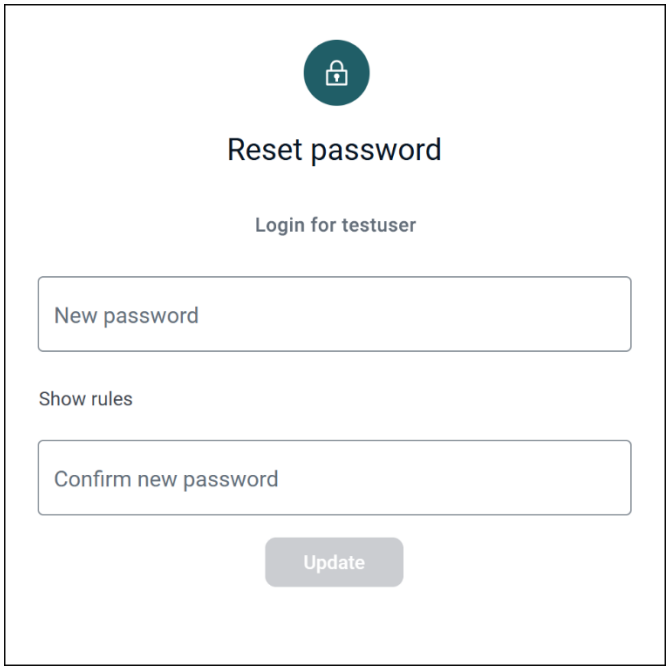
Step 8

Enter your verification code and click **Verify**.



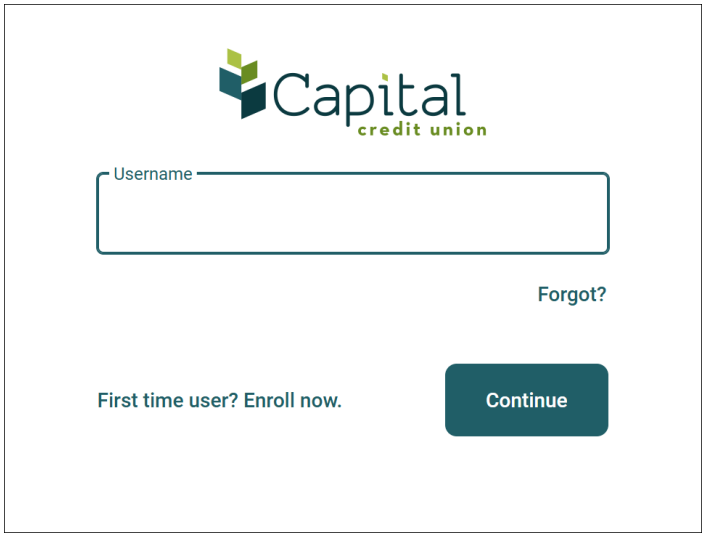
Step 9

Create a new password and click **Update**.



Step 10

You may now log in.

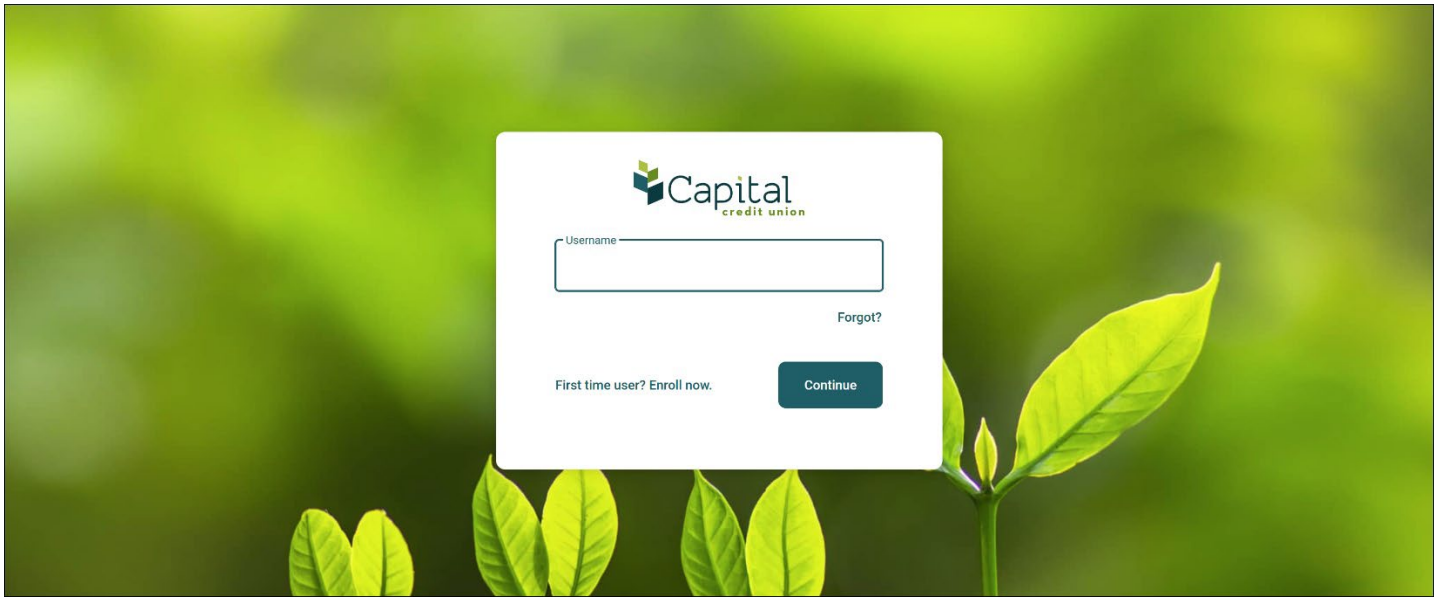


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Last Revised October 2026

Account Recovery

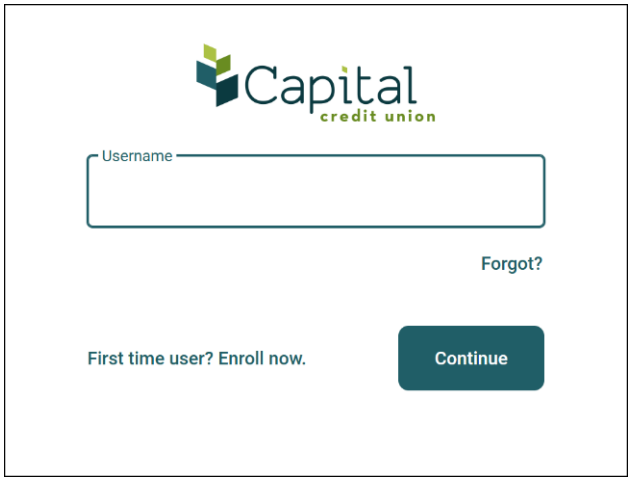
Use these steps to reset your password and/or retrieve your username.

Navigate to our website.



Step 2

Select **Forgot**.

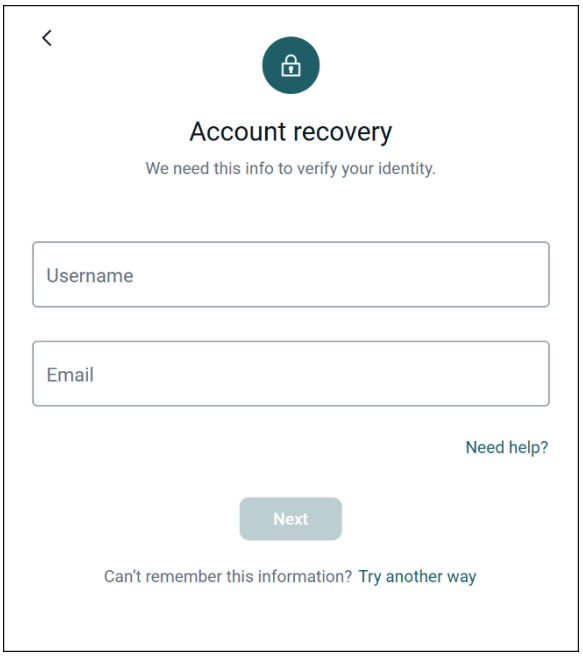


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Step 3

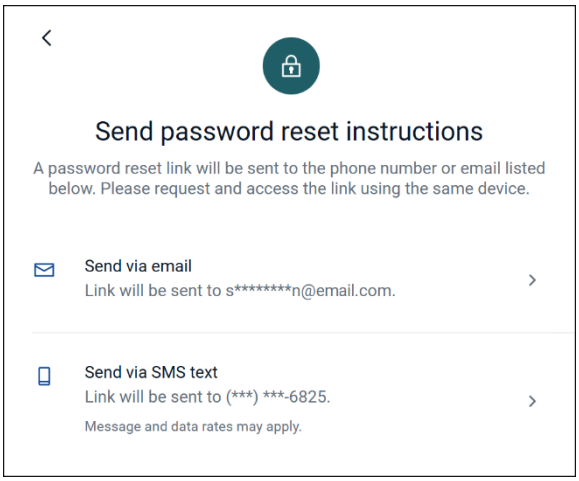
Enter your username and email address.
IMPORTANT: Email must match what is on file.

Don't know your username? Click **Try another way** to use your social security and account number instead.



Step 4

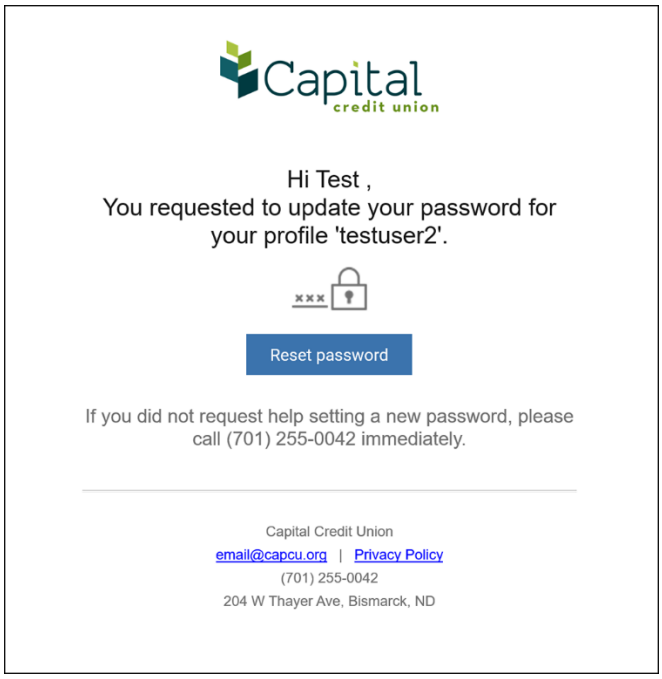
Choose to receive your instructions via email or text.



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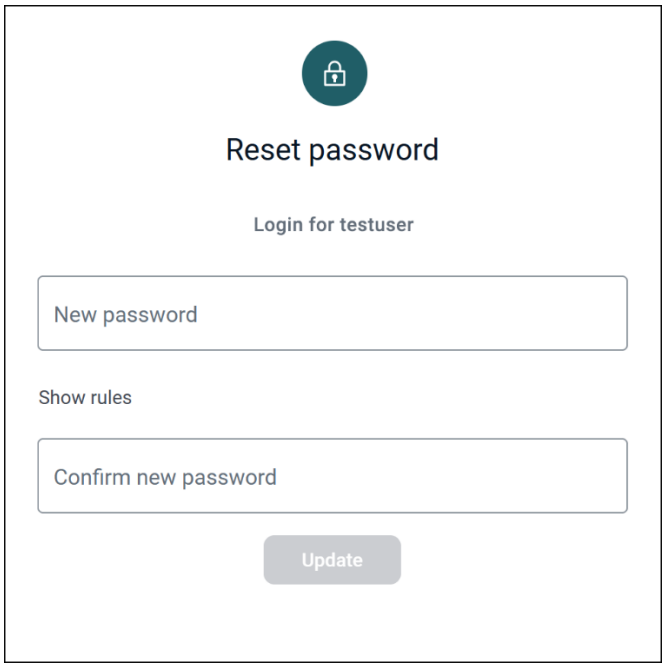
Step 5

- **Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.



Step 6

Enter the code you receive. On the next screen create a new password.



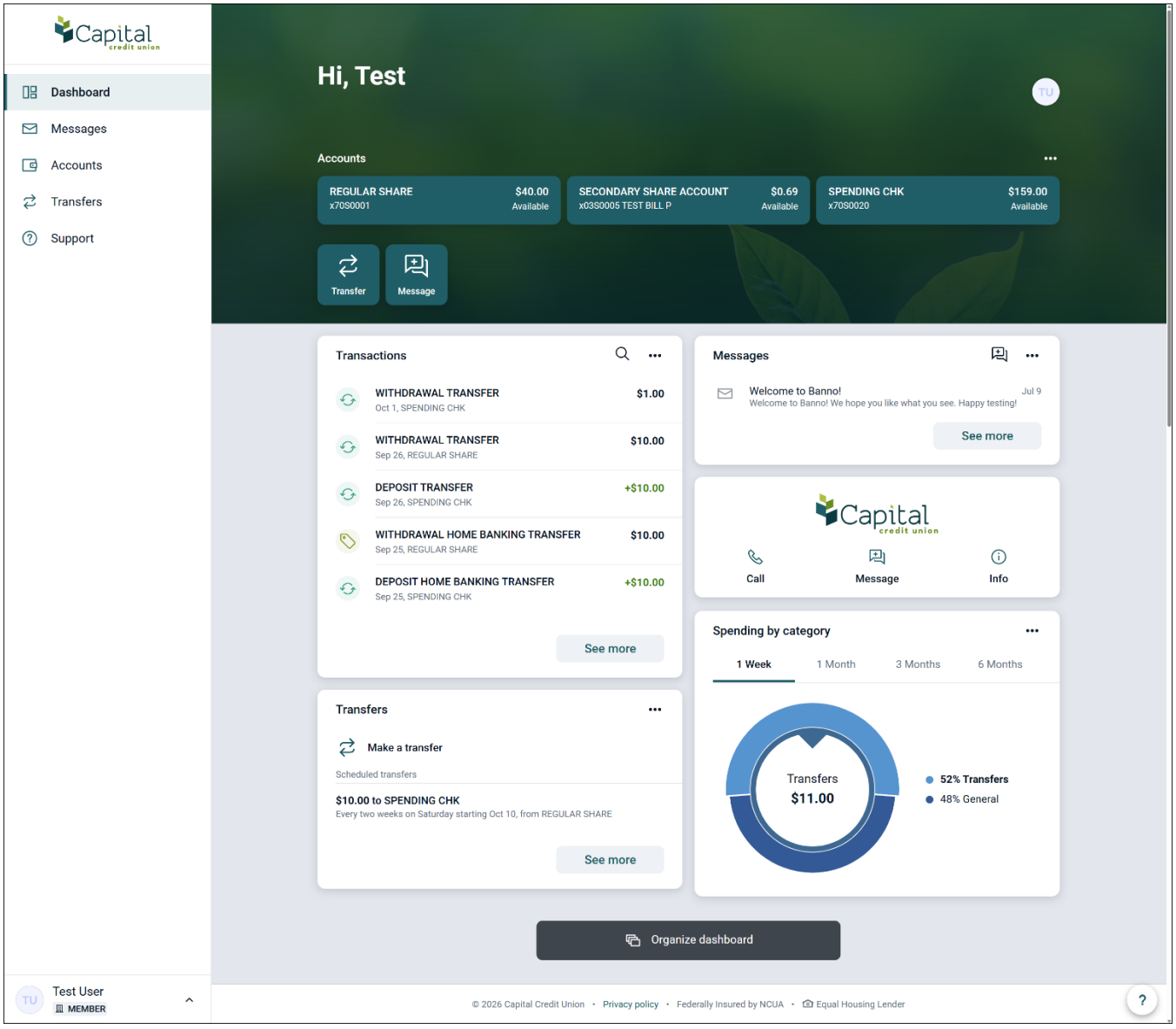
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Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

Default Layout

1. **Accounts -** Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons -** Click a button to jump to that feature of online banking
3. **Transactions -** Displays recent activity on all accounts
4. **Messages -** Displays conversations between you and support representatives as well as alerts and bank messages.
5. **Transfers -** Displays scheduled transfers and a quick link to Make a Transfer
6. **Bill Pay -** Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
7. **Support -** Displays information about the institution and provides multiple ways to contact the bank for support.

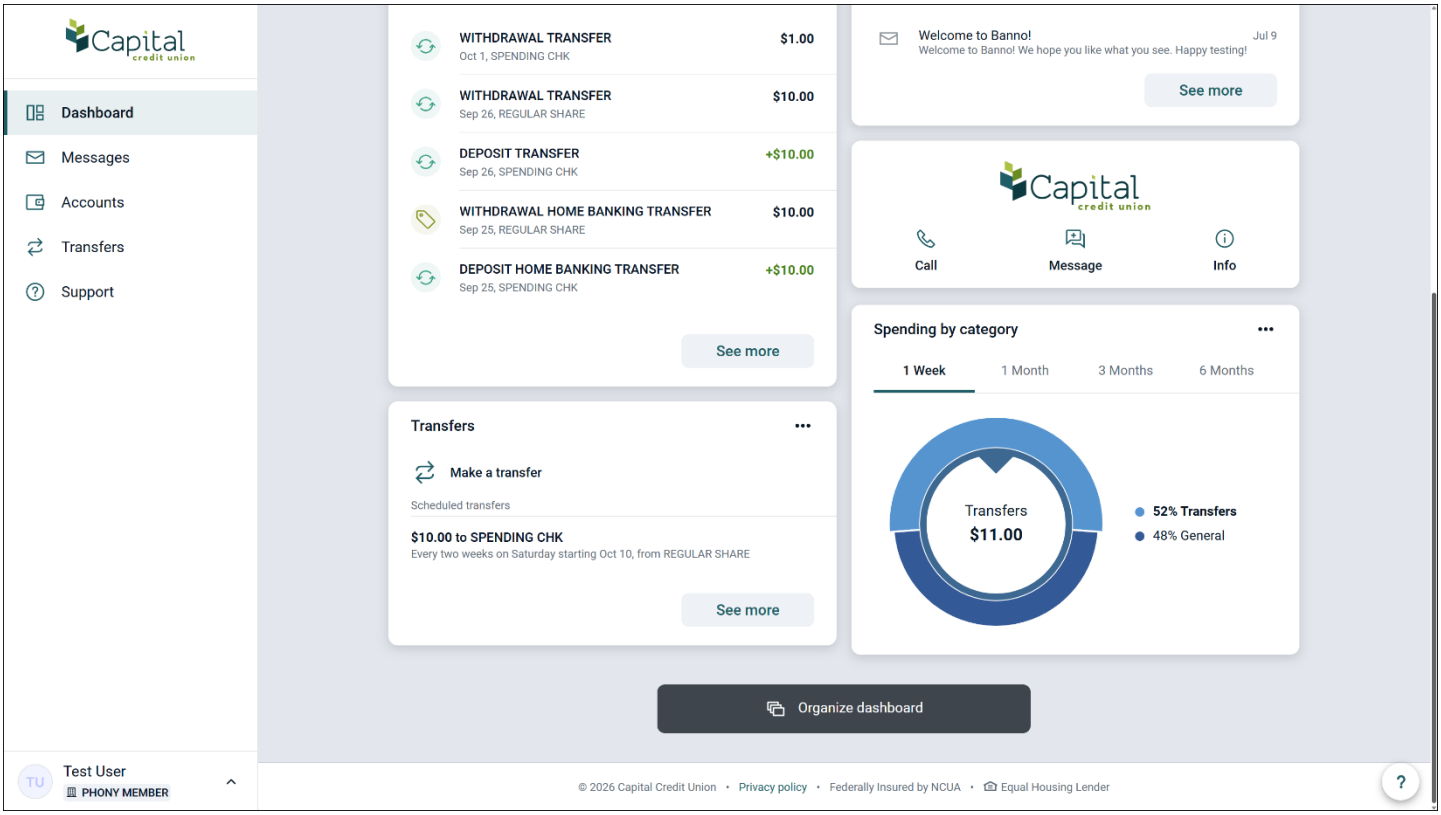


Organize Dashboard

Use this feature to add, remove, or reorder the cards on the dashboard.

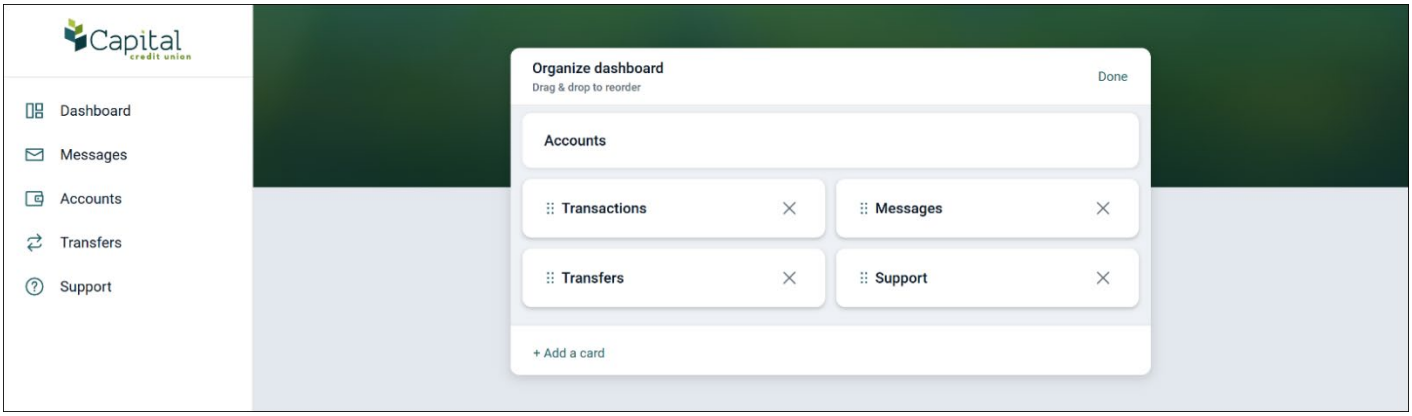
Step 1

Click **Organize Dashboard**.



Step 2

1. Click and hold the **6-dot icon** to drag and drop the cards to the order you prefer.
2. Click the **X** to remove a card from the dashboard.
3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
4. Click **Done** once the layout suits your needs.

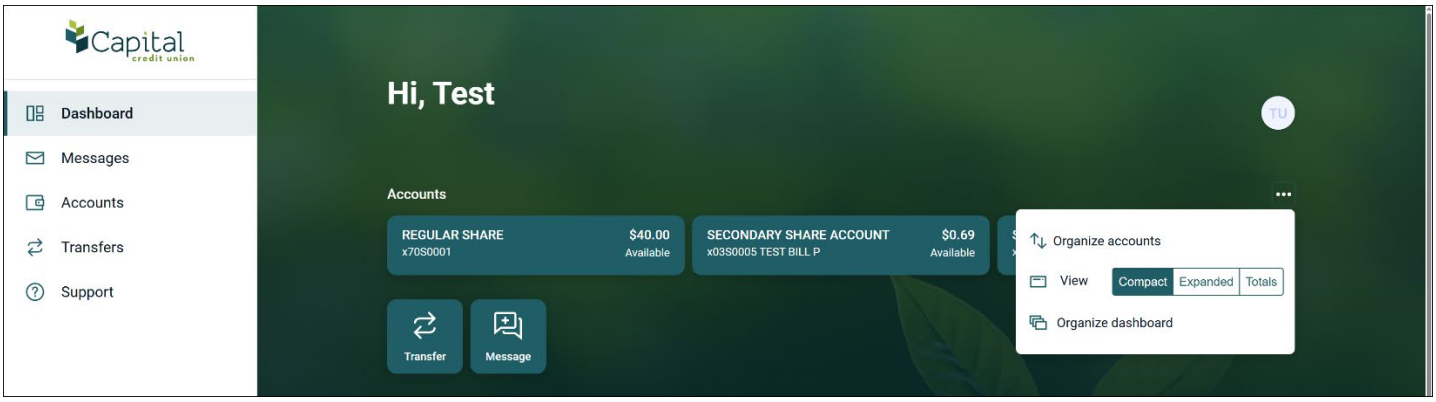


Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

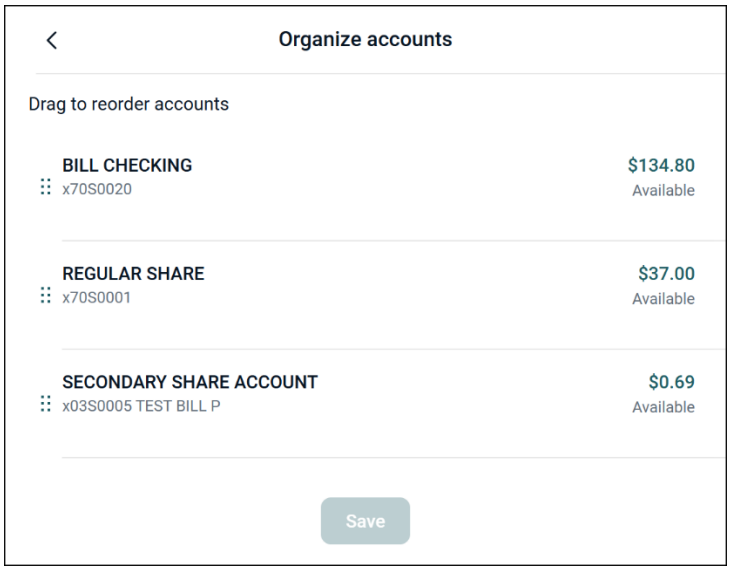
Step 1

Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



Step 2

Click and hold the **6-dot icon** to drag and drop an account to the order you prefer, then click **Save**.



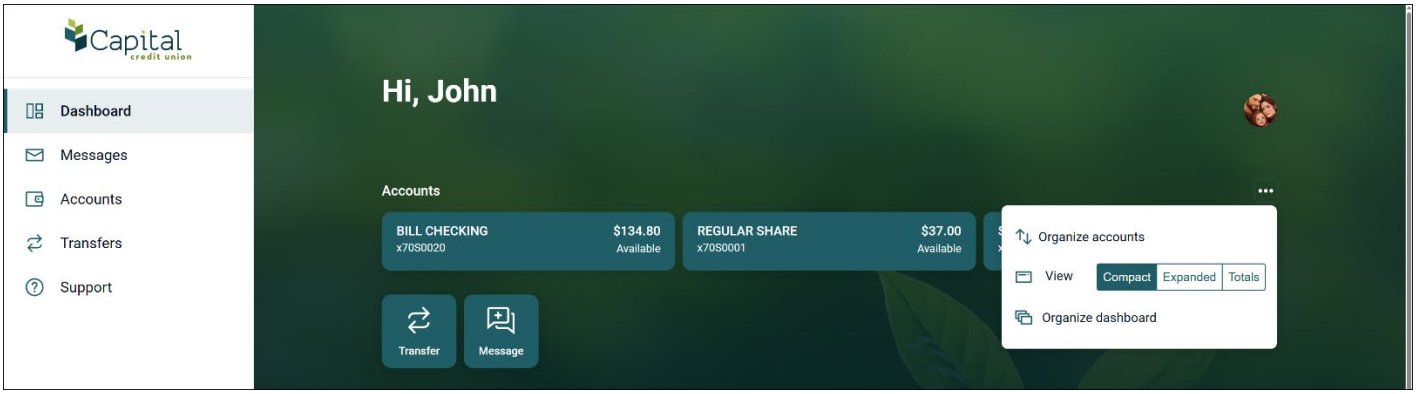
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Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one of the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



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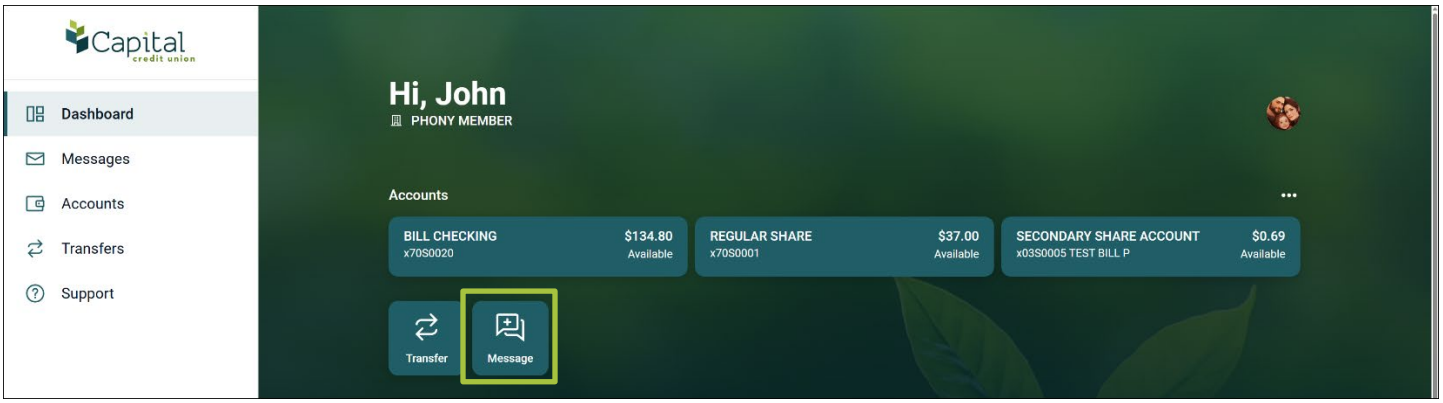
Messages

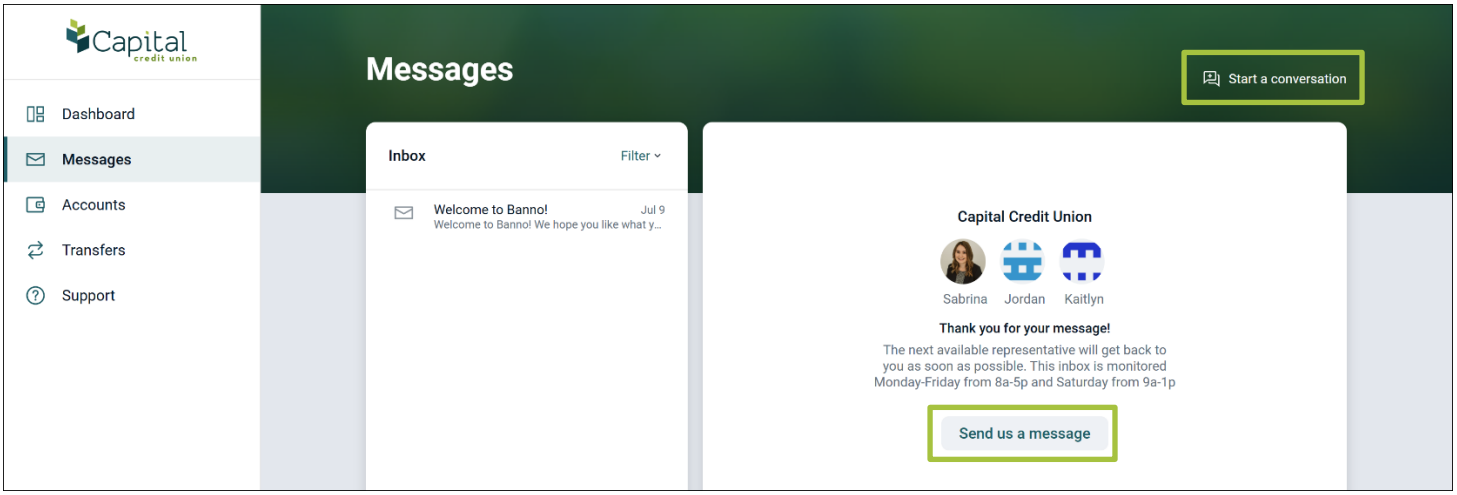
Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

Start a Conversation

Step 1

Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**. Click **Start a conversation**, **Send us a message**, or select the **New conversation**.

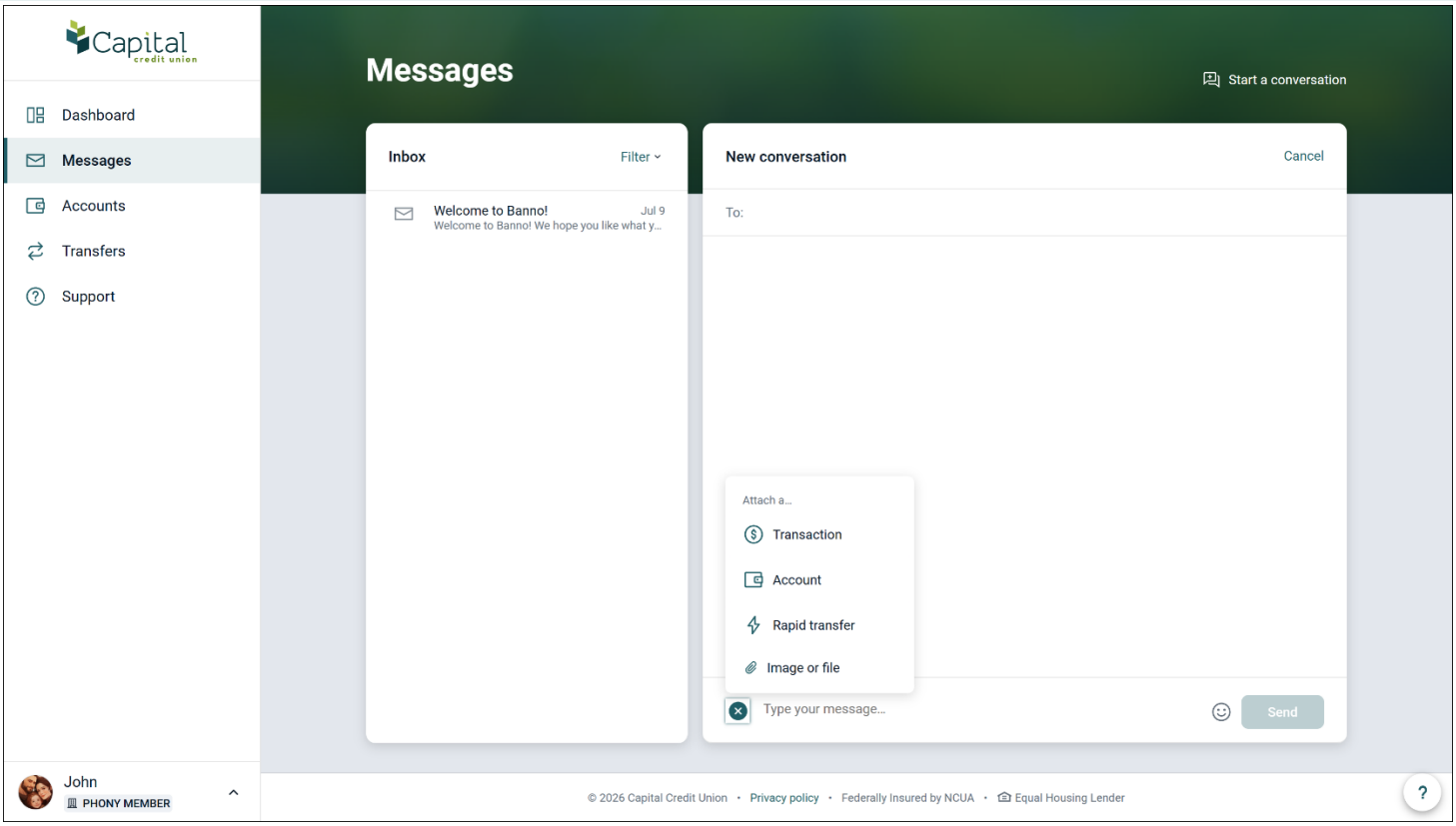




Step 2

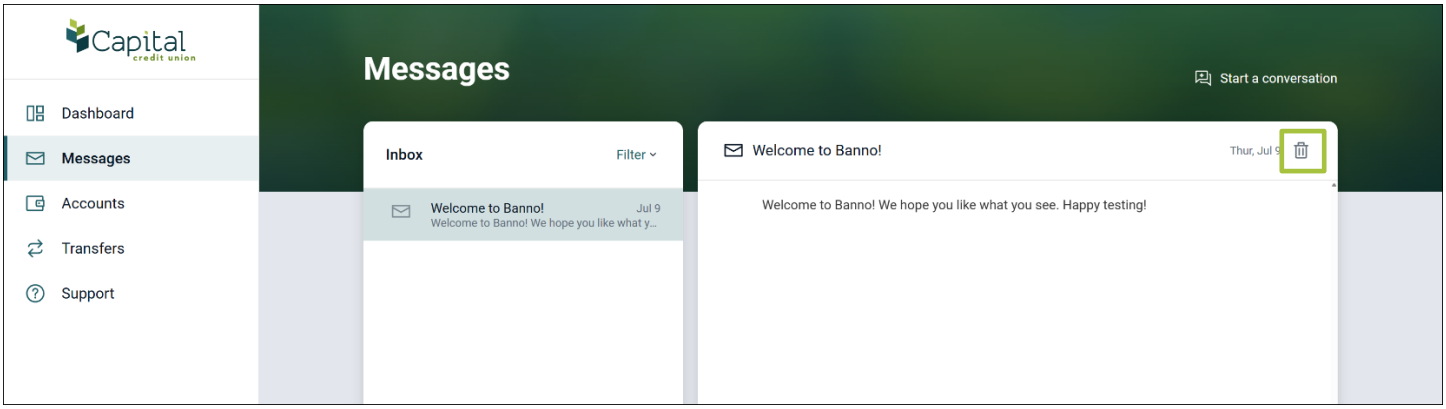
Type your message in the field. Click the **+** to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.

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Close/Delete a Message

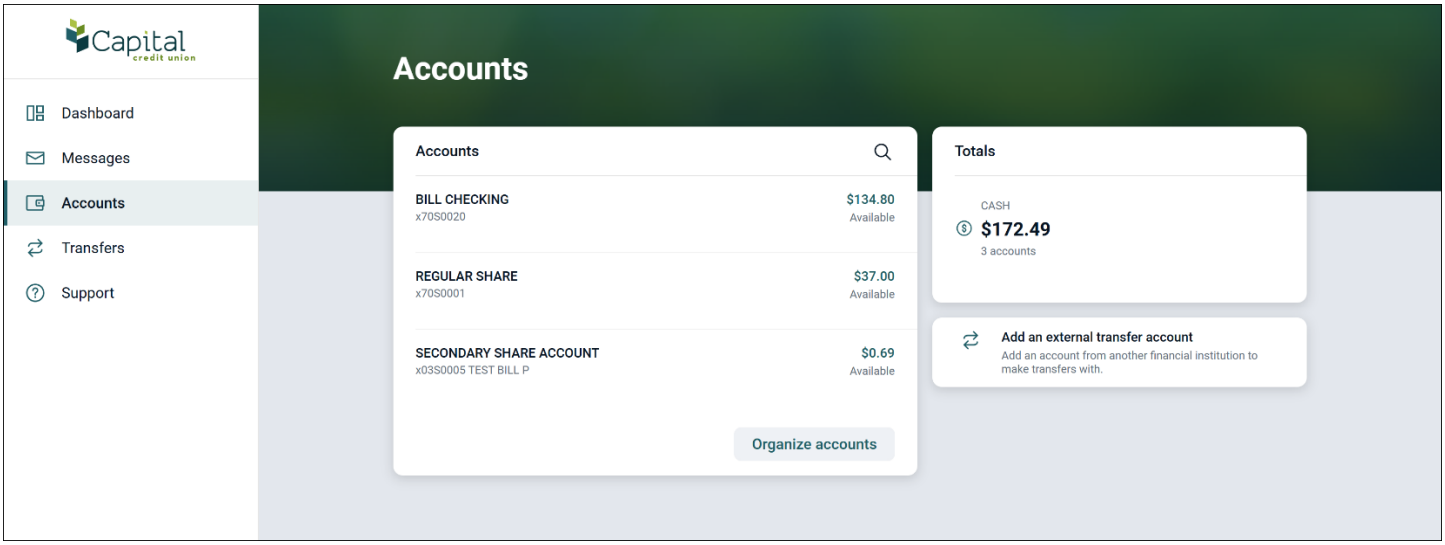
Select the icon and click **Close conversation**. Closing a conversation deletes it.



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Accounts

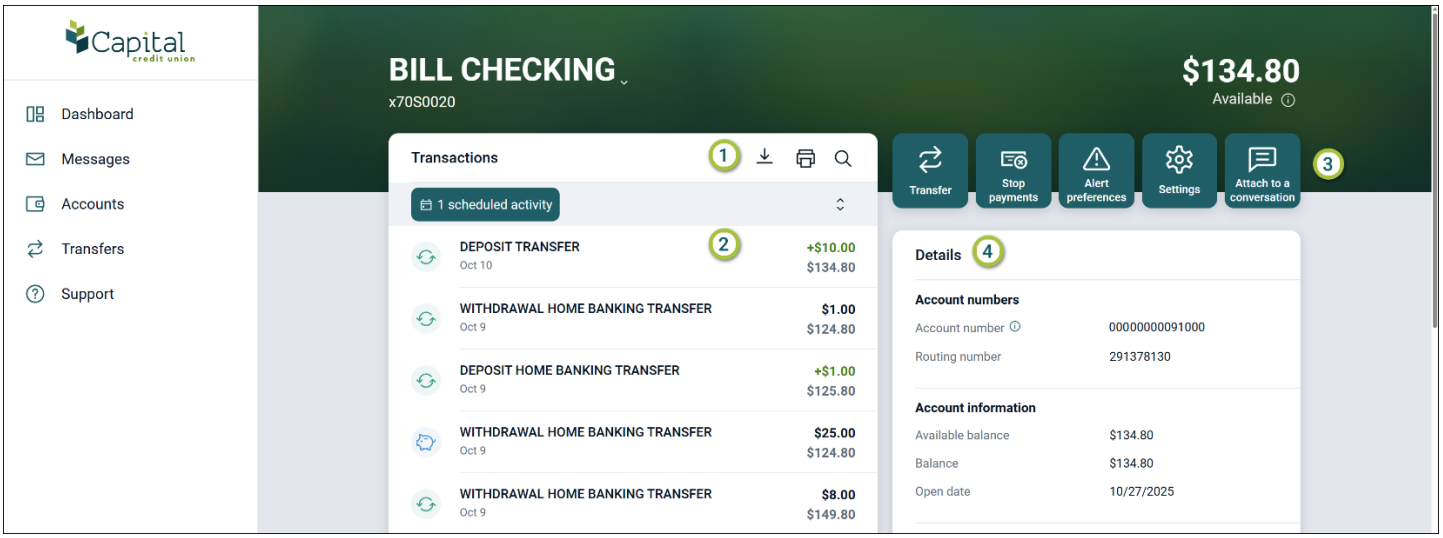
Select **Accounts** to see a listing of all the accounts tied to your online banking ID.



Account Information

Select an account from the **Accounts** page or from the **Dashboard.**

1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.



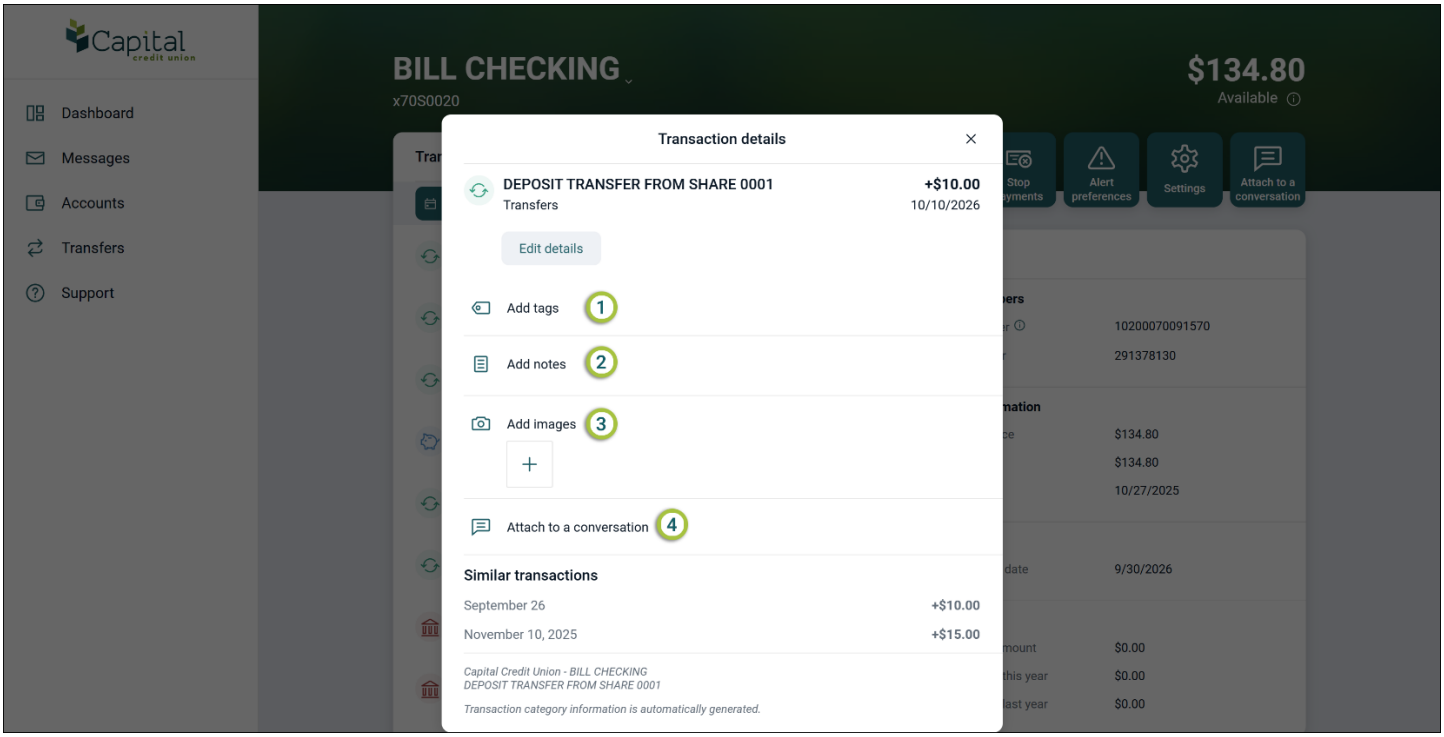
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Transaction Details

Select a transaction to view additional information.

1. Add a **tag** to categorize the transaction.
2. Add **notes** to accompany the transaction description.
3. Review check **images** or add an image such as an invoice or receipt.

Attach the transaction details to a conversation with the institution.



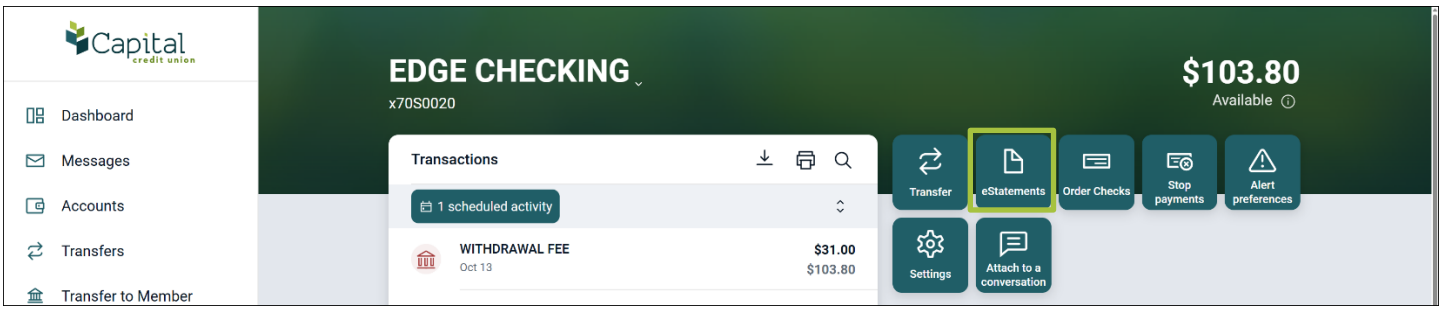
eStatements

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic documents are available to view. eStatements are available online for 18 months.

Accessing Statements & Documents

Step 1

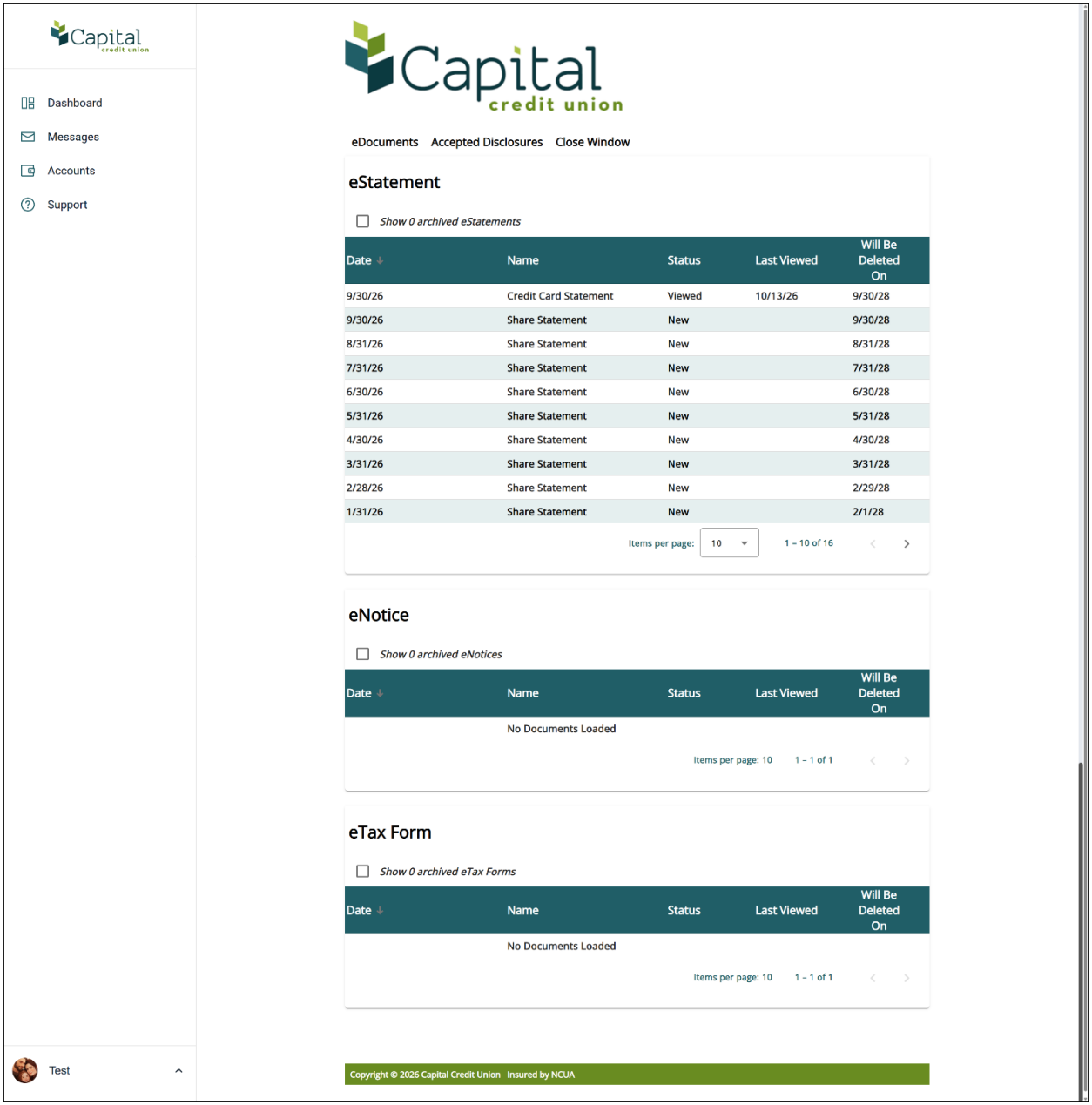
Click **eStatements** from the Accounts page or the Dashboard.



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Step 2

Select a document to download and view.
You can click each column to filter and change the type of documents being displayed.



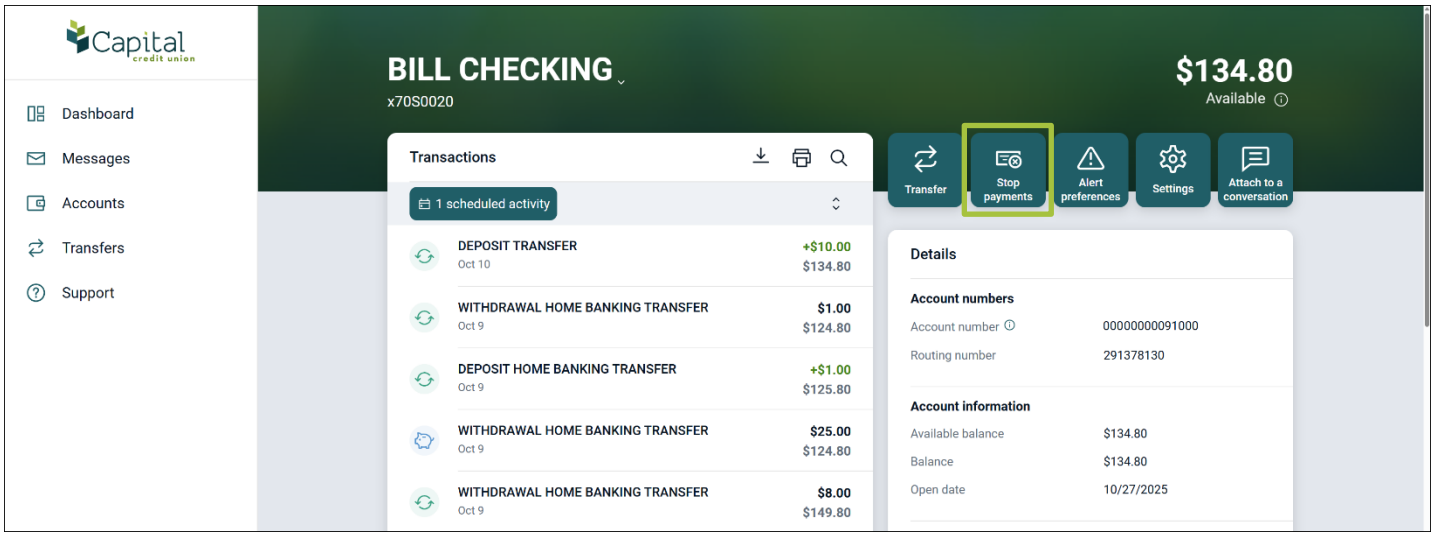
Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

Place Stop Payment on a Single Check

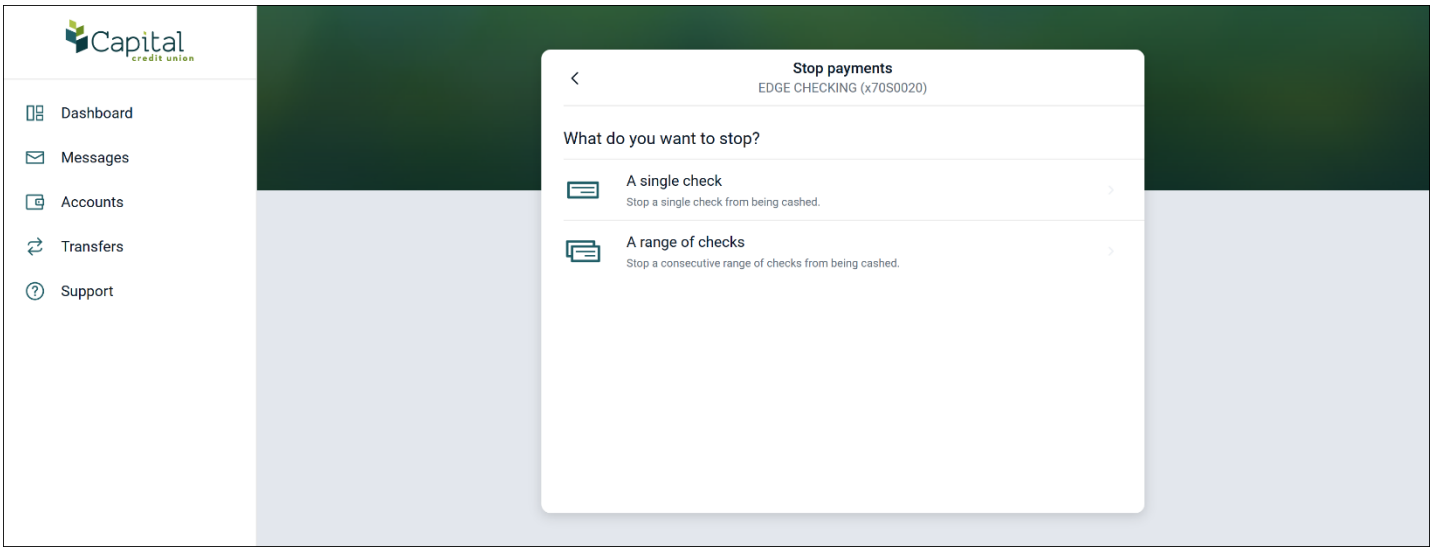
Step 1

Select the **Stop payments** button.



Step 2

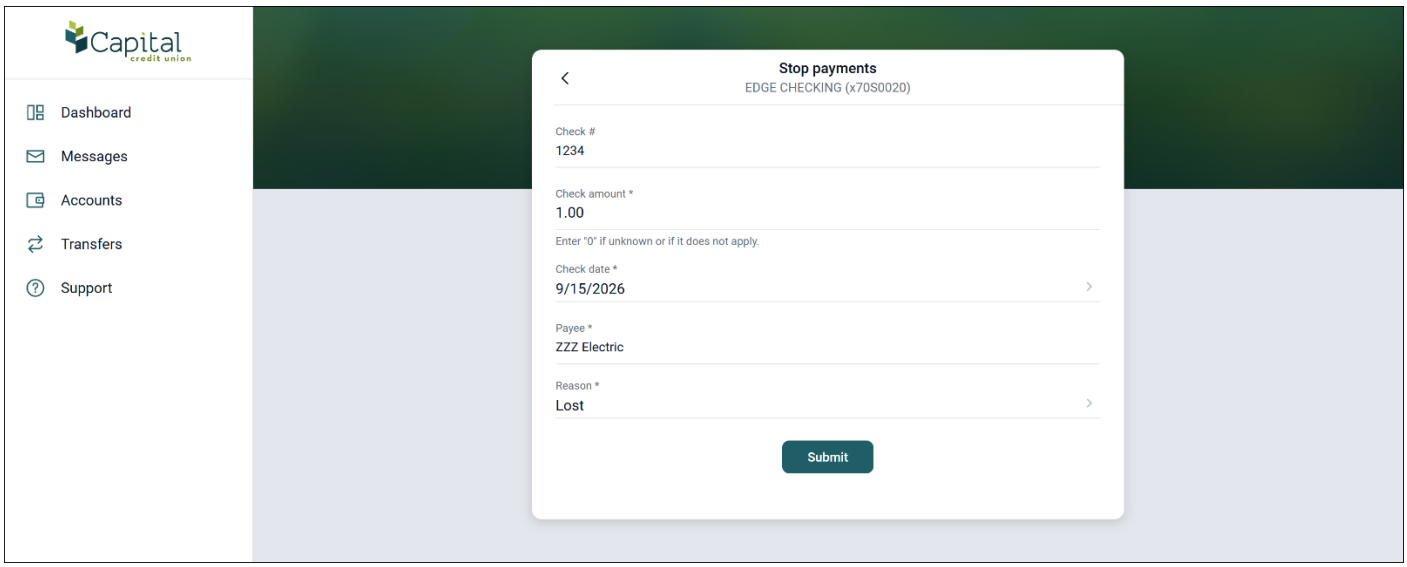
Choose **A single check**.



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Step 3

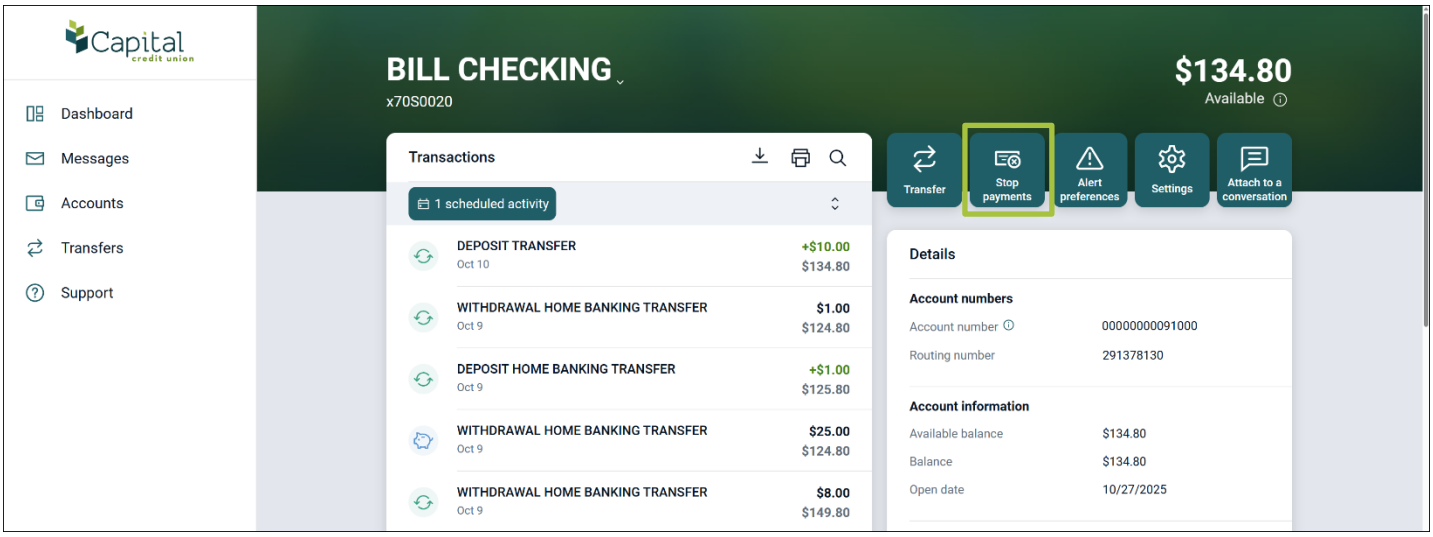
Complete the details.



Place a Stop Payment on a Range of Checks

Step 1

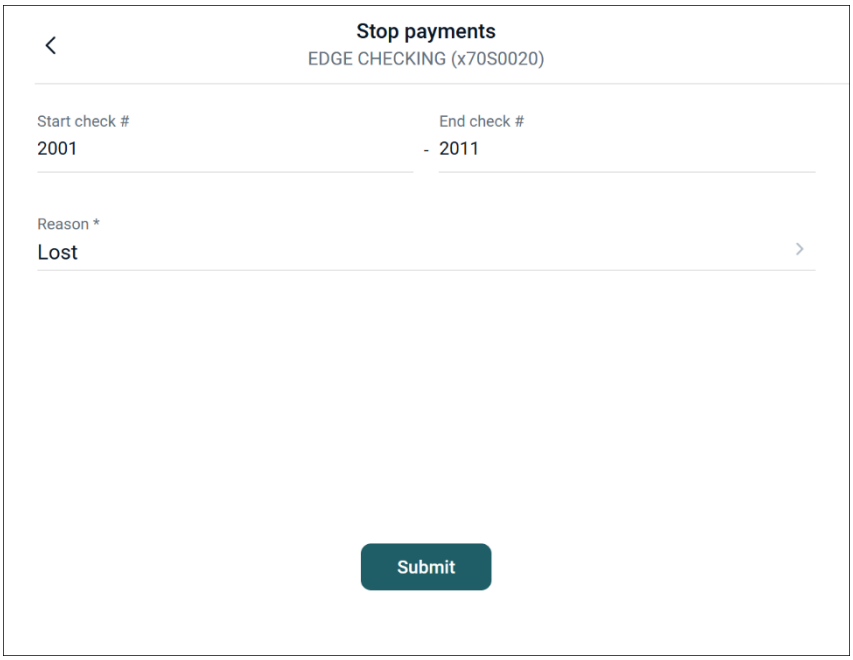
Select **Stop payments** button.



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Step 2

Choose A range of checks and complete the details.



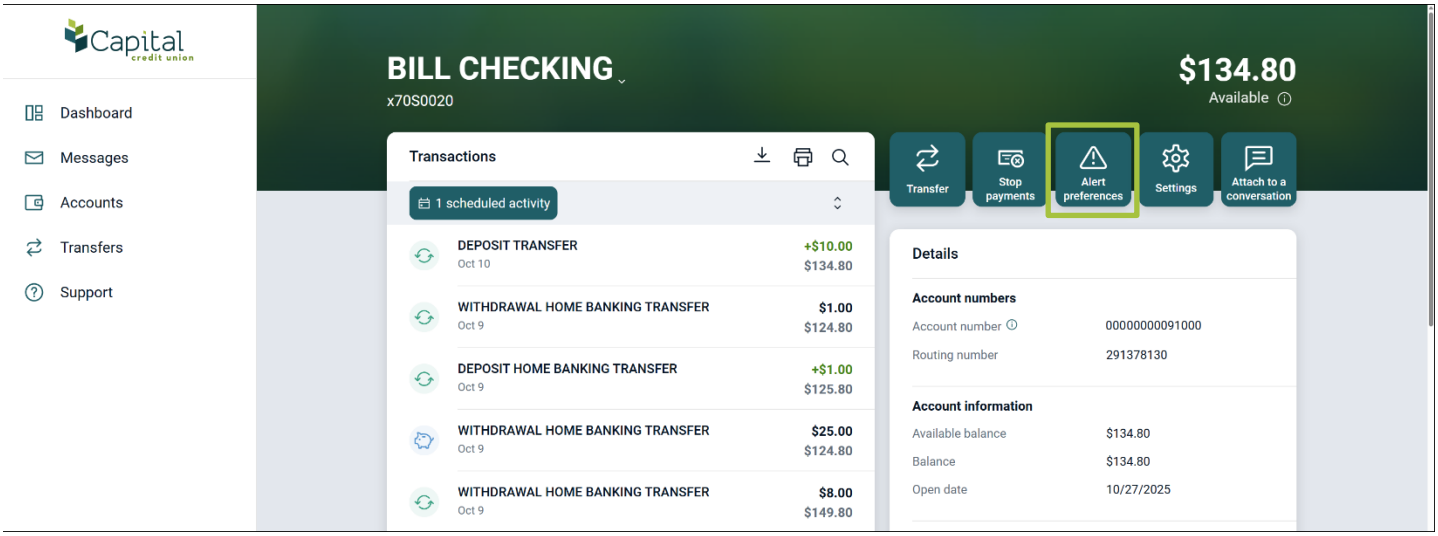
Alerts

Set up alerts to be notified about your balance or certain transactions.

Set up Alerts

Step 1

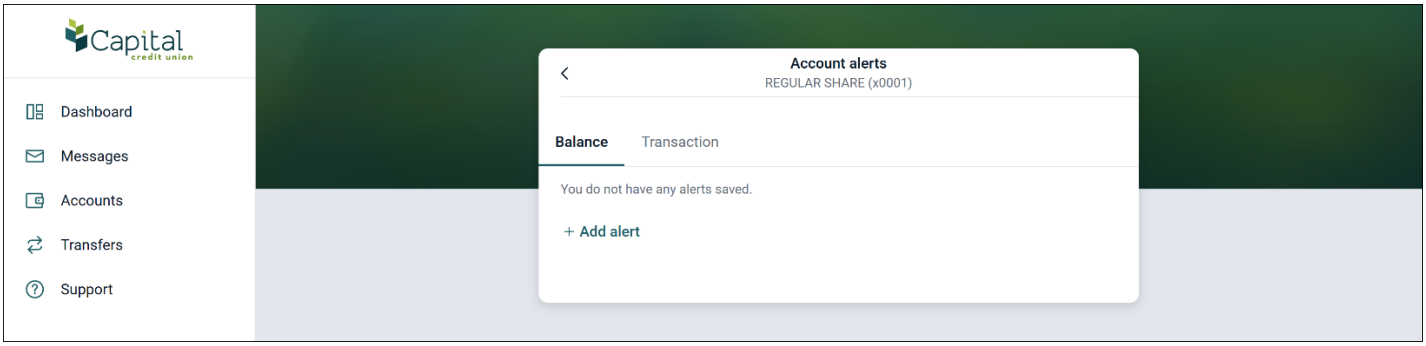
Click **Alert preferences** and select Balances, transactions, and deposits.



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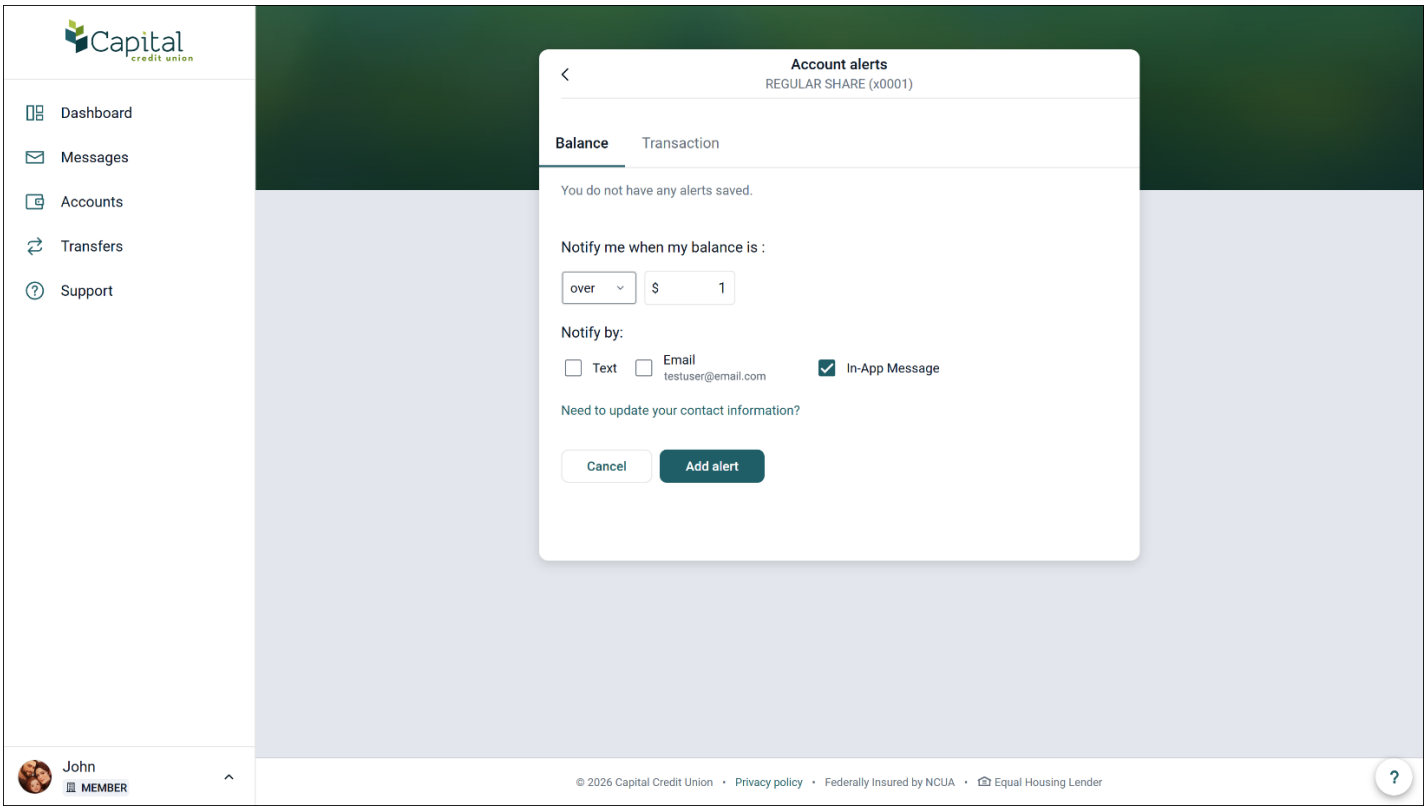
Step 2

Choose **Balance** or **Transaction** and click **+ Add alert**.



Step 3

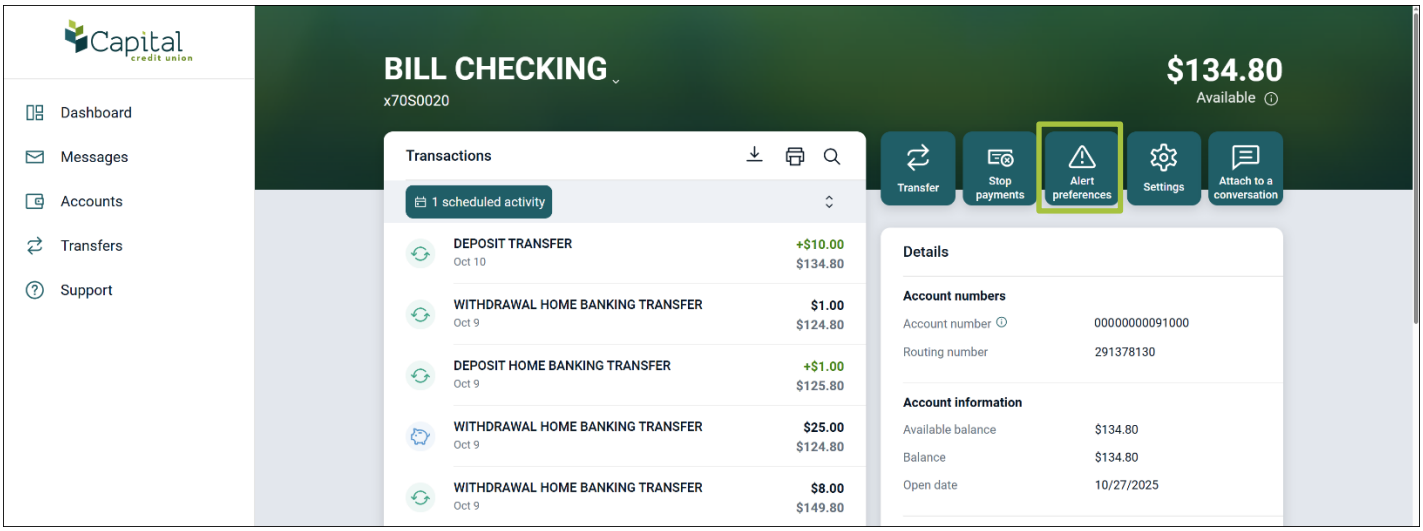
Complete the details and select how you'd like to receive the alert. Click **Add alert**.



Edit or Delete an Alert

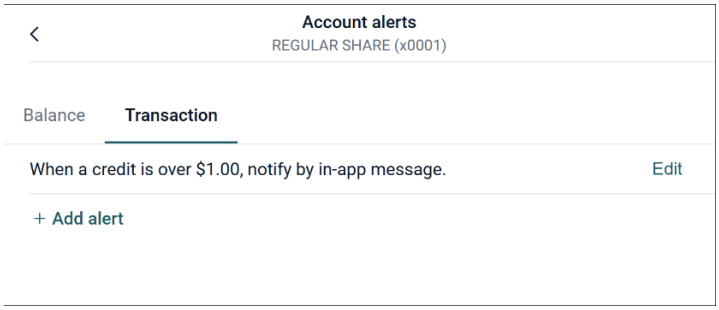
Step 1

From within the account, click **Alert Preferences** and select Balances, transactions, and deposits.



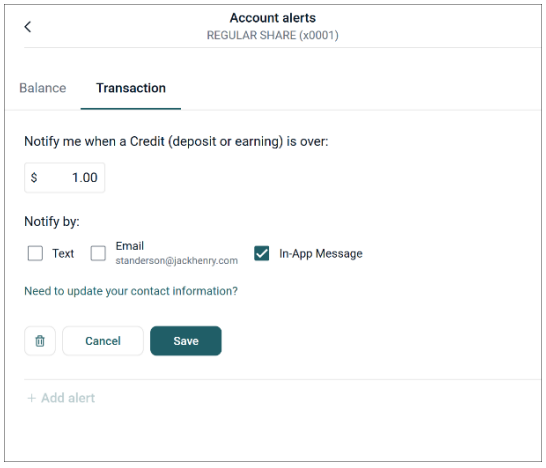
Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.



Step 3

Modify the details or click the **trash can** icon to delete.



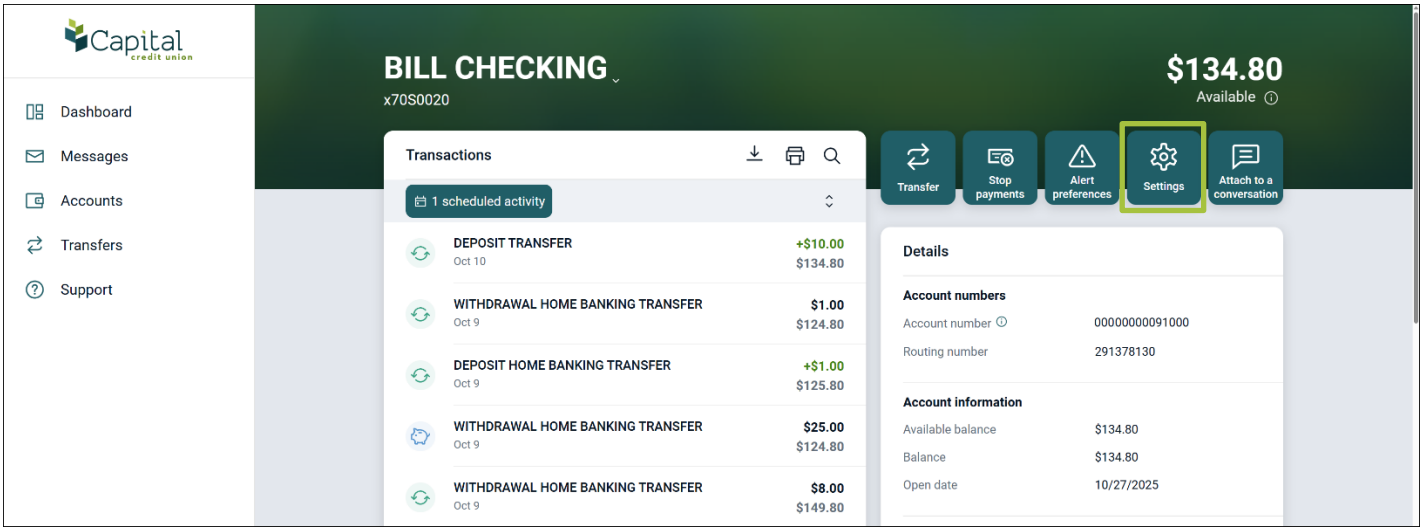
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Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.

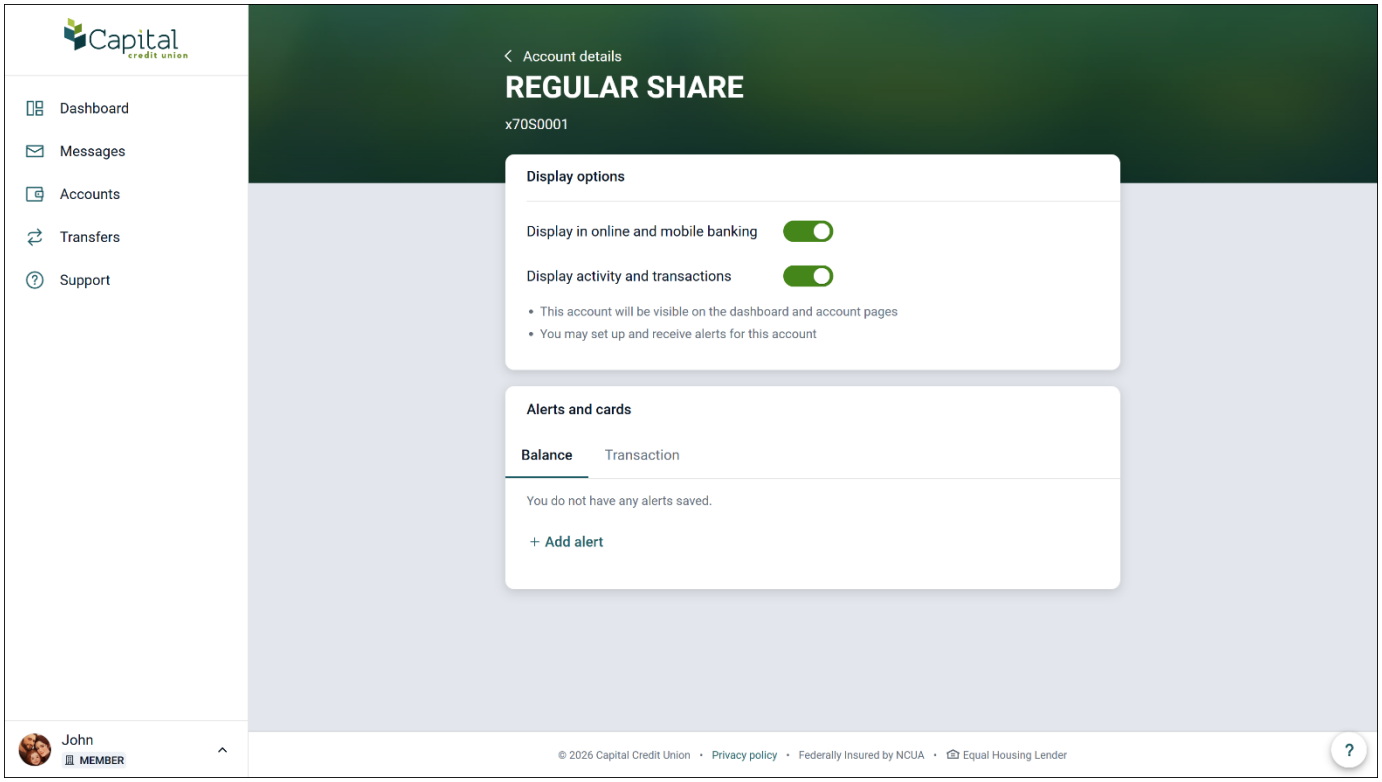
Step 1

From within the account, select **Settings**.



Step 2

1. **Rename -** Change the nickname of the account.
2. **Display -** Choose to display the account and/or activity in online banking.
3. Add or modify alerts.



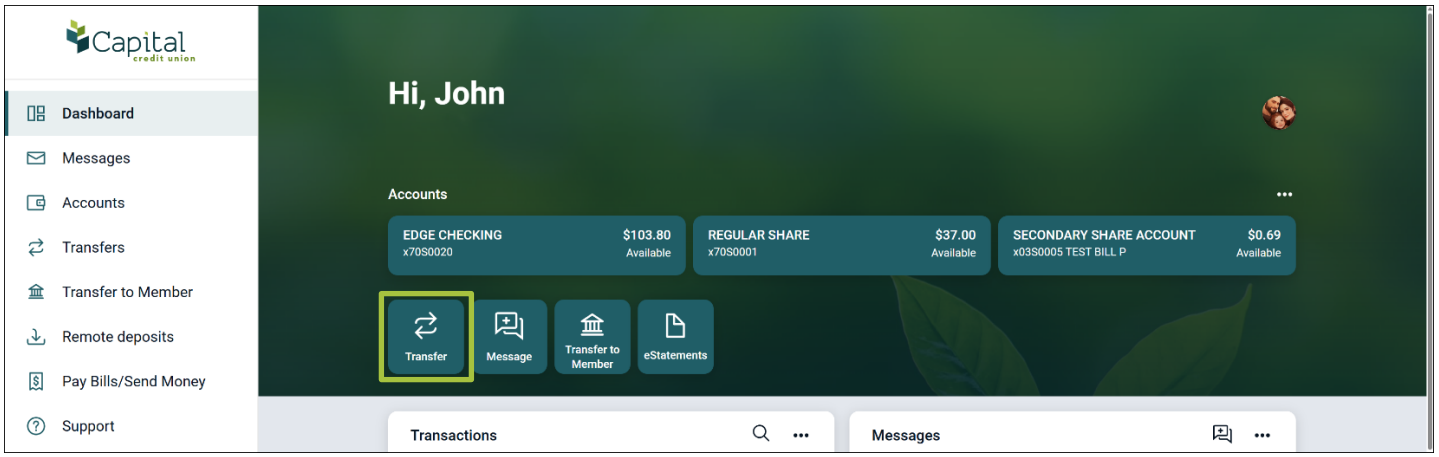
Transfers

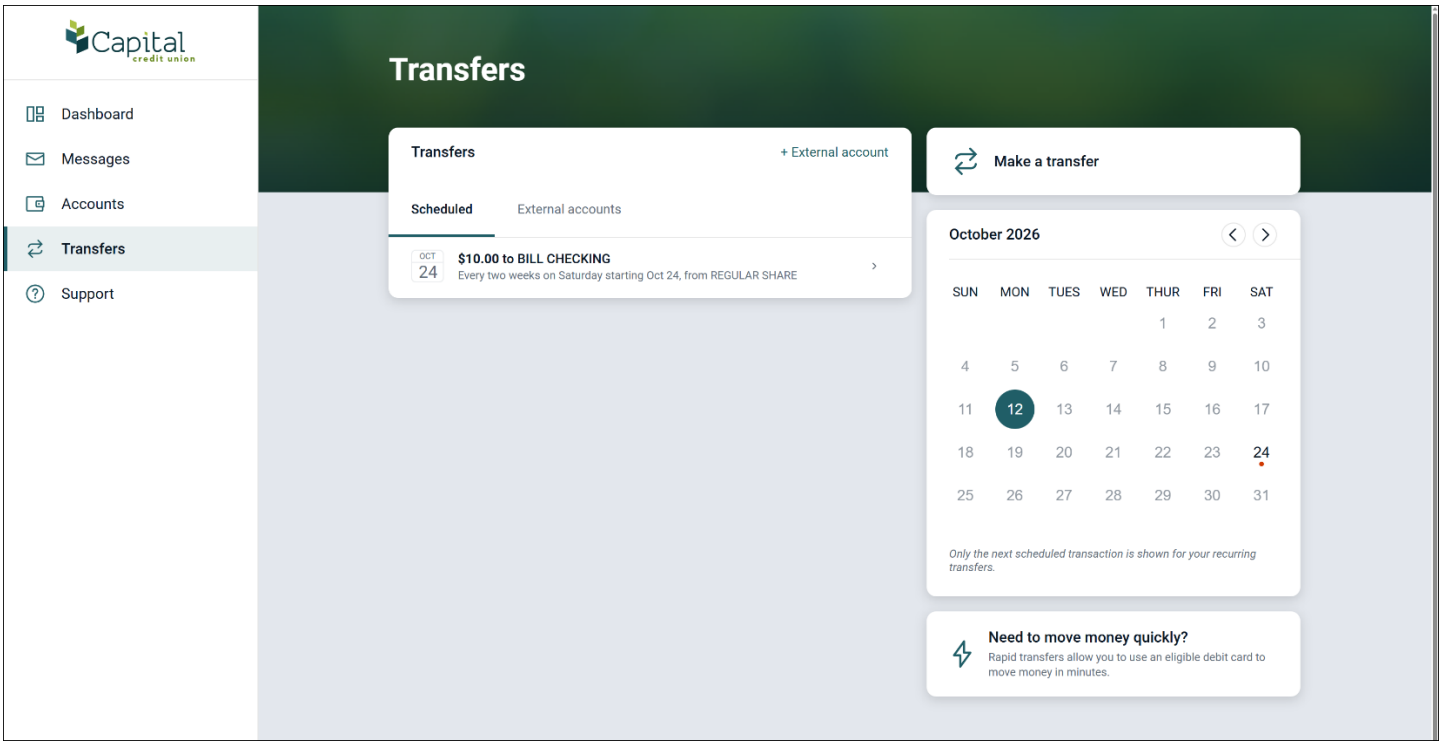
Move money between internal and external accounts.

Submit a Transfer

Step 1

Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.



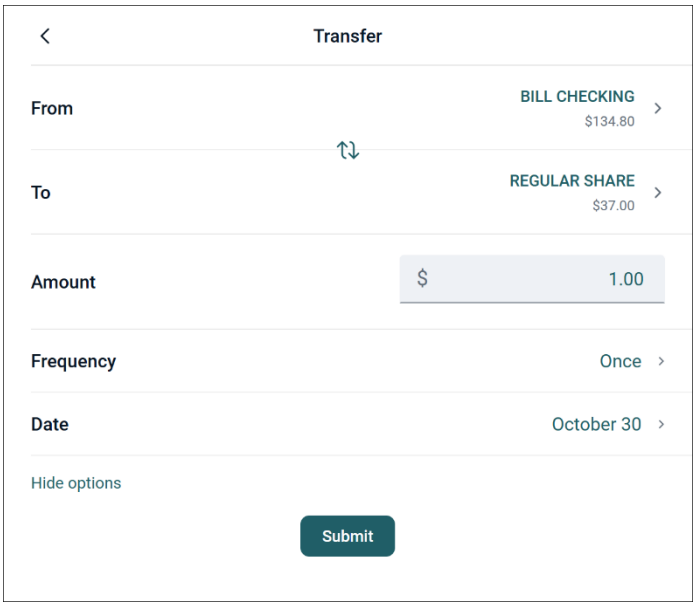


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Step 2

Select your **From** and **To** accounts and enter the amount to transfer.

Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.

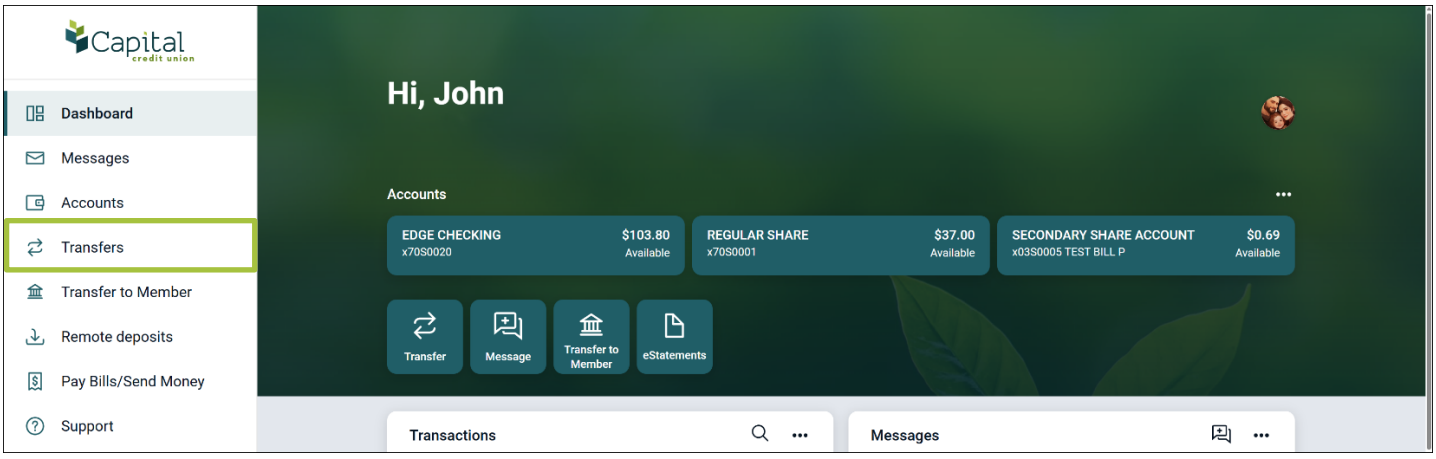


Enroll an External Transfer Account

This feature is subject to approval.

Step 1

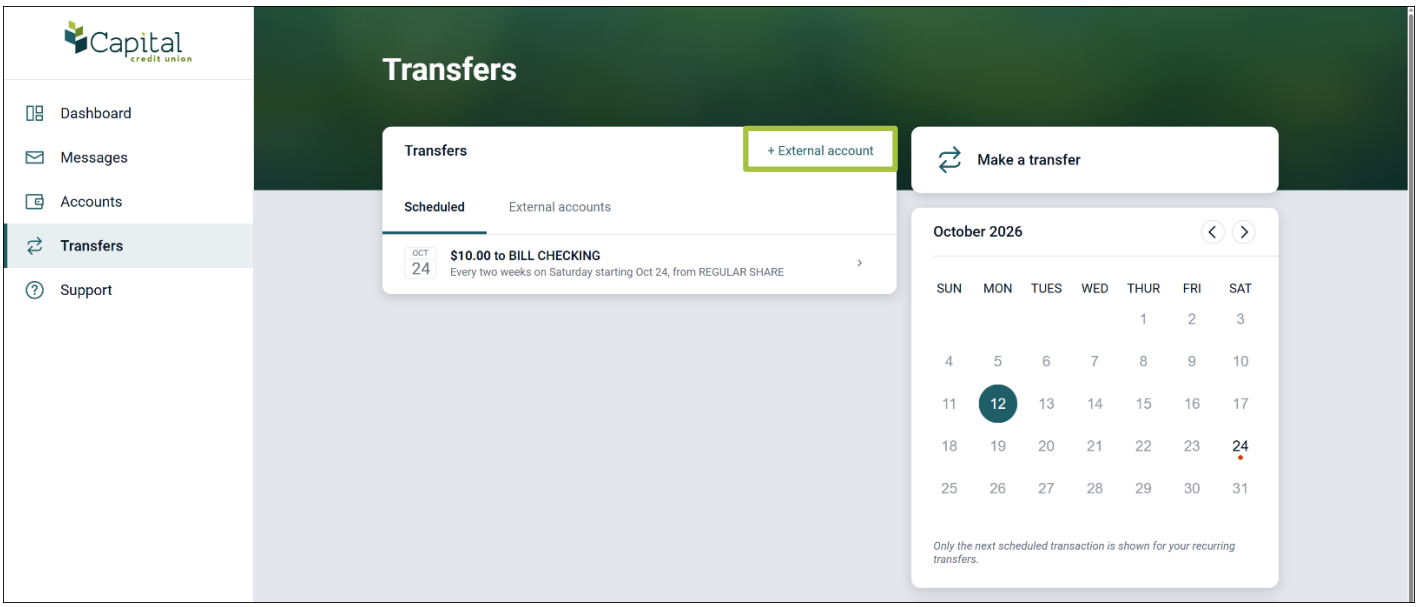
Select **Transfers** from the navigation pane.



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Step 2

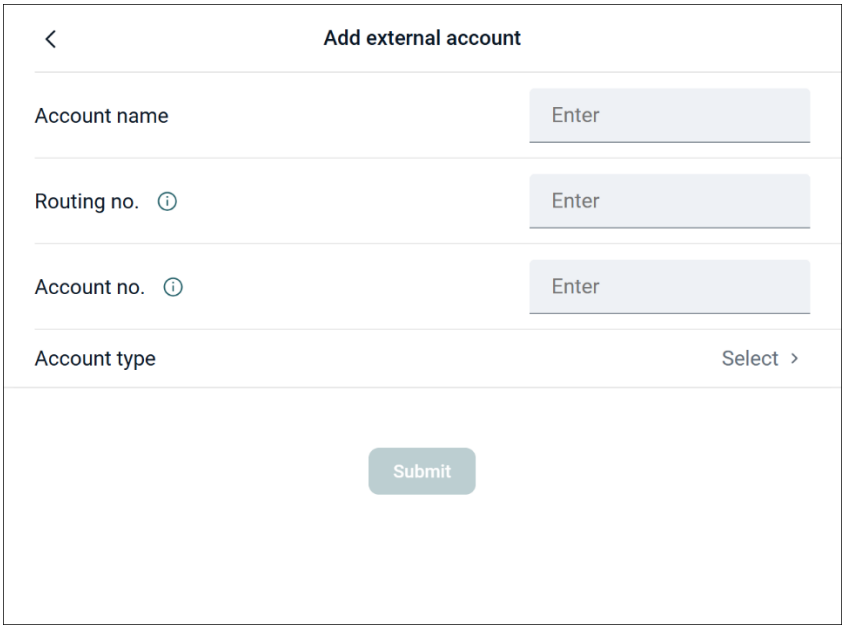
Select **+ External account**.
You may be prompted to verify your identity by entering your password.



Step 3

Enter an **Account name** or nickname for the account, **routing number**, **account number**, and select the **account type**. Click **Submit**.

Two small deposits will be sent to verify your account. When they arrive in 1-3 business days, you'll need to log back in to confirm the amounts. By confirming these deposits, you acknowledge you have legal access to this account.

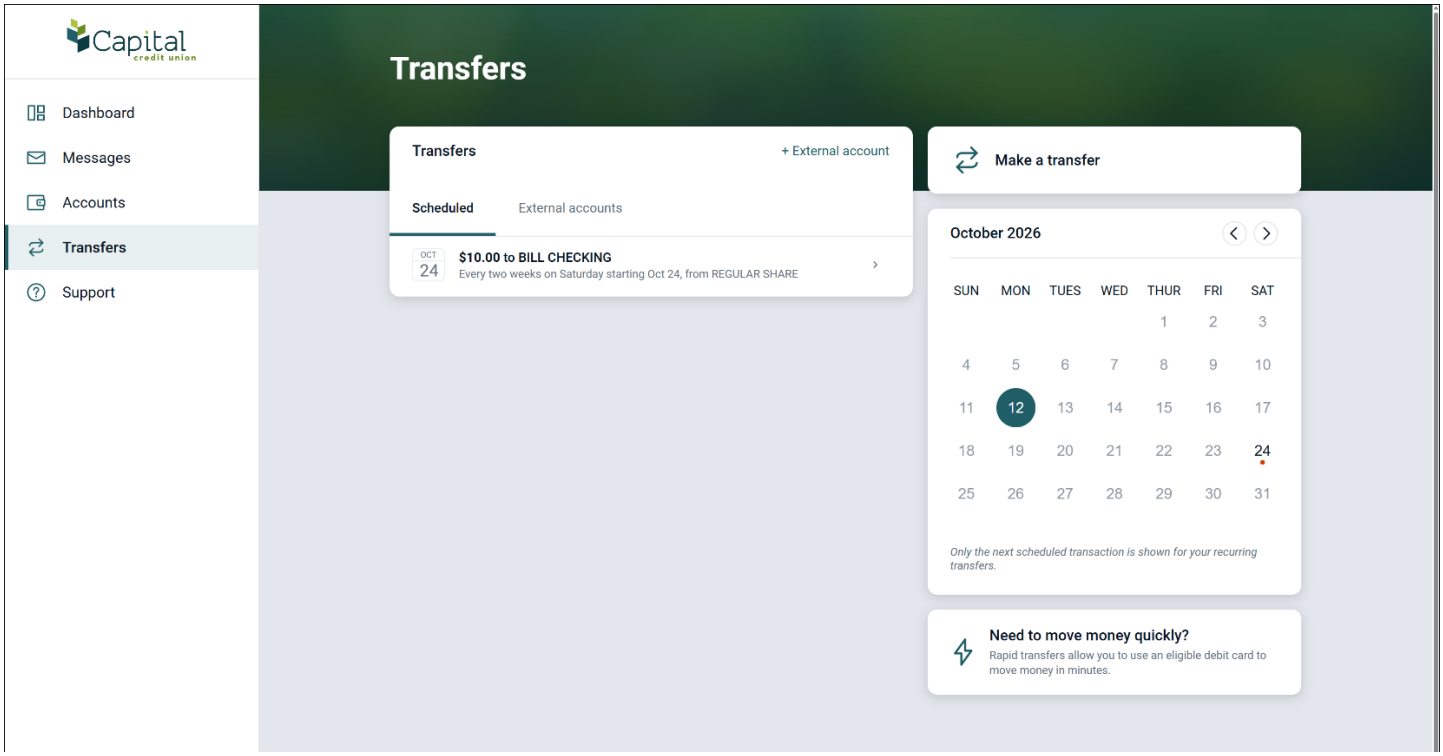


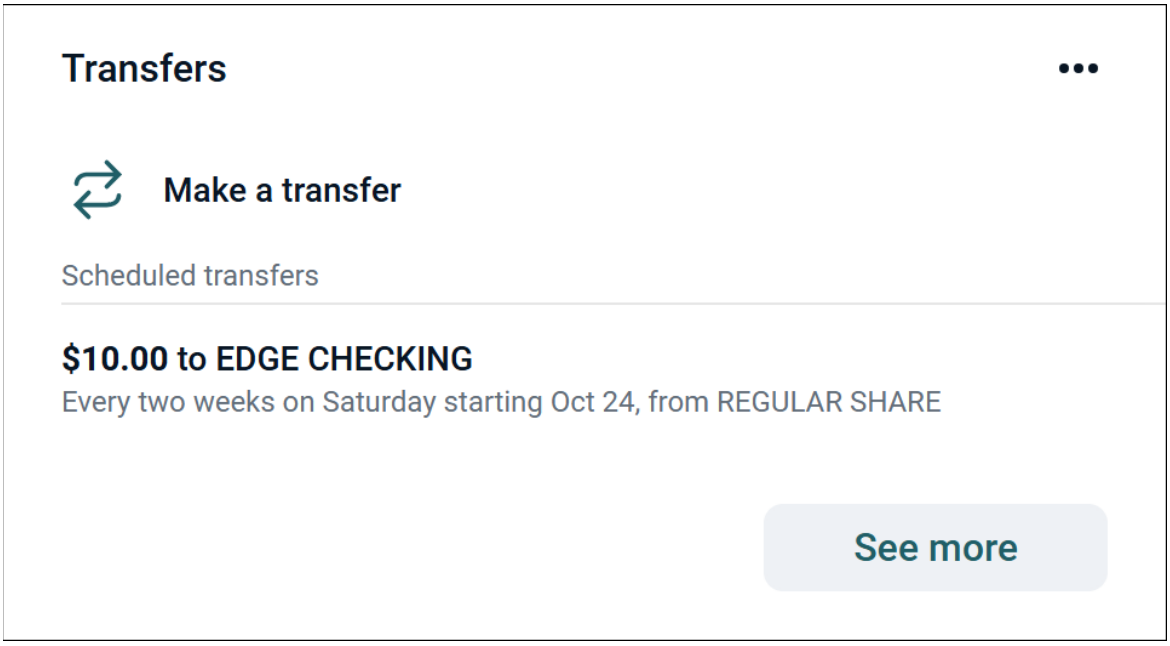
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Edit or Delete a Scheduled Transfer

Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.

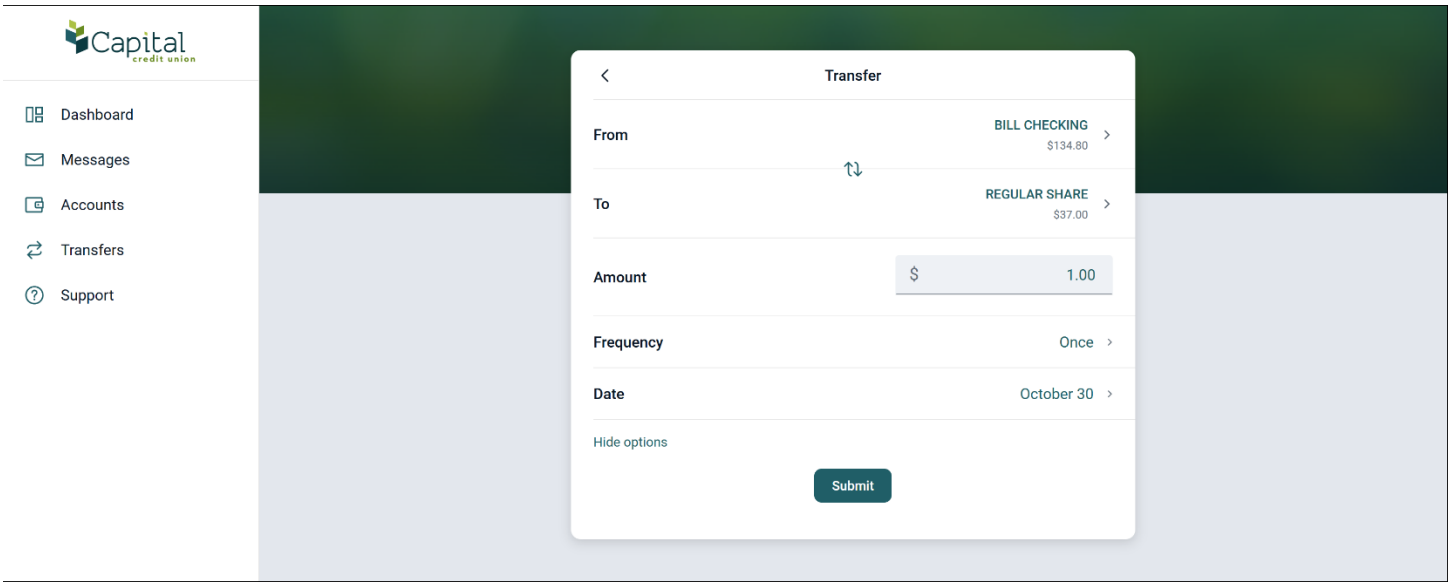




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Step 2

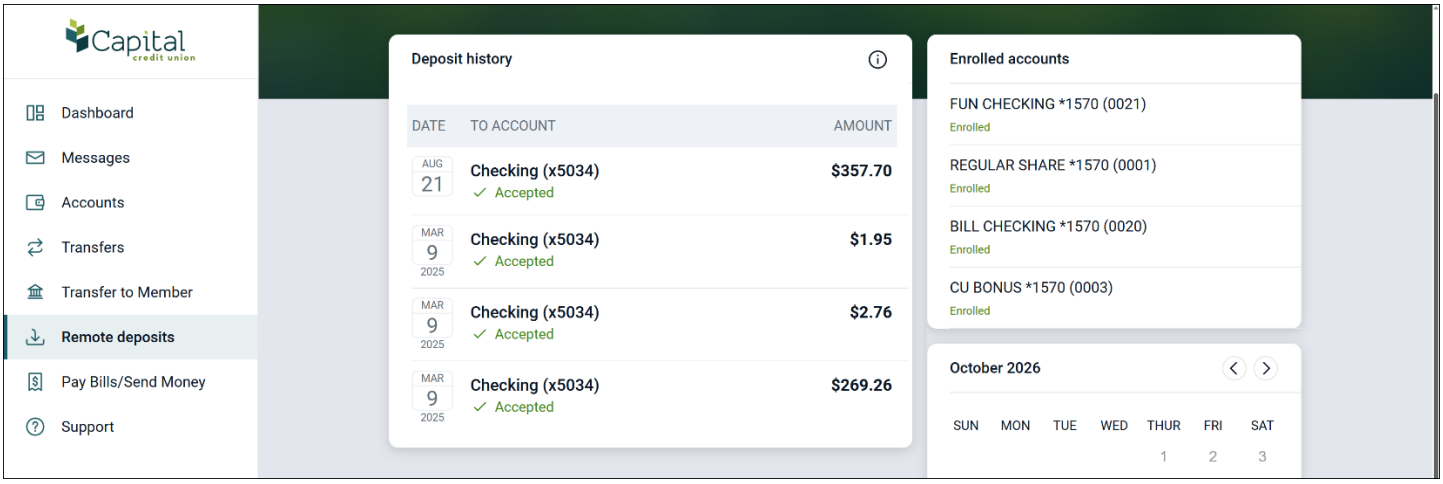
Select the transfer and modify details or select the **trash can** icon to delete.



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Remote Deposits

View recent mobile deposit activity.

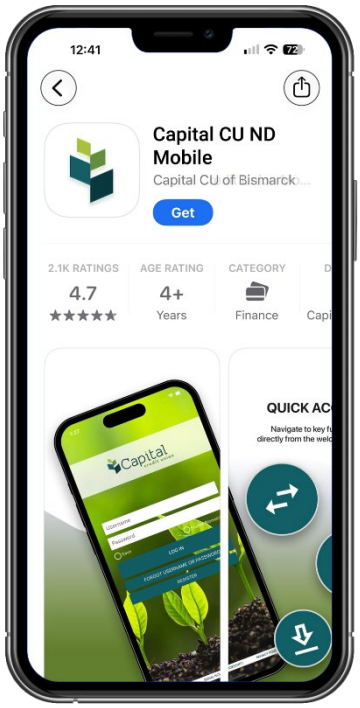


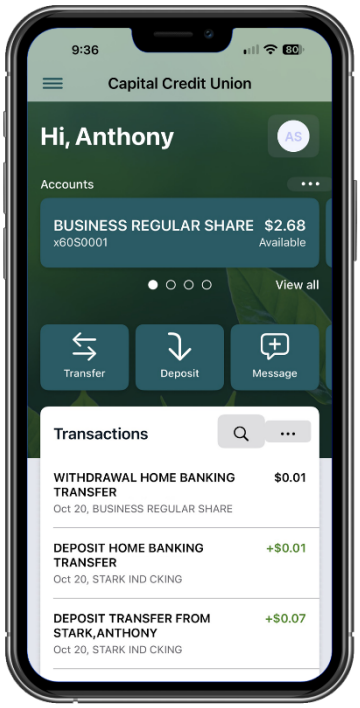
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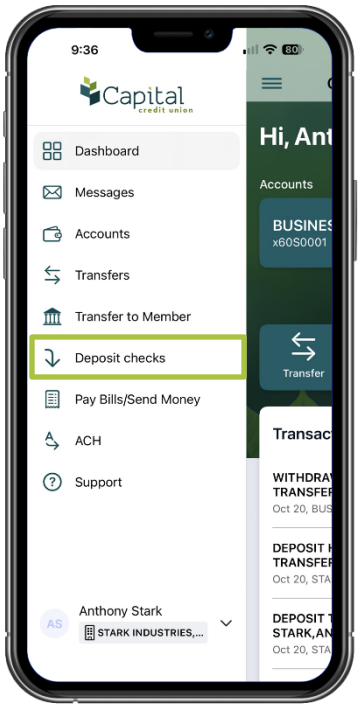
Submitting a Remote Deposit

Use this to deposit a check via the Capital CU ND Mobile app**.**

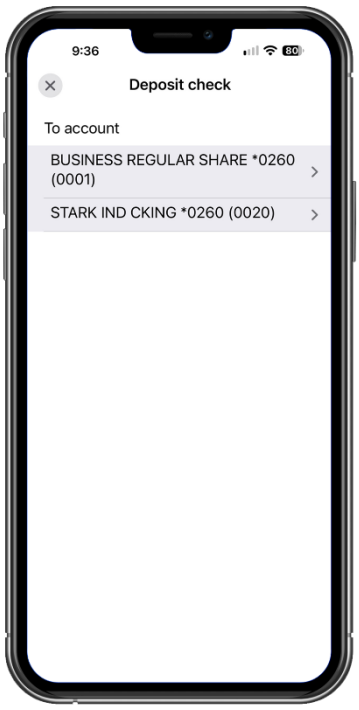
Download and open the Capital CU mobile app.
From the Dashboard, navigate to and select **Deposit checks**.

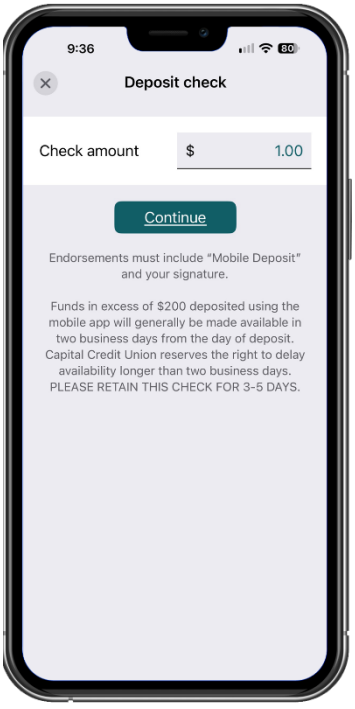


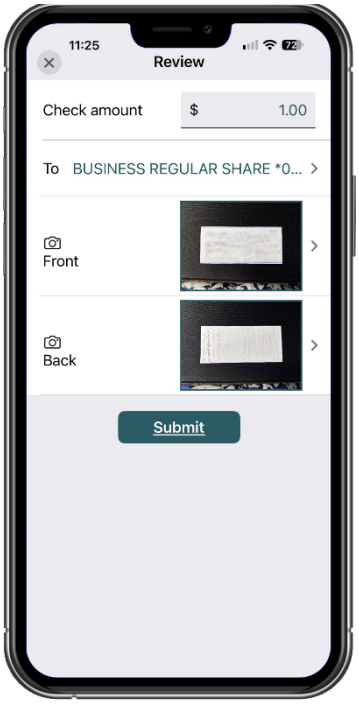




Select the account to which you want to make the deposit, enter the check amount, , and click **Continue**.
Click **Submit**.





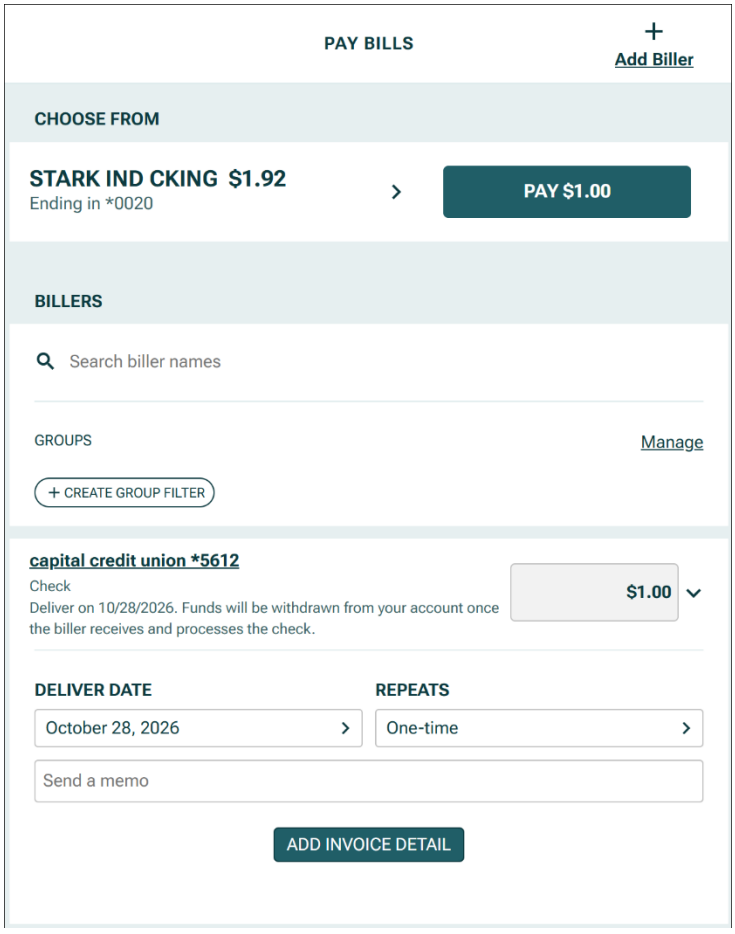


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Pay Bills

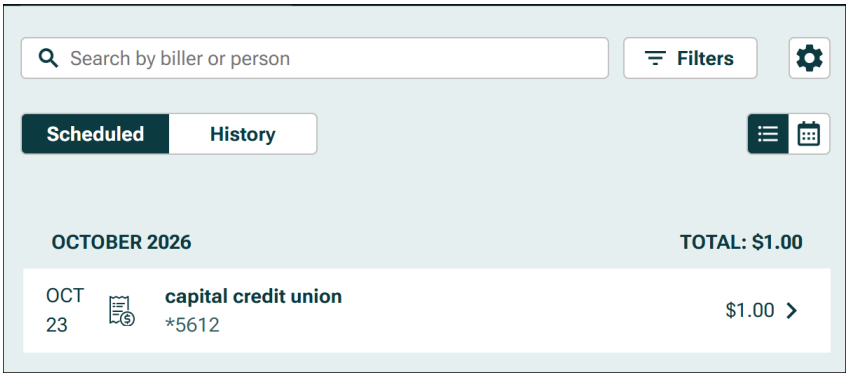
Pay Bills

1. Click **Bill Pay** from the left-hand navigation on the Dashboard.
2. Under the **Bill Pay** tab, locate your biller(s) and enter the amount to pay them. Click the arrow to see other options such as the ability to future date the payment, make it recurring, or add a memo.
3. Click **Pay** at the top of the screen and confirm.
4. Your payment will appear under the **Activity** tab.

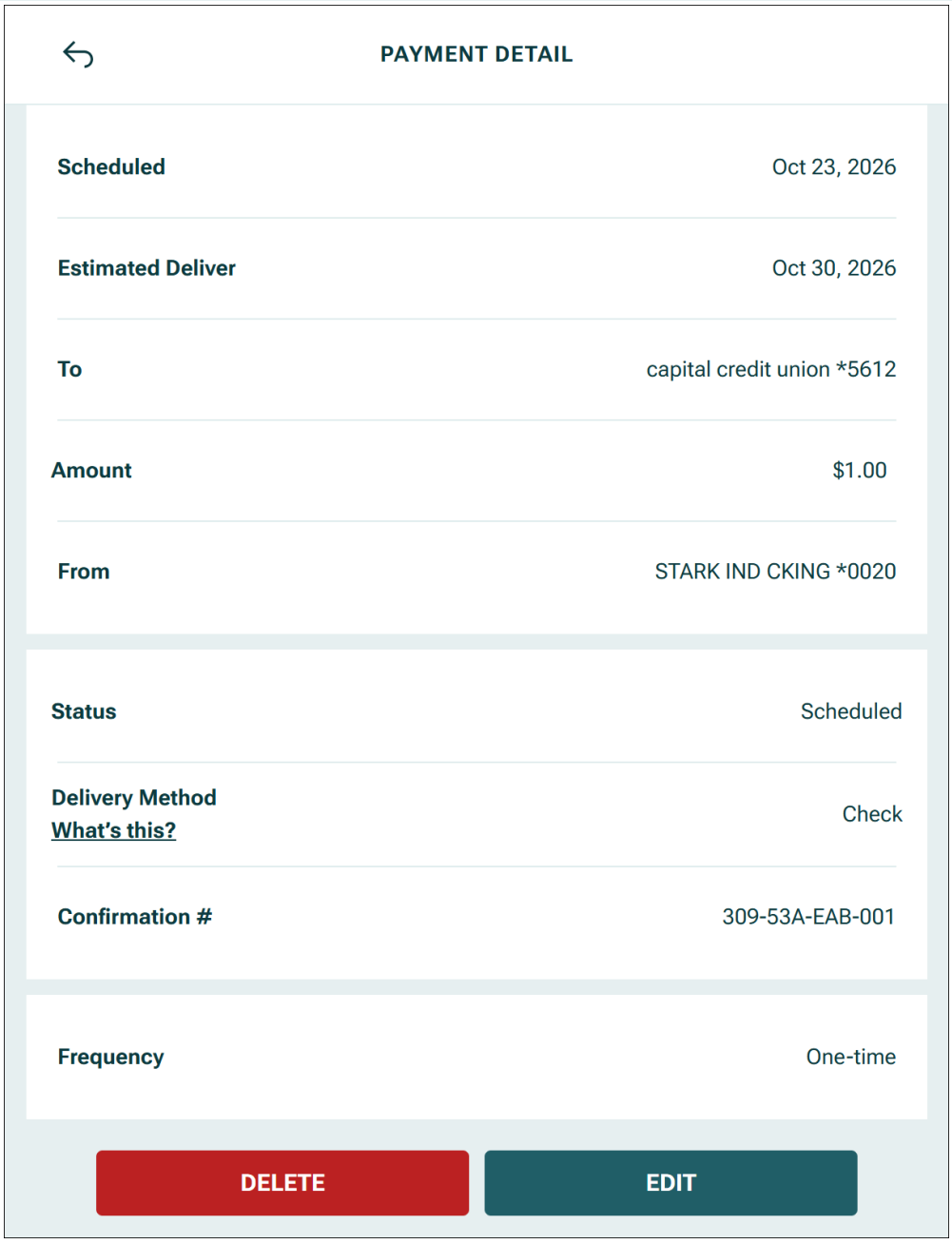


Edit or Delete a Payment

1. Click **Bill Pay** from the left-hand navigation on the Dashboard.
2. Under the **Activity** tab, select your payment.
3. Click Delete or Edit.



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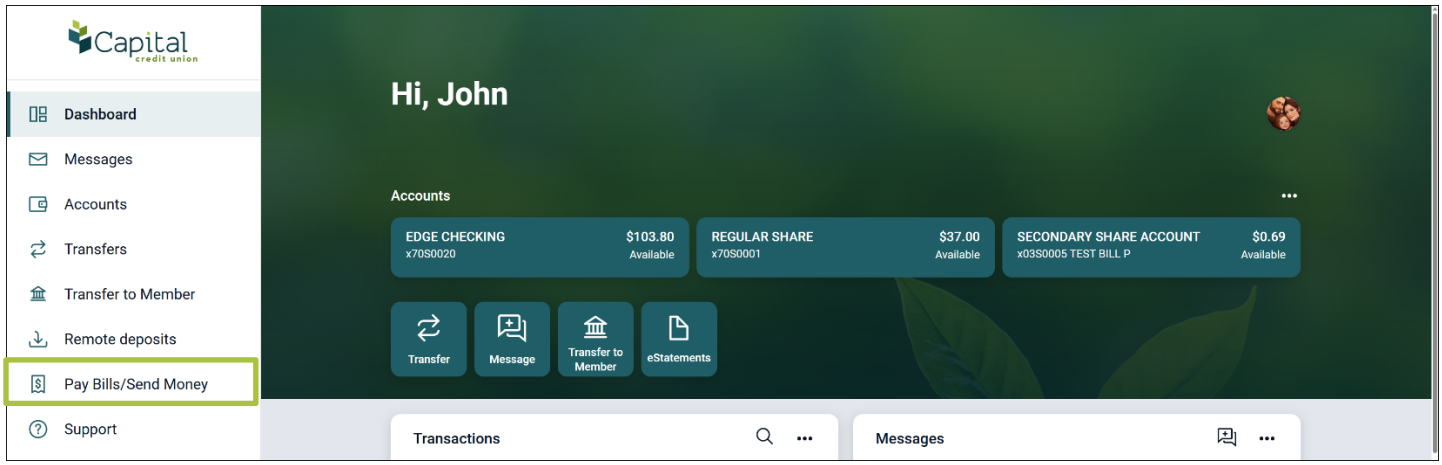
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Send Money

Easily send money to another person or to a business using a phone number or email address!

Add Contact

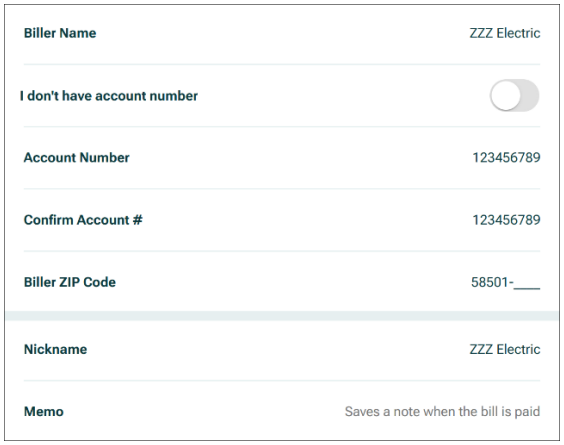
1. Click **Send Money** from the Dashboard.



2. Under the Send Money tab, click **Add Contact.** You will be prompted to complete muti-factor authentication via a one-time passcode. Choose the delivery method for the passcode and click **Send Code**. Enter the code received and click **Verify Code.**



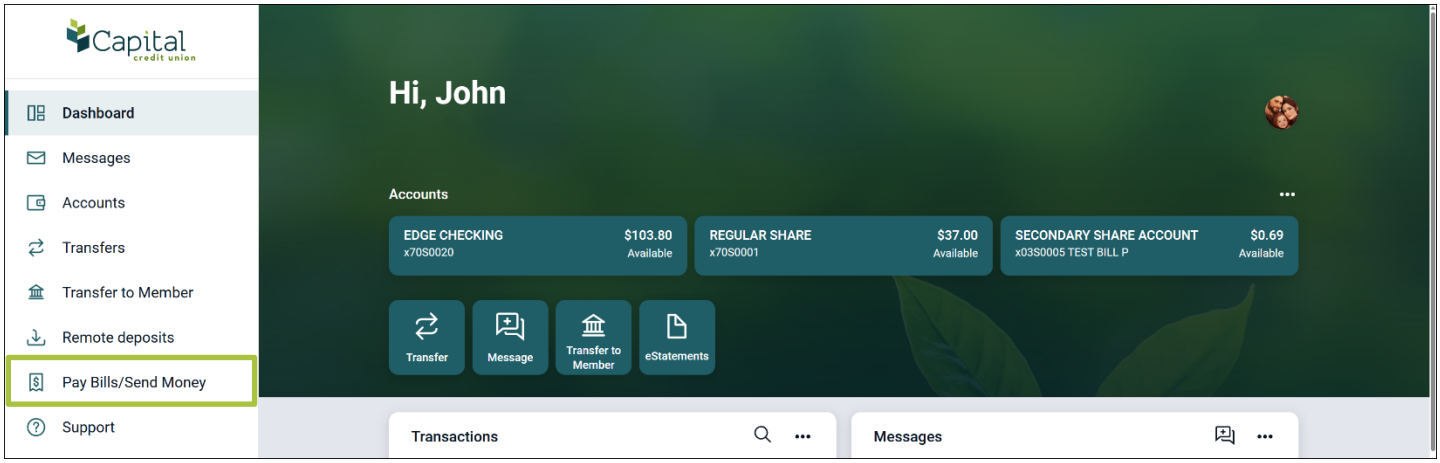
3. Enter recipient's contact information and click **Save.**



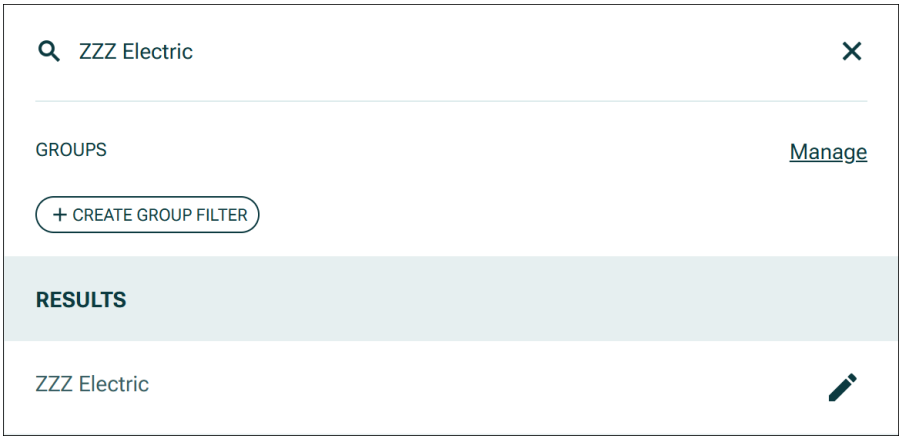
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Send Money

1. Click **Send Money** from the Dashboard.



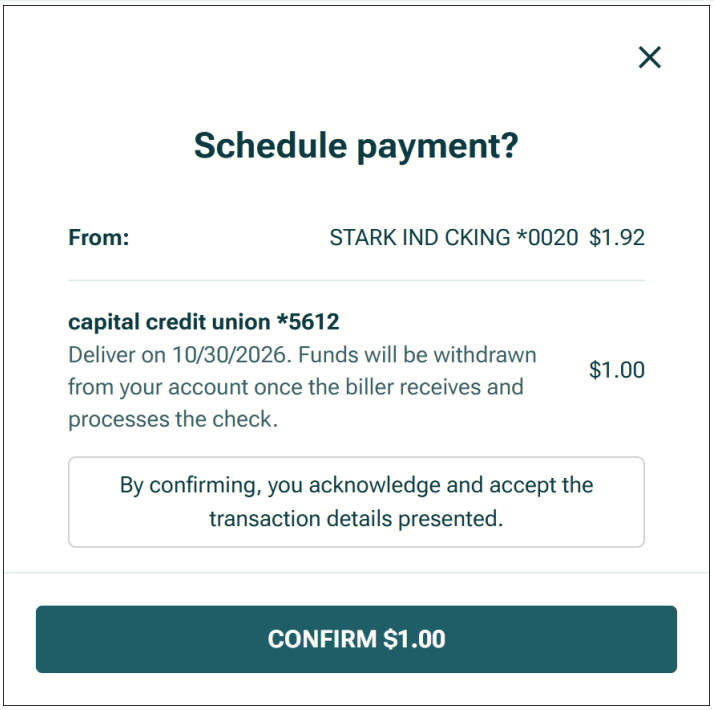
2. Under the **Send Money** tab, select the contact to send money to and click **Next**.



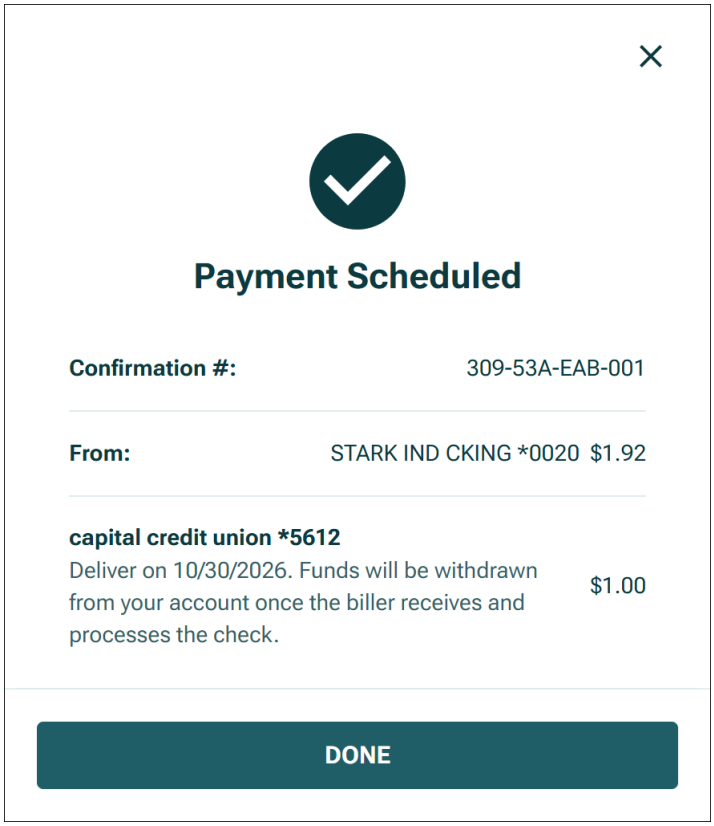
3. Enter the amount to pay and complete the following fields where applicable:
   - **Add a Memo** - include any details to communicate to the recipient.
   - **From** - select the appropriate account to use for funding the payment
   - **Frequency** - to select delivery date and if the payment is a one-time payment or scheduled to repeat.

   Click **Pay** once all fields are completed and **Confirm**.

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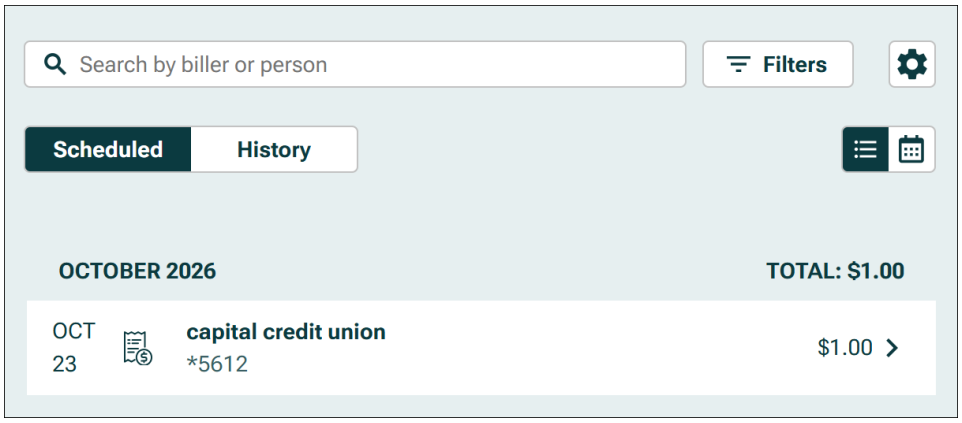


4. The payment will show scheduled. Click **Done**.



5. You will be redirected to the **Activity** tab and your payment will display. Select the payment to edit or delete if necessary.

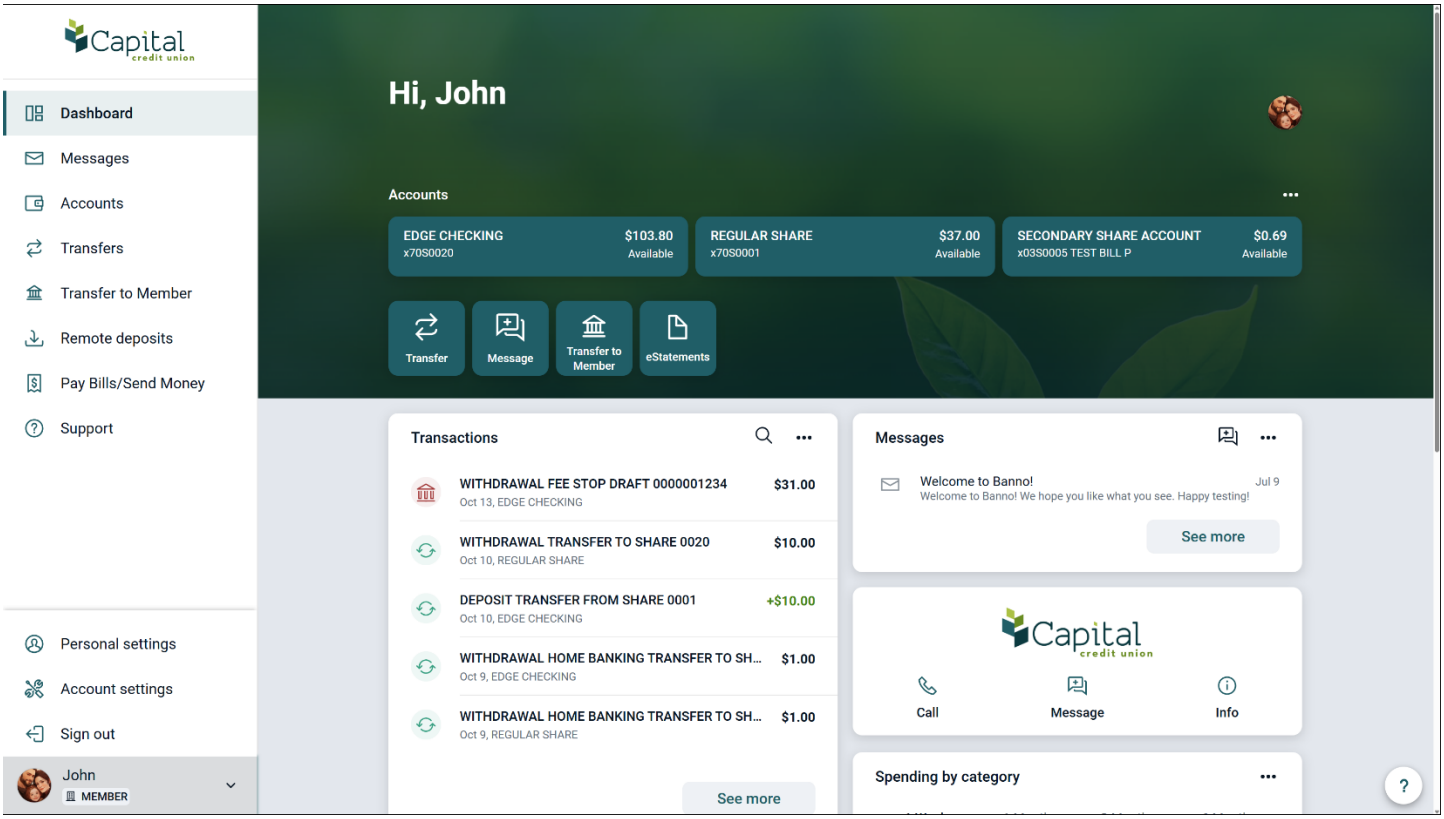
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Settings

Manage your profile, security, and other features.
Click your name at the bottom left and select **Personal Settings**.

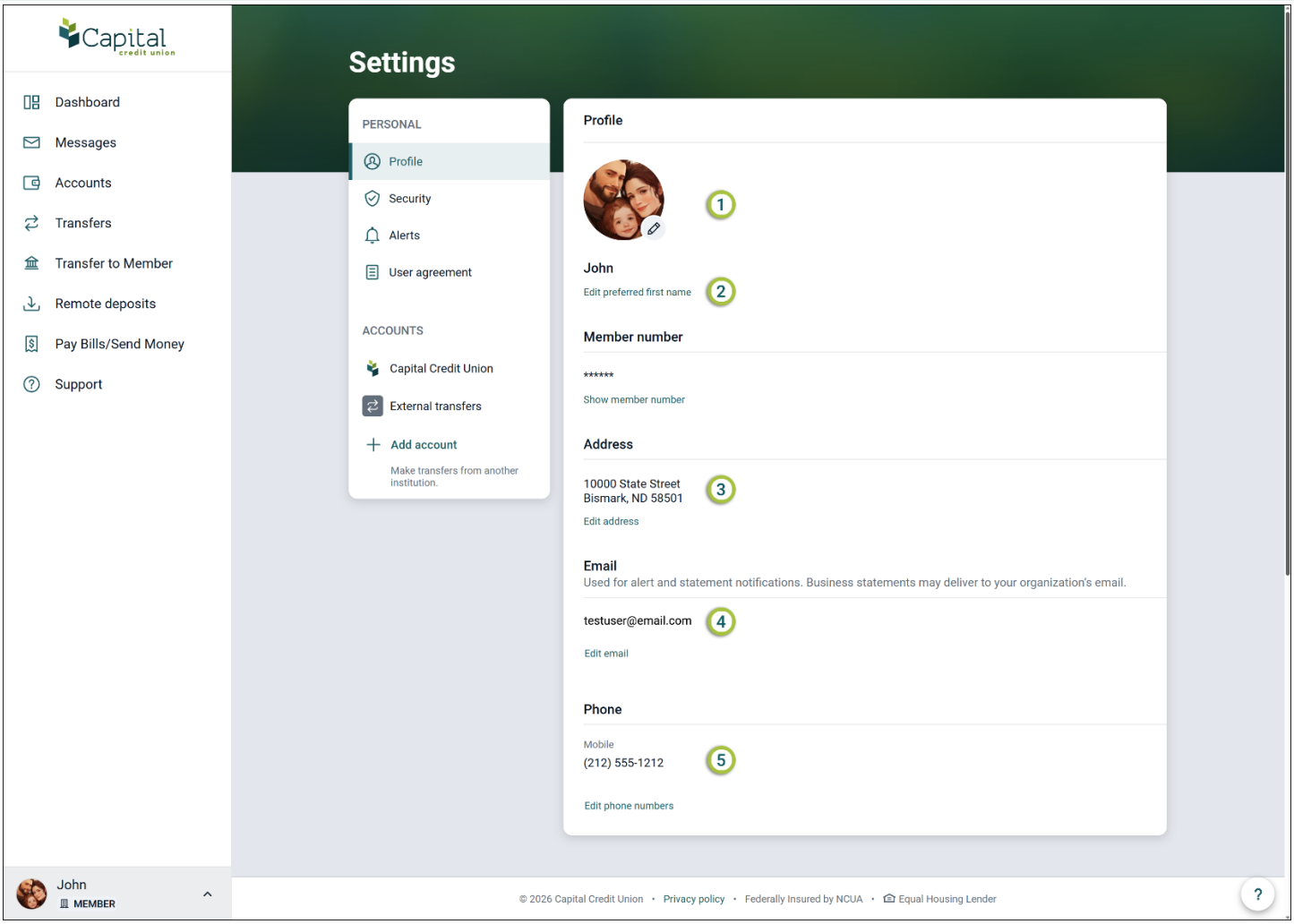


Profile

1. **Photo** - Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Address** - Click **Edit address** to send us a request to update your address.
4. **Email** - Click **Edit email** to change your email address.
5. **Phone** - Click **Edit phone numbers** to modify your phone number.

You may be prompted to enter your password in order to authenticate your identity.

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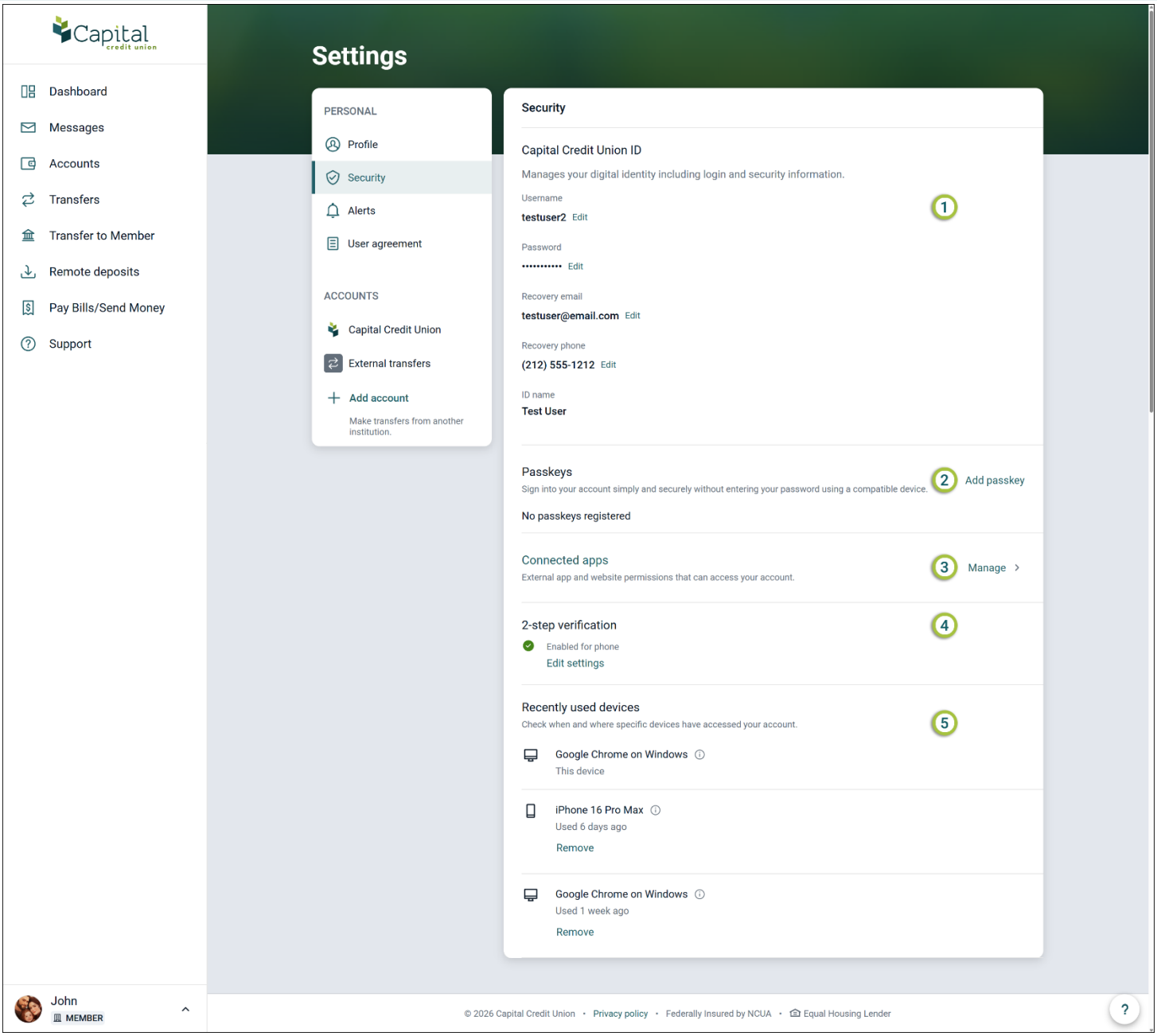


Security

1. **Credentials** - Click **Edit** to update your username and/or change your password.
2. **Passkey sign in** – Toggle on if your device has biometrics to use this feature in place of entering a password.
3. **Connected apps** - Manage external apps and websites that can access your account.
4. **Two-factor authentication** - Remove or add additional authentication methods.
5. **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

You may be prompted to enter your password to authenticate your identity.

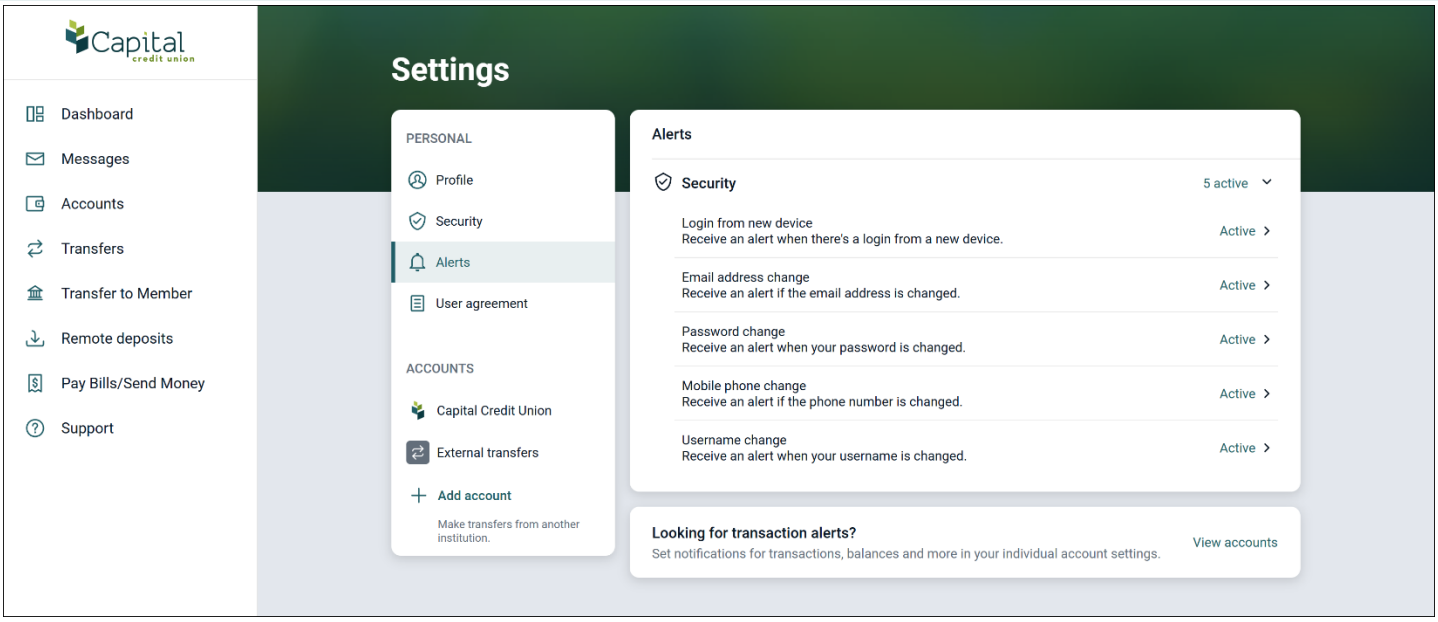
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User Alerts

The following alerts will automatically be sent to your email if triggered.

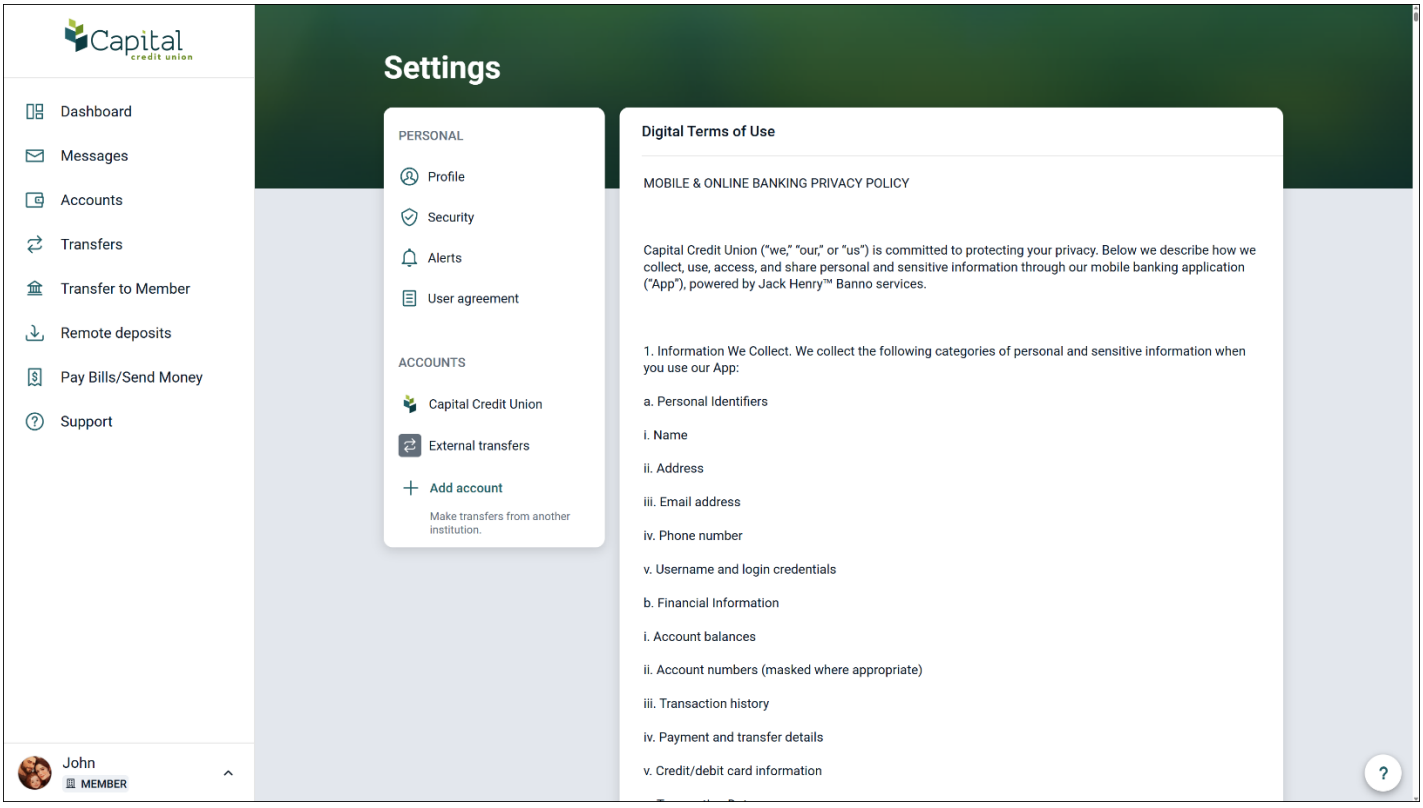
- Login from new device.
- Email address change.
- Password change.
- Mobile phone change.
- Username change.



If desired, click an alert to toggle on text or in-app alerts as well.

User Agreement

Click **User agreement** to review various documents you have accepted.



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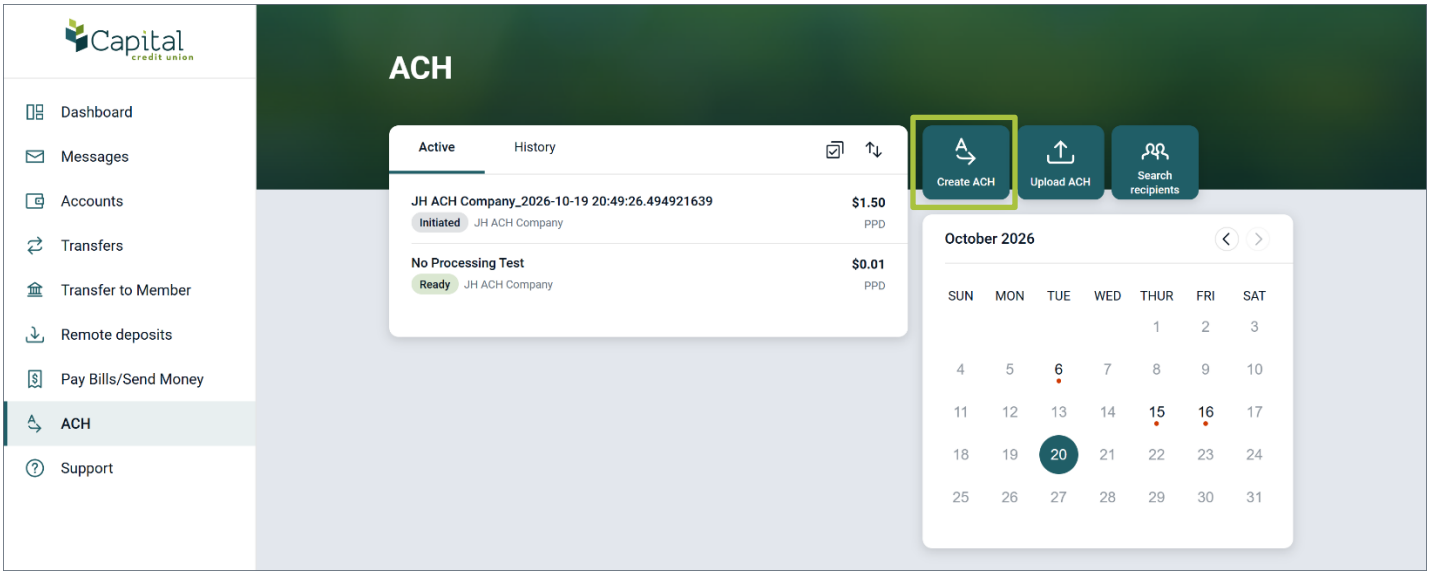
ACH

Create a Batch Manually

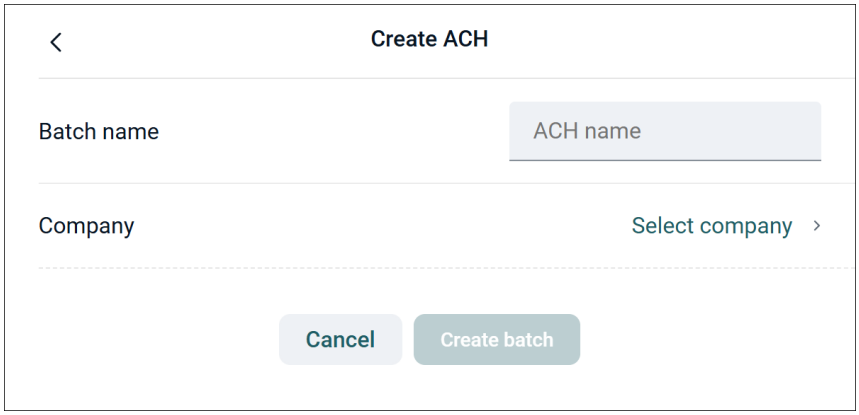
1. Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

2. Then click **Create ACH**.

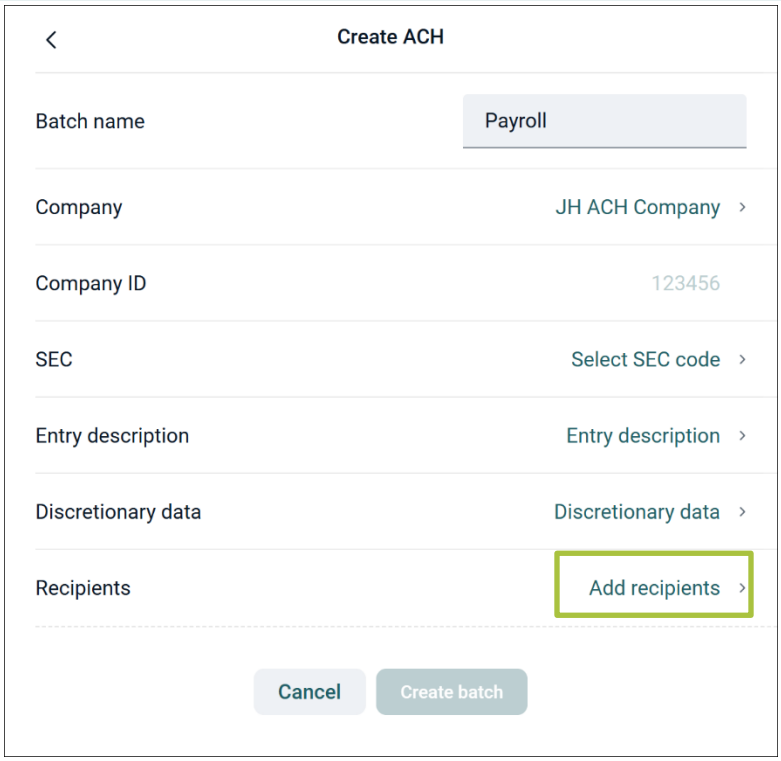


3. Enter the **Batch name** and select the **ACH company** to originate the payment from.

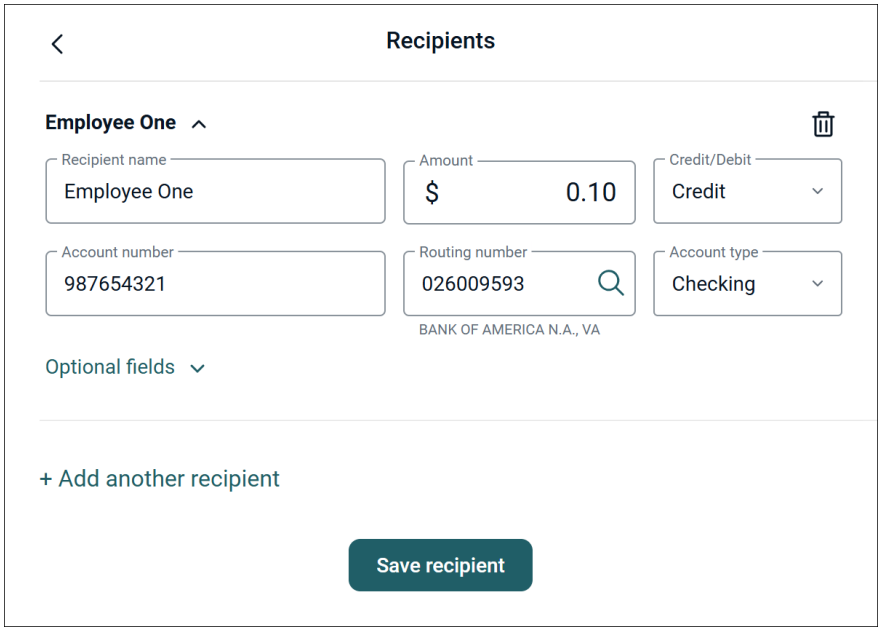


4. Confirm that the correct **SEC** code, **Entry description**, and **Discretionary data** display. Modify if necessary.
5. Click **Add recipients**.

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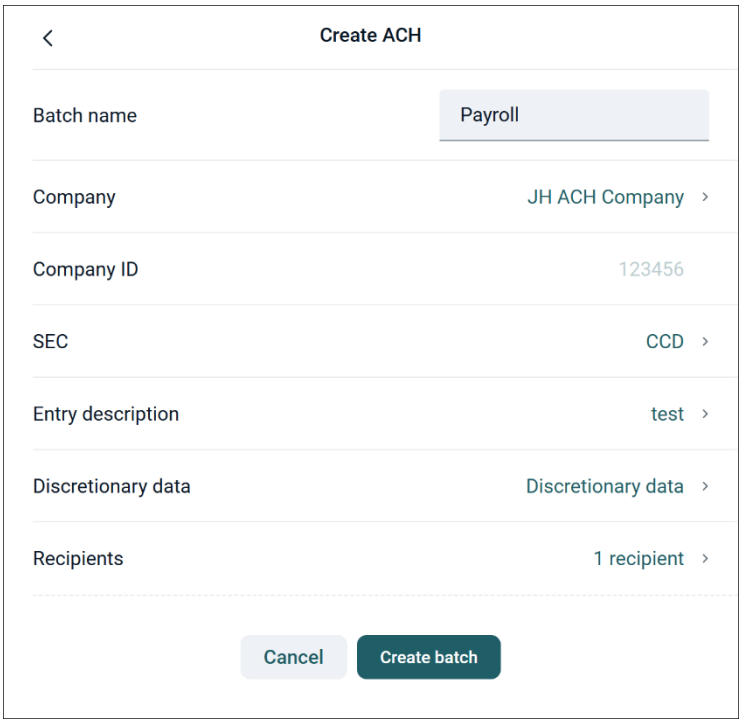


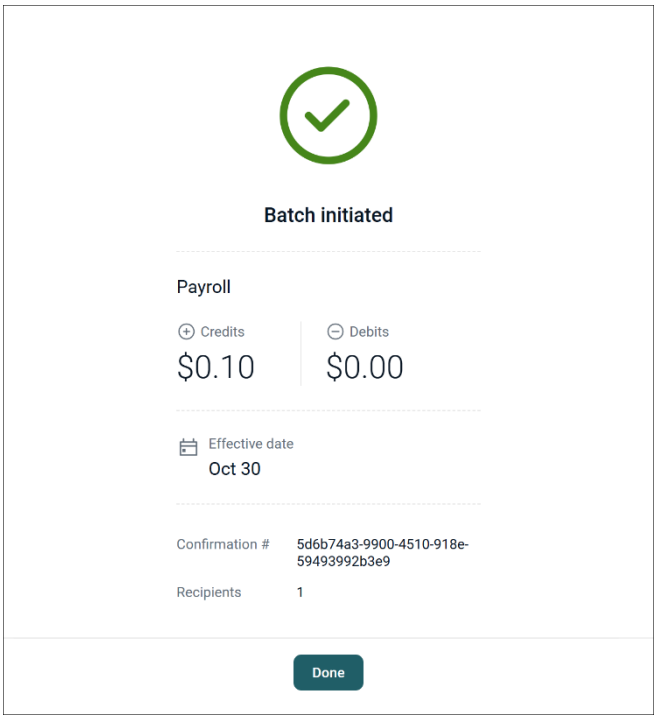
6. Enter the **Recipient name**, the **amount** to pay them, transaction type (**Credit** or **Debit**), and account information. Add-A Credit will send money to the recipient. A Debit will pull money from the recipient.
7. Click **Optional fields** to enter a recipient ID number or addenda information.
8. Check the **Prenote** box to create a zero dollar batch for this transaction. A Prenote is used to validate the recipient's account information prior to sending the associated batch (optional).
9. Check the **Hold** box to prevent this transaction from processing with the other transactions in the batch (optional).
10. Click **+ Add another recipient** to enter another recipient.
11. Click **Save recipient** when done adding recipients to the batch.



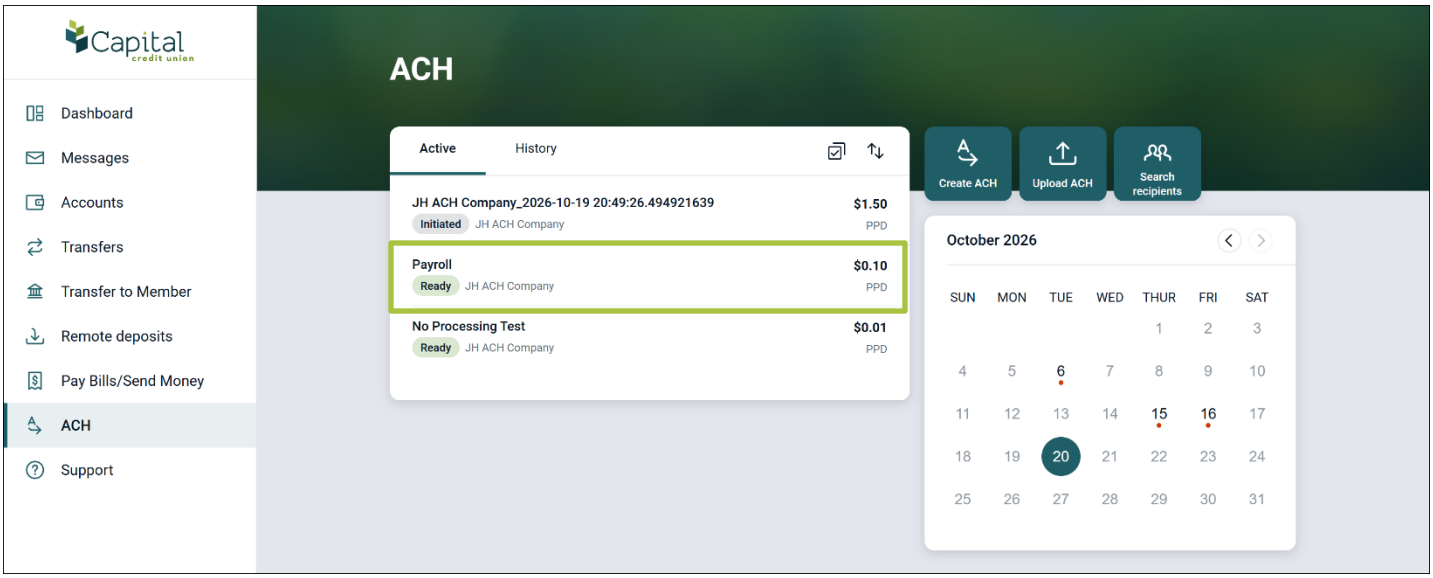
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12. Click **Create batch**, review the confirmation.
13. Click **Done**.





The batch will appear under the **Active** tab in a **Ready** status. If you created a prenote, you will see an identical batch that starts with PNT.
Please see the **Initiate a Batch** section for steps on how to send the payment.



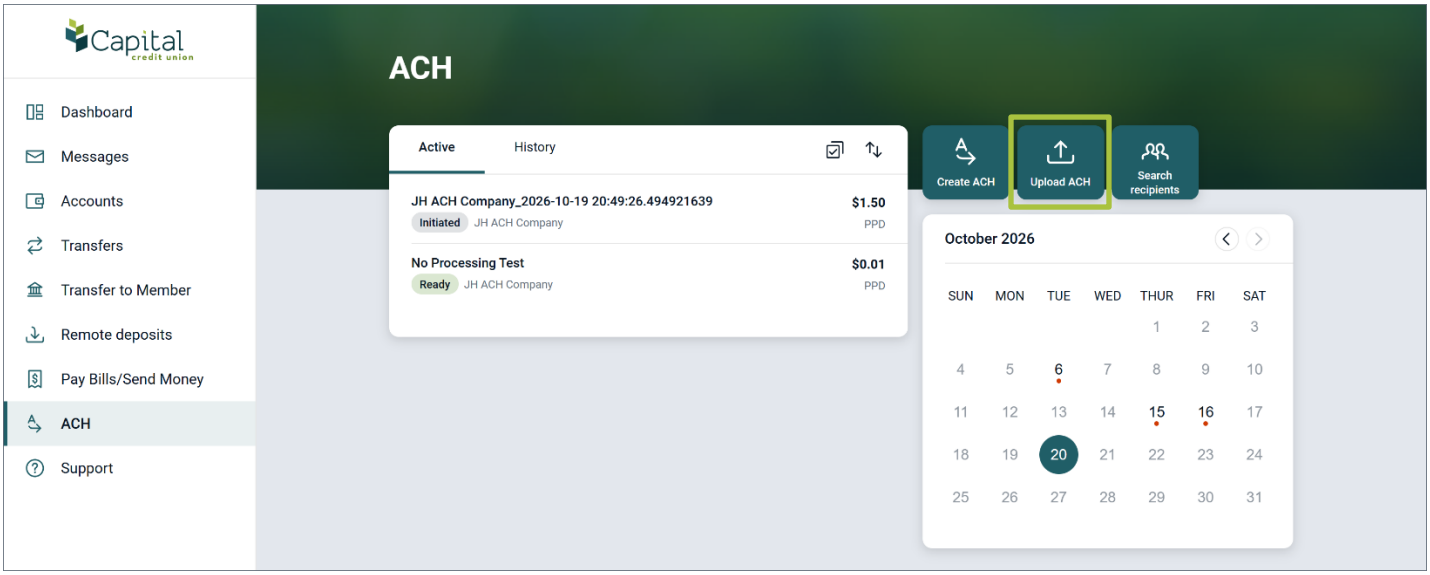
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Upload a NACHA File

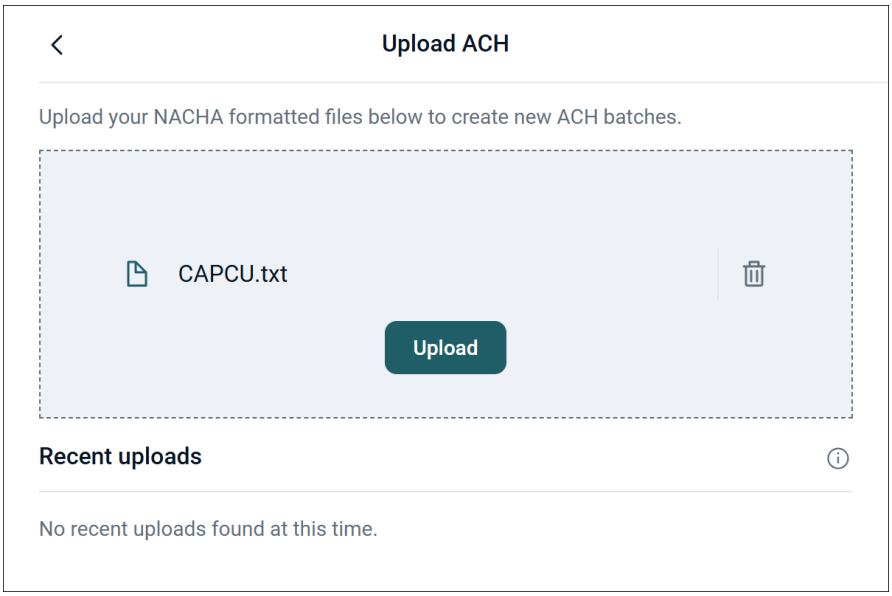
1. Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

2. Click **Upload ACH**.



3. Browse for your file and click **Upload.** Review your file for proper formatting if you receive an error.

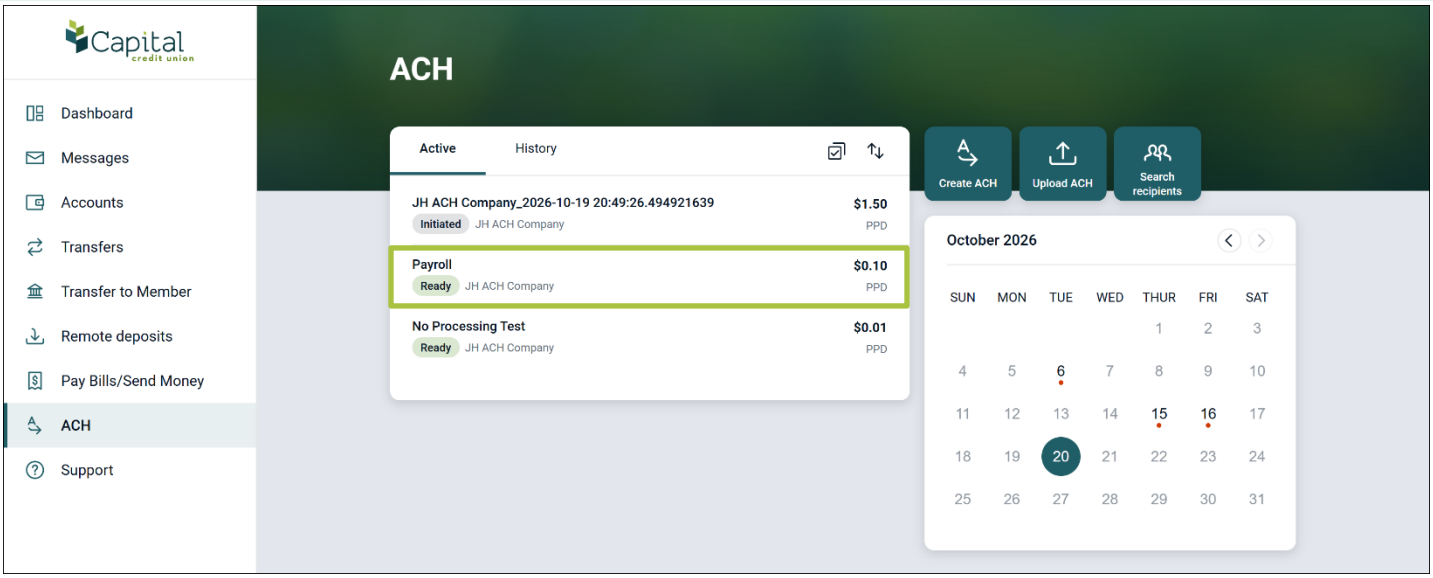


4. The batch will appear under the **Active** tab in a **Ready** status.

Please Note: A generic name will be given to an uploaded batch. Select the batch and click **Edit** if you wish to change the name.

Please see the **Initiate a Batch** section in this document for steps on how to send the payment.

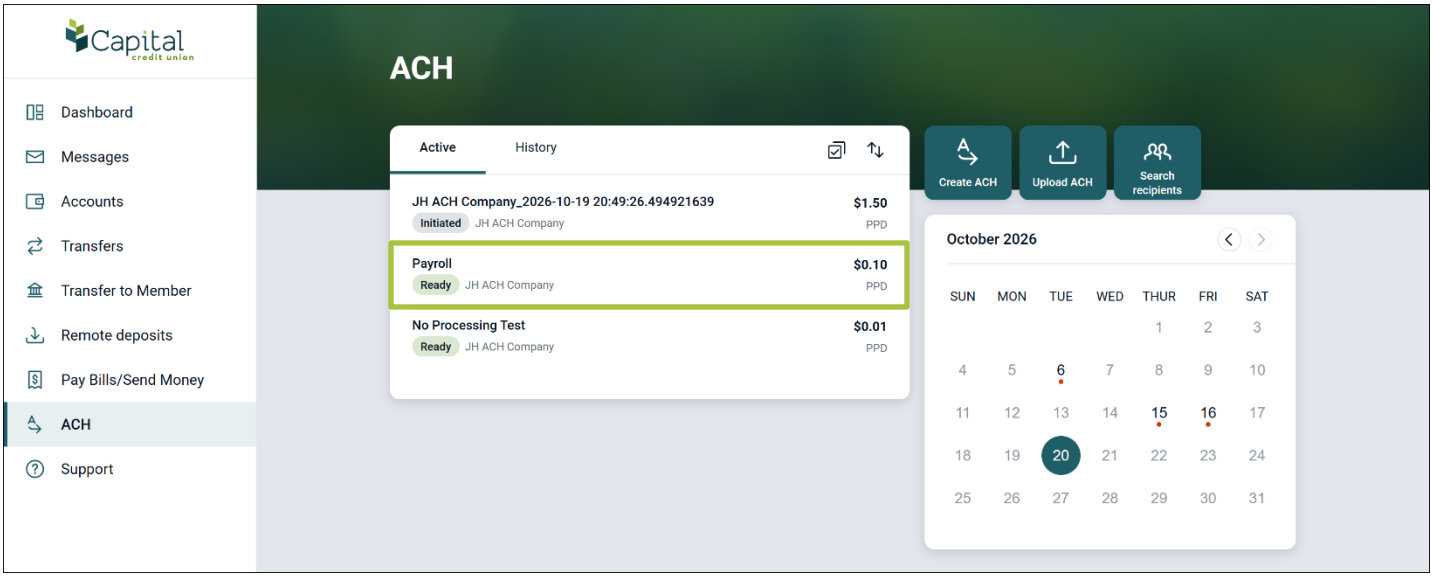
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Initiate a Batch

1. Select **ACH** from the navigation pane.

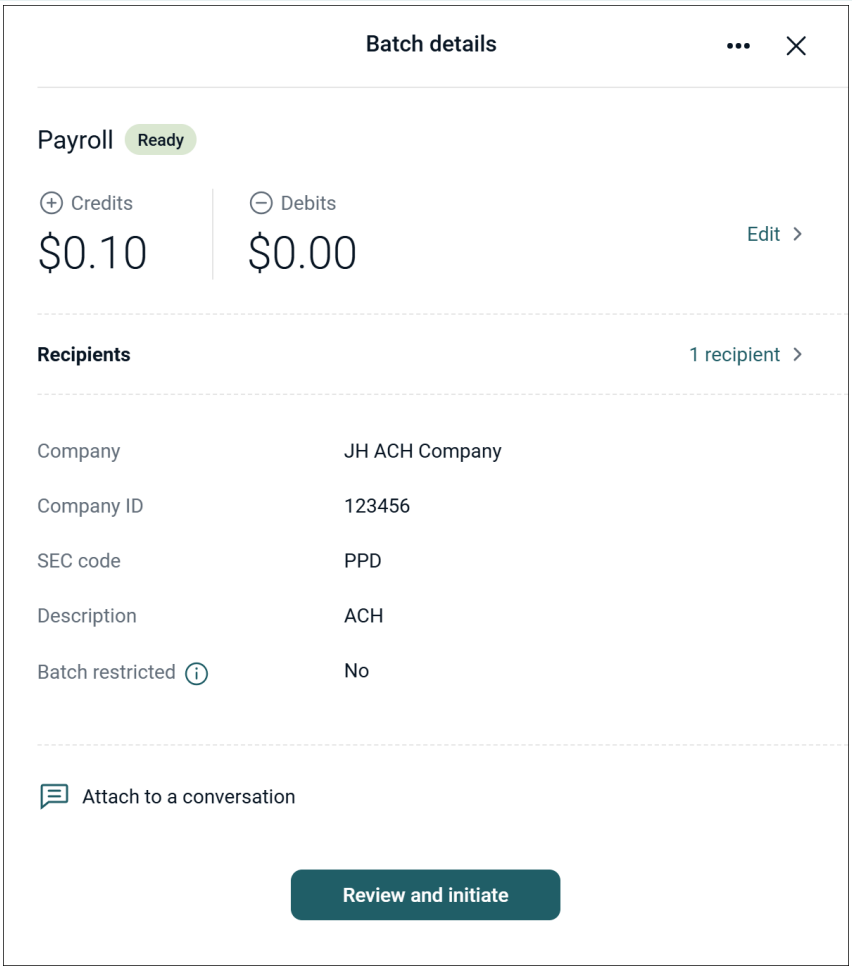
Please note: If you have multiple payment features activated, select the **Payments** menu first.



2. Select the batch in a **Ready** status and click **Review and initiate**.

IMPORTANT: If dual control is activated, you cannot initiate a batch that you created or edited. A second user will need to complete this step.

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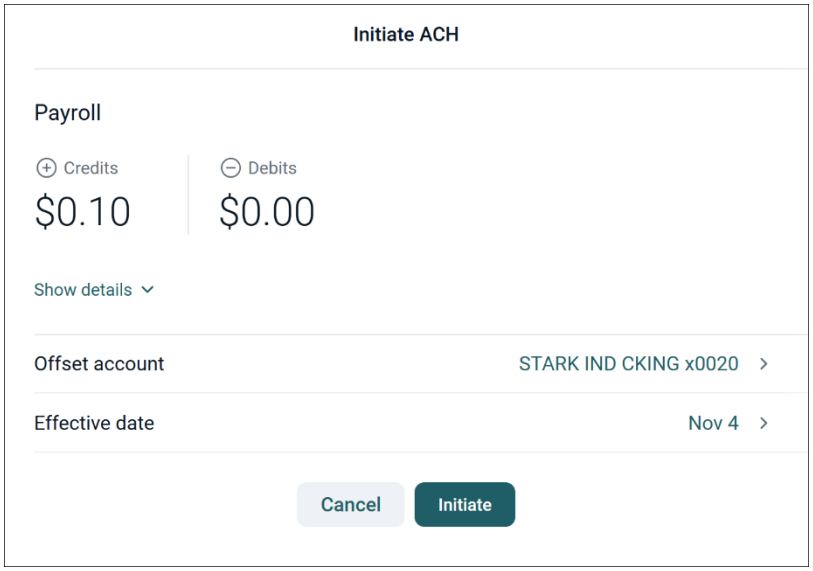


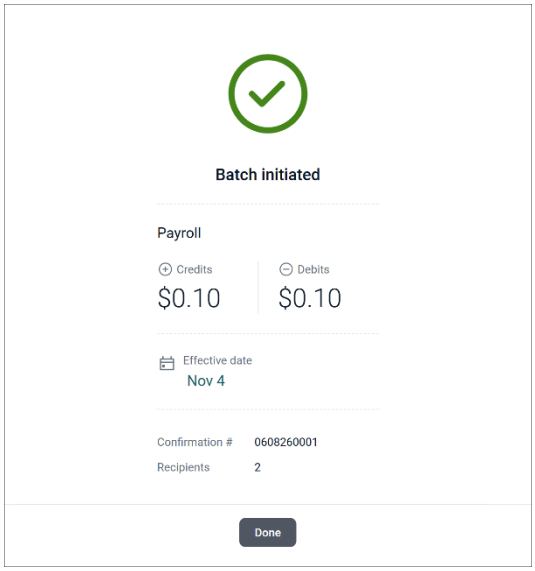
3. Select the **Offset account** if applicable, recurring **Frequency** if applicable, and the **Effective date**.
4. Check the **Reset amounts to $0.00 after processing** if you'd like to clear out the dollar amounts in the template after processing (optional).
5. Click **Initiate**. You may be asked to authenticate.
6. Review your confirmation and click **Done**.

The batch will appear in an **Initiated** status under the **Active** tab.

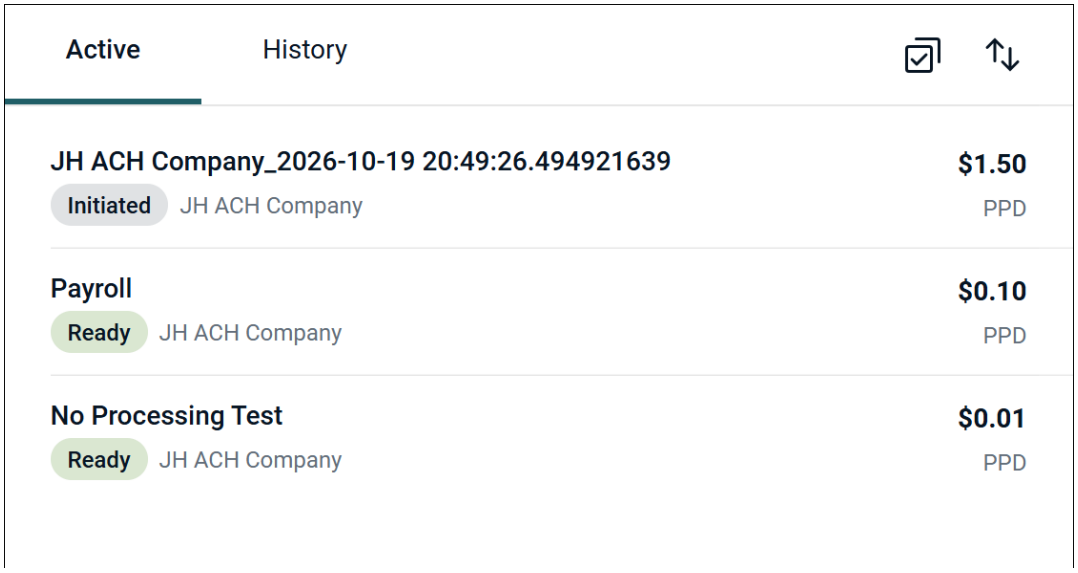
Please note: Batches in an Initiated status may be uninitiated up until our cut off. Please see the **Uninitiate a Batch** section in this document for more information.

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The batch will return to a **Ready** status after processing and may be reused, edited, or deleted.



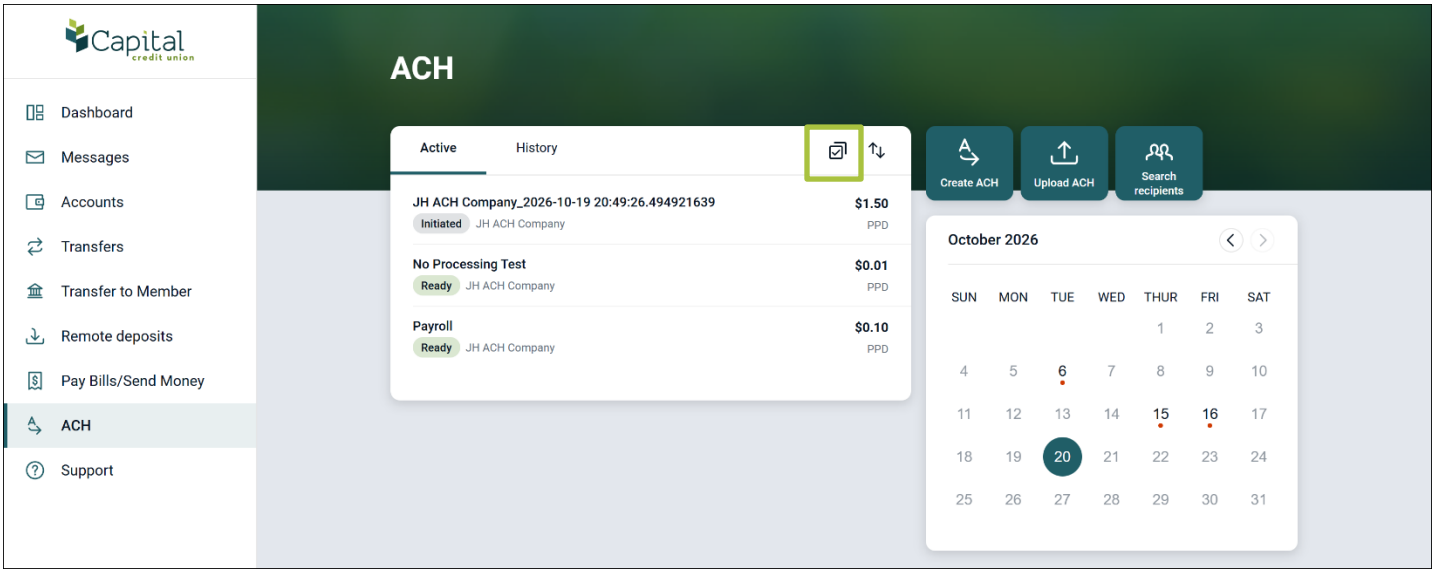
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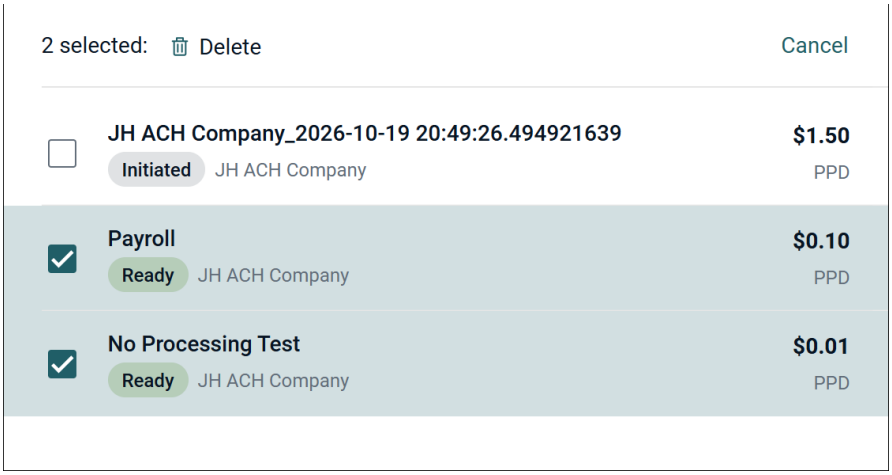
Initiate Multiple Batches

1. Select **ACH** from the navigation pane.

Please note: If you have multiple payment features activated, select the **Payments** menu first.

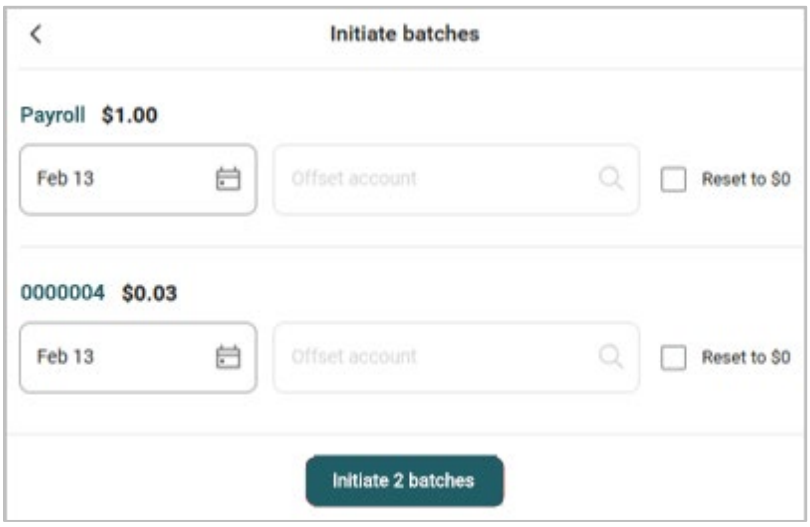
2. Click the **Bulk Action** icon and select the batches you want to initiate. Click **Initiate**.





3. Enter the **Effective date**, select the **Offset account** if applicable, and check the **Reset to $0** box if desired for each batch.
4. Click **Initiate**. You may be asked to authenticate.
5. Review your confirmation and click **Done**. The batches will appear in an Initiated status under the **Active** tab.

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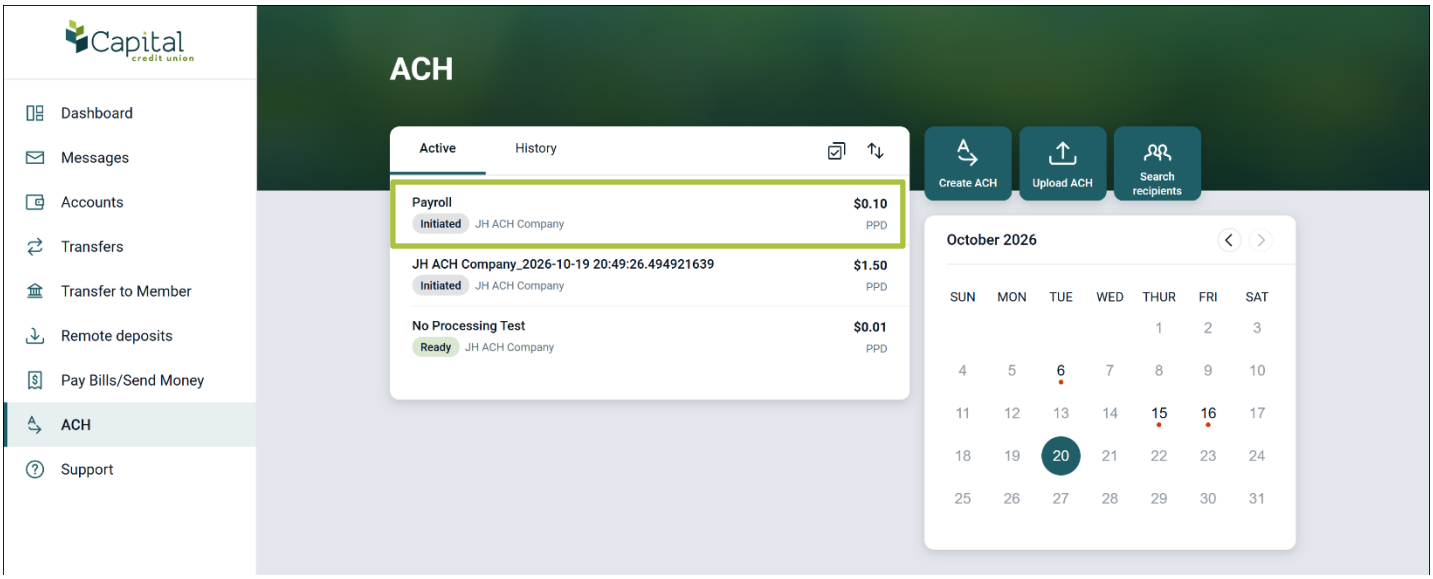


Uninitiate a Batch

1. Select **ACH** from the navigation pane.

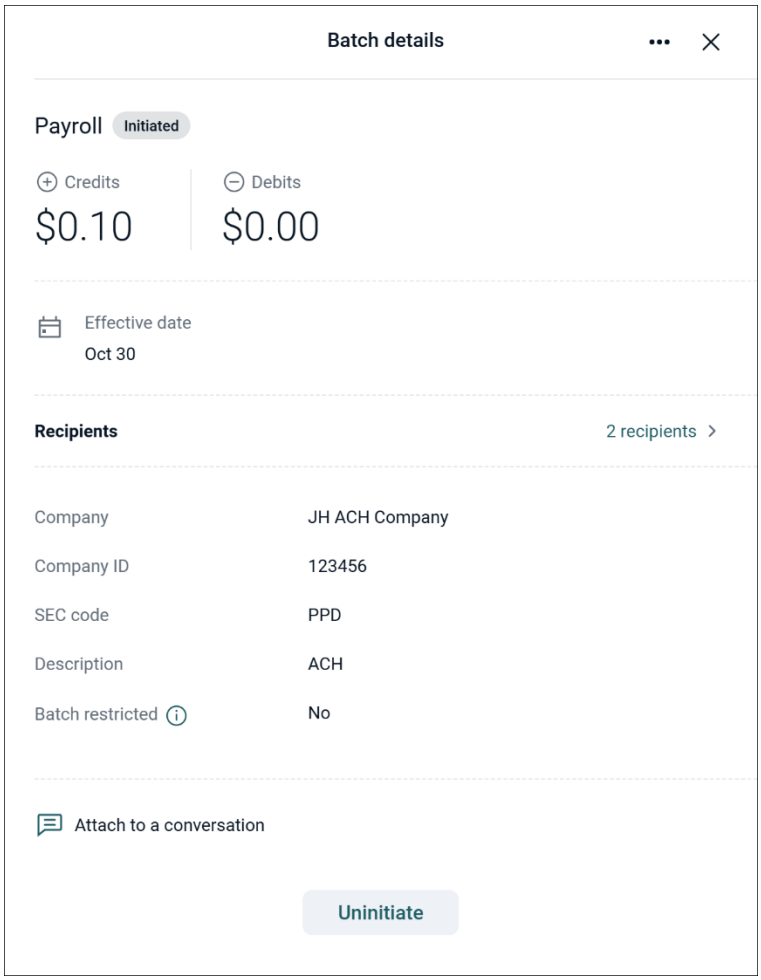
Please note: If you have multiple payment features activated, select the **Payments** menu first.

2. Select the batch in an Initiated status.



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3. Click **Uninitiate**, and confirm.



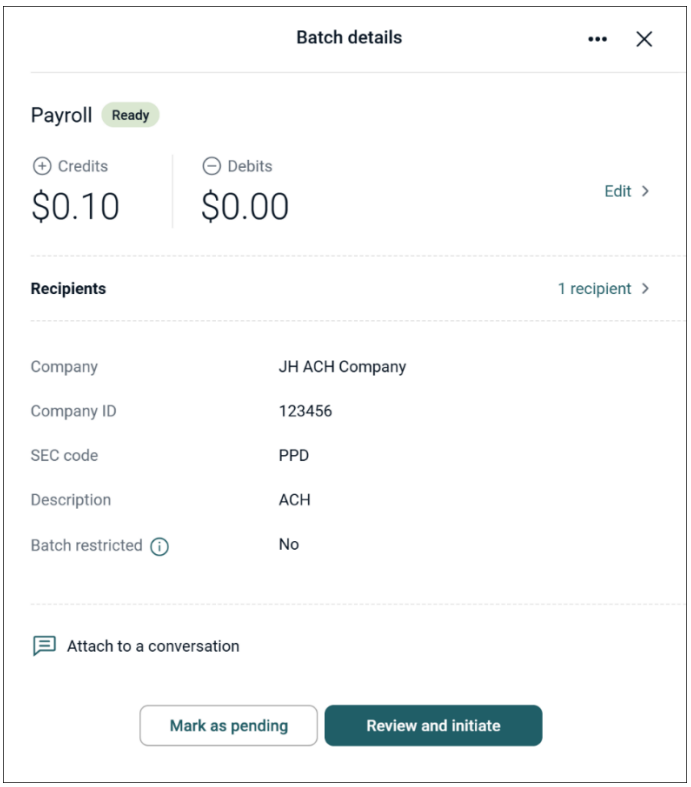
The payment will return to a **Ready** status and will not process.

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Edit or Delete a Batch

Please note: Batches in an initiated or processed status cannot be edited or deleted. Please uninitiate the batch first or contact the bank for assistance.

1. Select the batch.
2. Select the **ellipsis** icon to delete the batch.
3. Click **Edit** to modify the batch header information.
4. Click **Recipients** to add, delete, or modify the recipient(s) account information or payment amount(s).
5. Click **Mark as pending** to flag the batch ready for initiation by another user at your company.



History

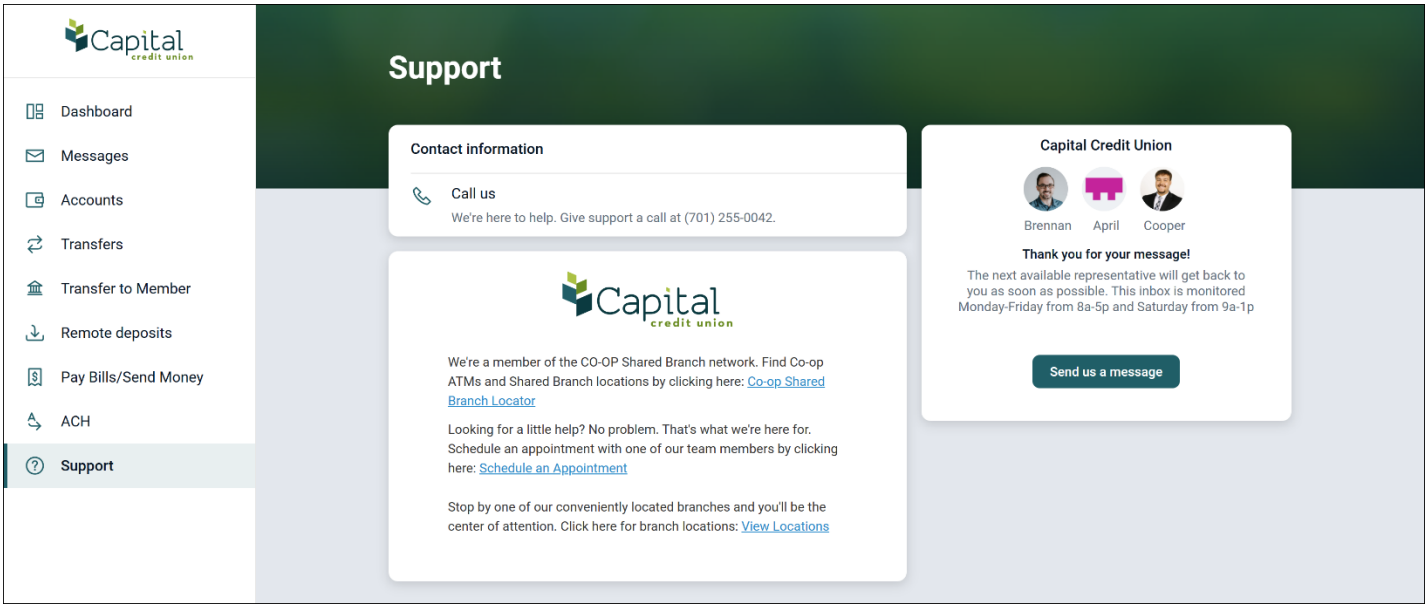
Select this tab to review batches that have been processed.



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Support

Click **Support** to find a variety of ways to get help. You may call us or send us a message. We are here to serve you.

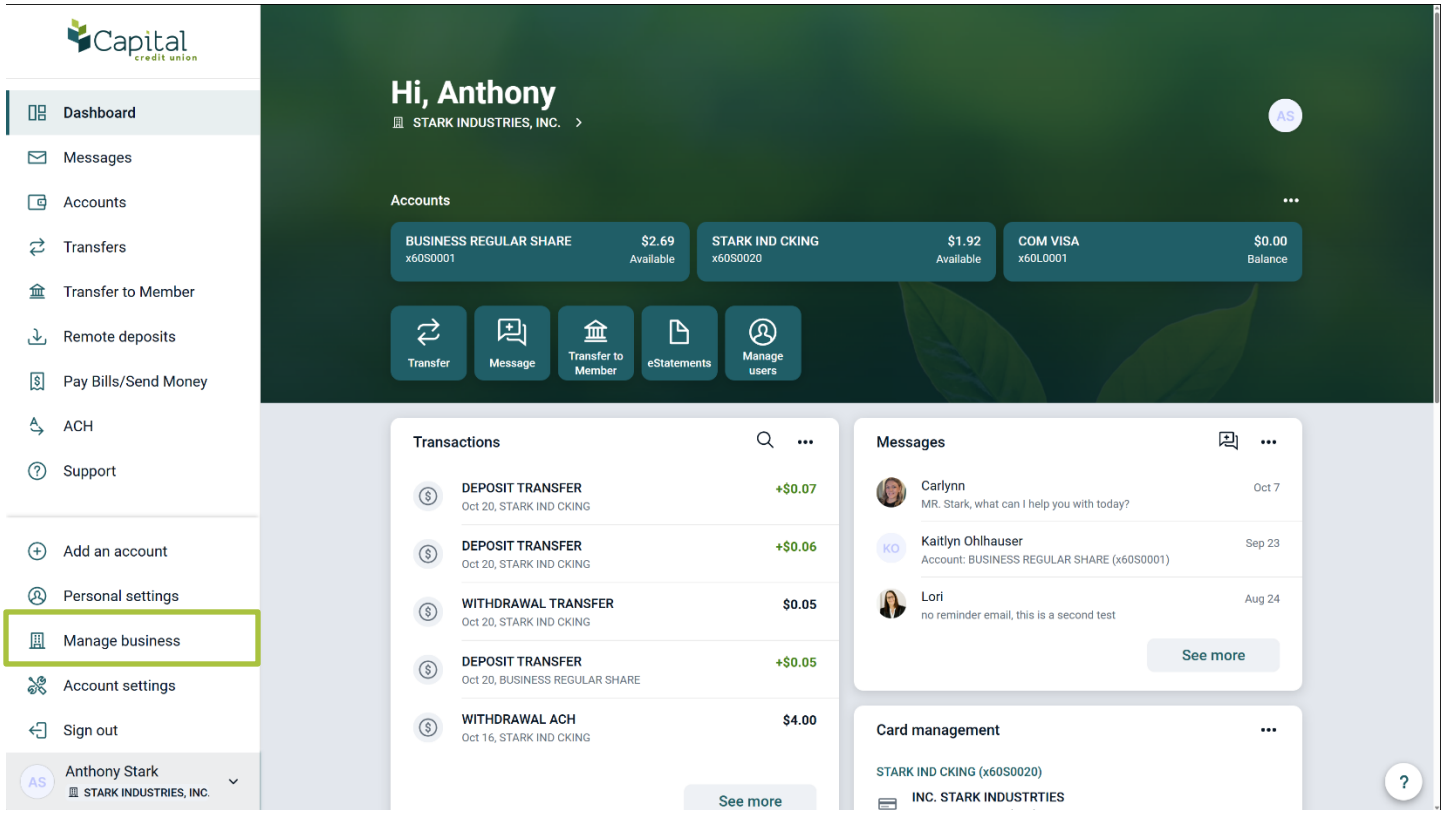


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Administration

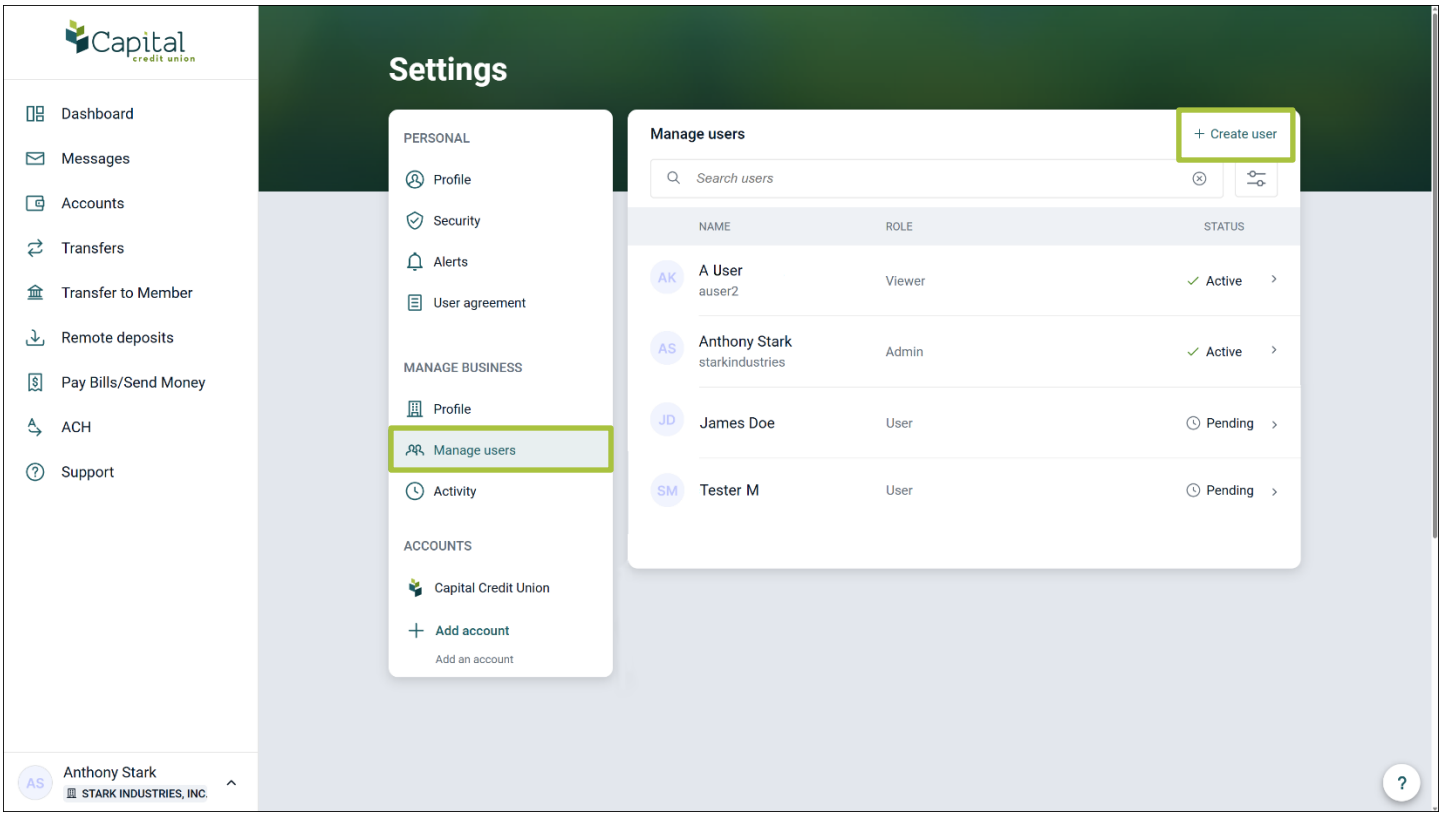
Create a New User

1. Click your profile and select **Manage business**.



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2. Click **Manage users**.
3. Click **+ Create user**.

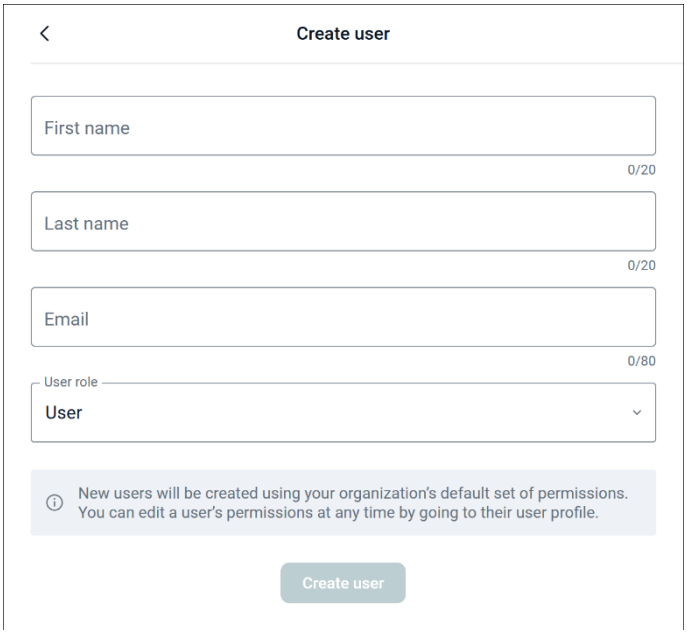


4. Enter the user's **First name**, **Last name**, **Email address**, and choose their **User role**.

   - **User:** can have customized permissions and account access but cannot manage other users.
   - **Viewer:** View only access on specified accounts.
   - **Admin:** can have customized permissions and account access as well as user management.

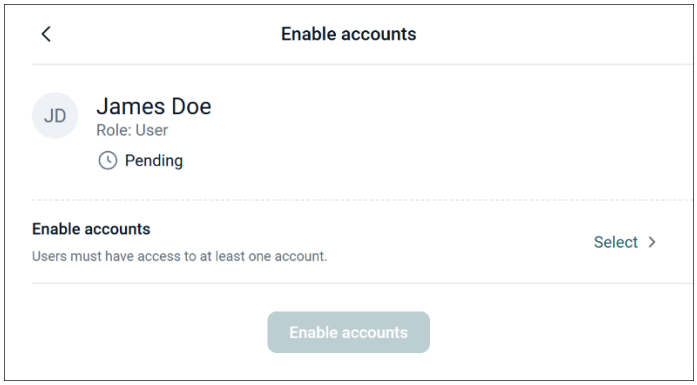
5. Click **Create user**.

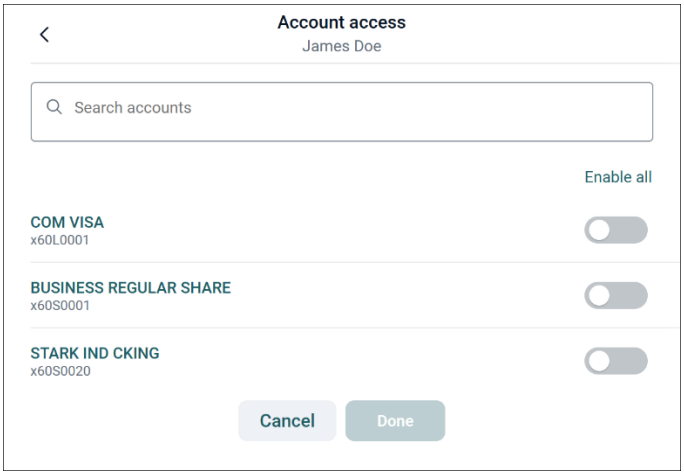
Please note: You may be asked to authenticate.

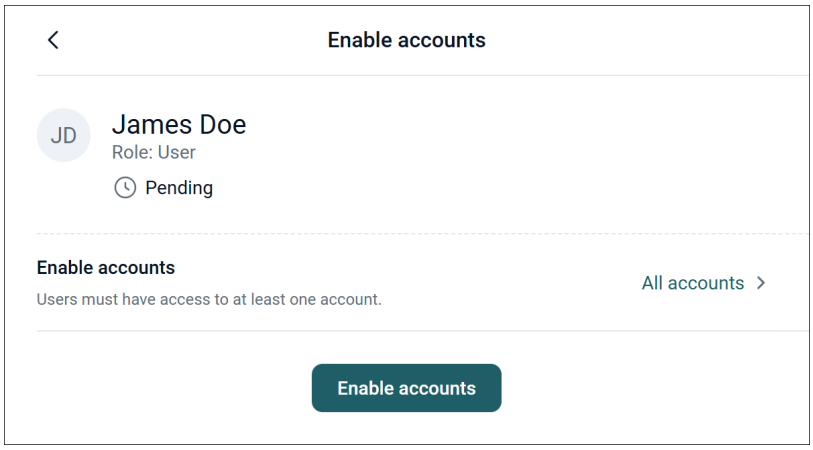


6. Click **Select** next to the *Enable accounts* arrow and choose the account(s) the user should have access to.
7. Click **Done.**
8. click **Enable Accounts.**

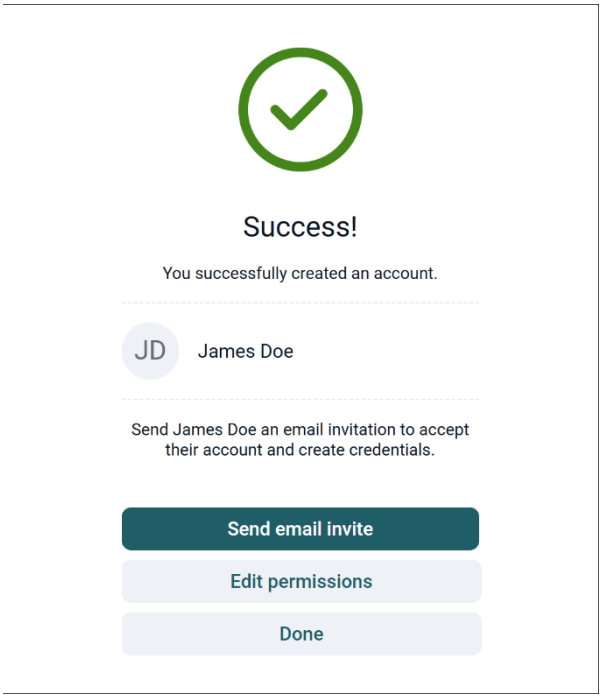
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9. Review your confirmation and choose from the following options:
   a) Click **Send email invite** to send the user a link to set up their login credentials without modifying permissions further.
   Please note: Permissions and account access can be modified in the user's profile at a later time if necessary.
   b) Select **Edit permissions** to modify entitlements and account access prior to sending the email invite.
   c) Click **Done** to send the invite and edit permissions at a later time.

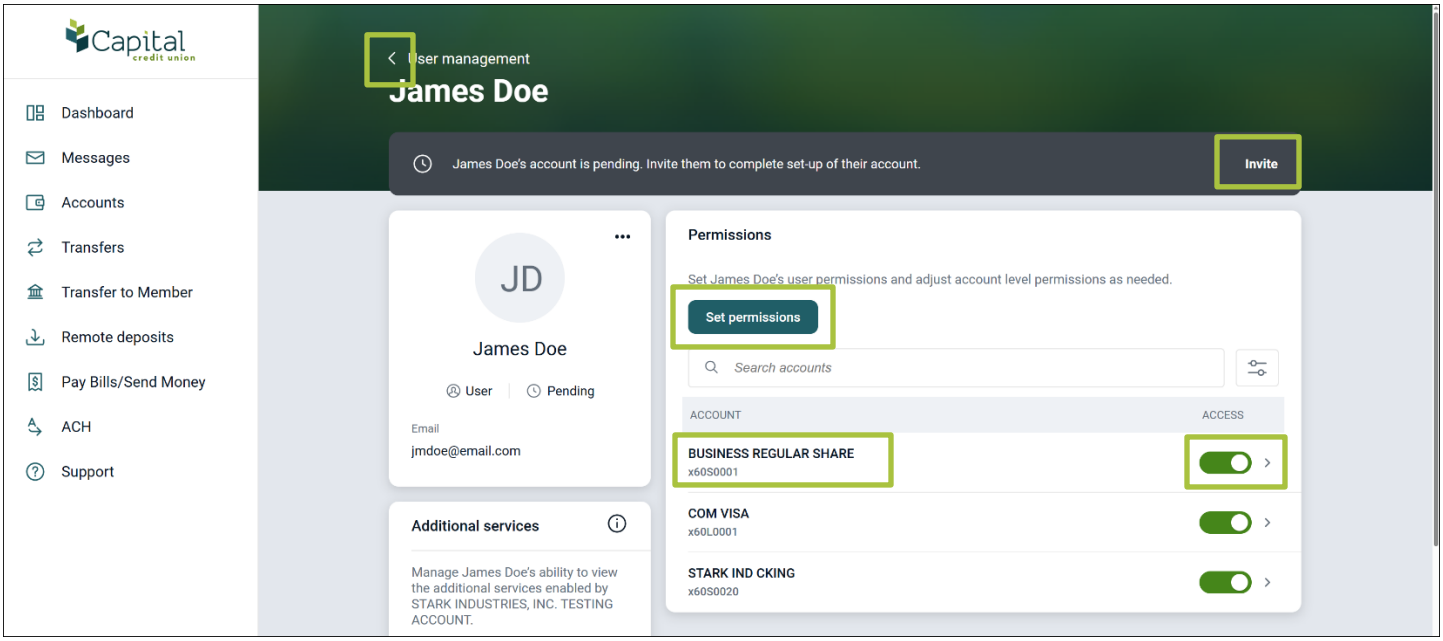


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If **Edit permissions** was selected:

a) In the Permissions card, click **Set permissions** to modify global entitlements for the user.
b) In the Permissions card under Access, **toggle** on an account to give the user access.
c) In the Permissions card, select the **account name** to adjust the global permissions at the account level if necessary.
d) In the grey bar above the cards, select **Invite** to send the user an email to set up their login credentials.
e) At the top of the screen click the arrow next to **User management** to return to the Business Management page.

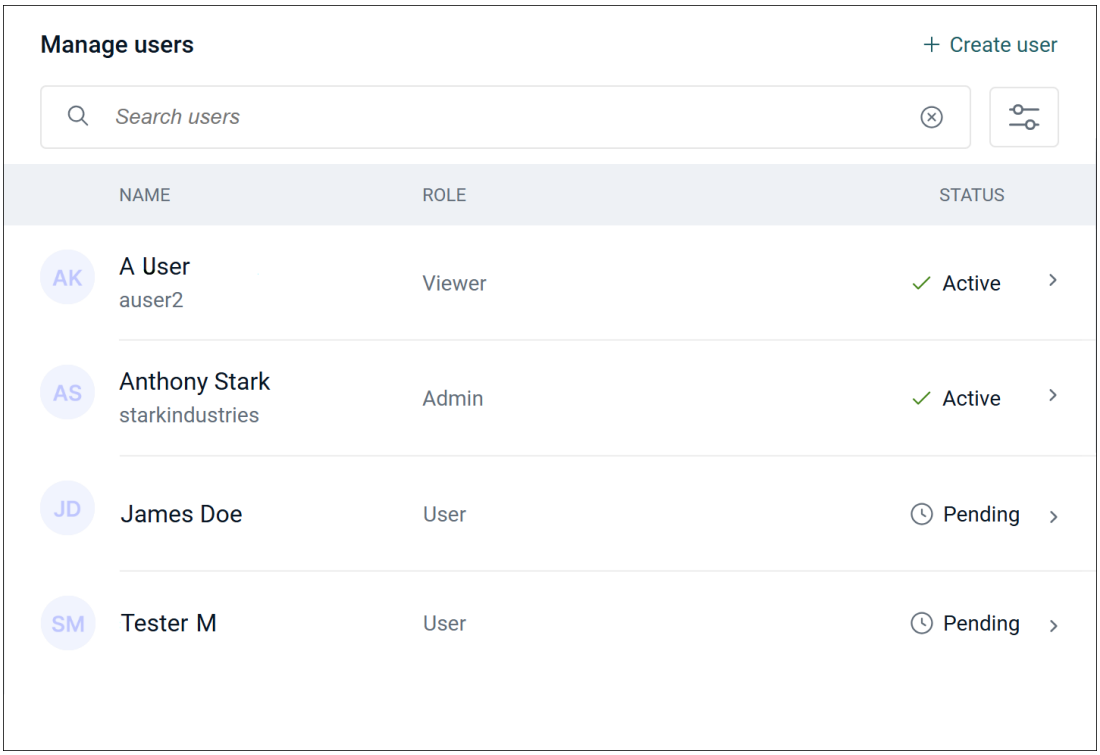
Please see the **Editing or Deleting a User** section in this document for more information on permissions



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The new user will appear as **Pending** on the Business Management page. Their status will change to **Active** once they set up their credentials.

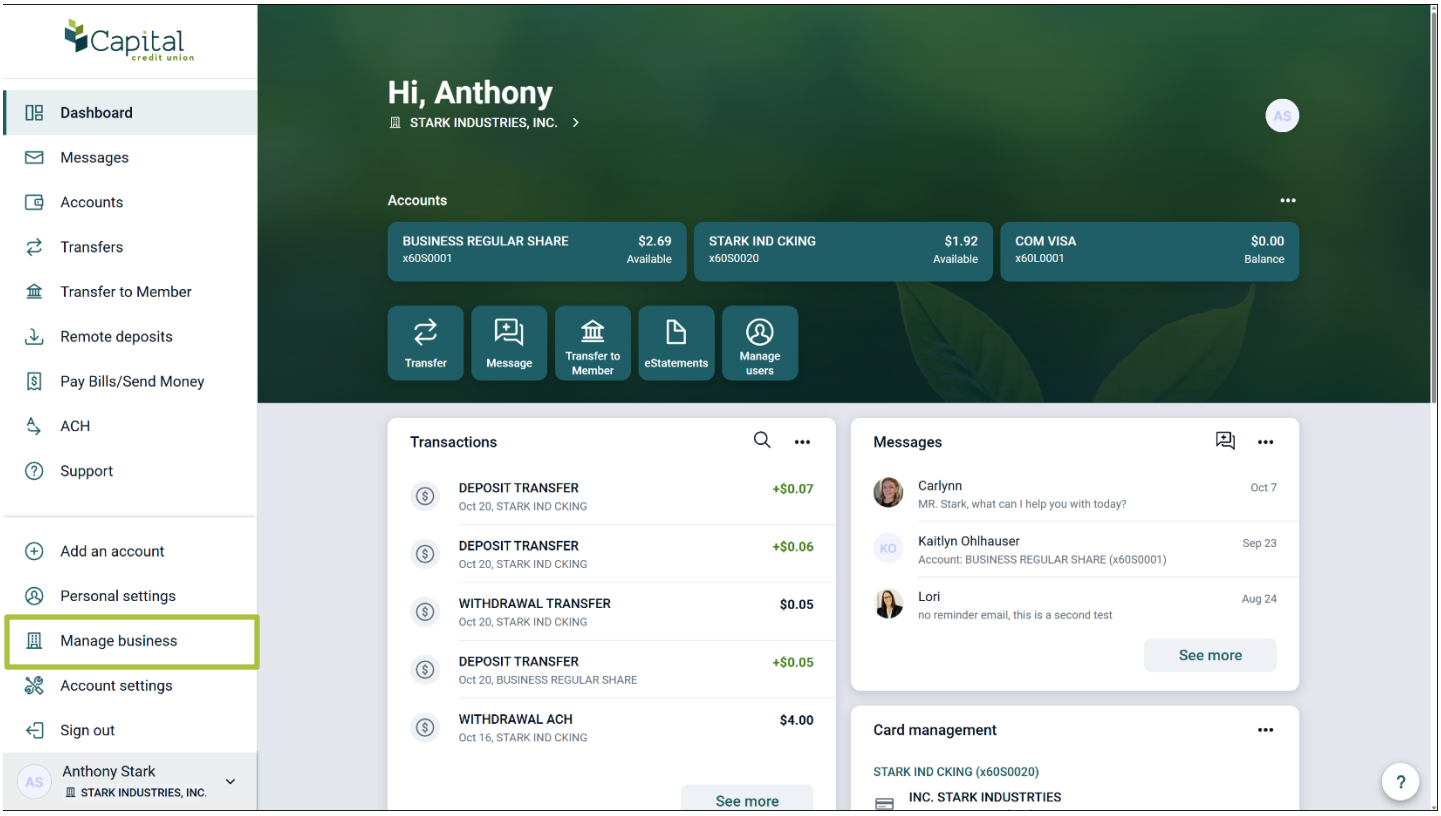
Please note: You can modify permissions, account access, or manage the invite at any time by clicking the user's name.



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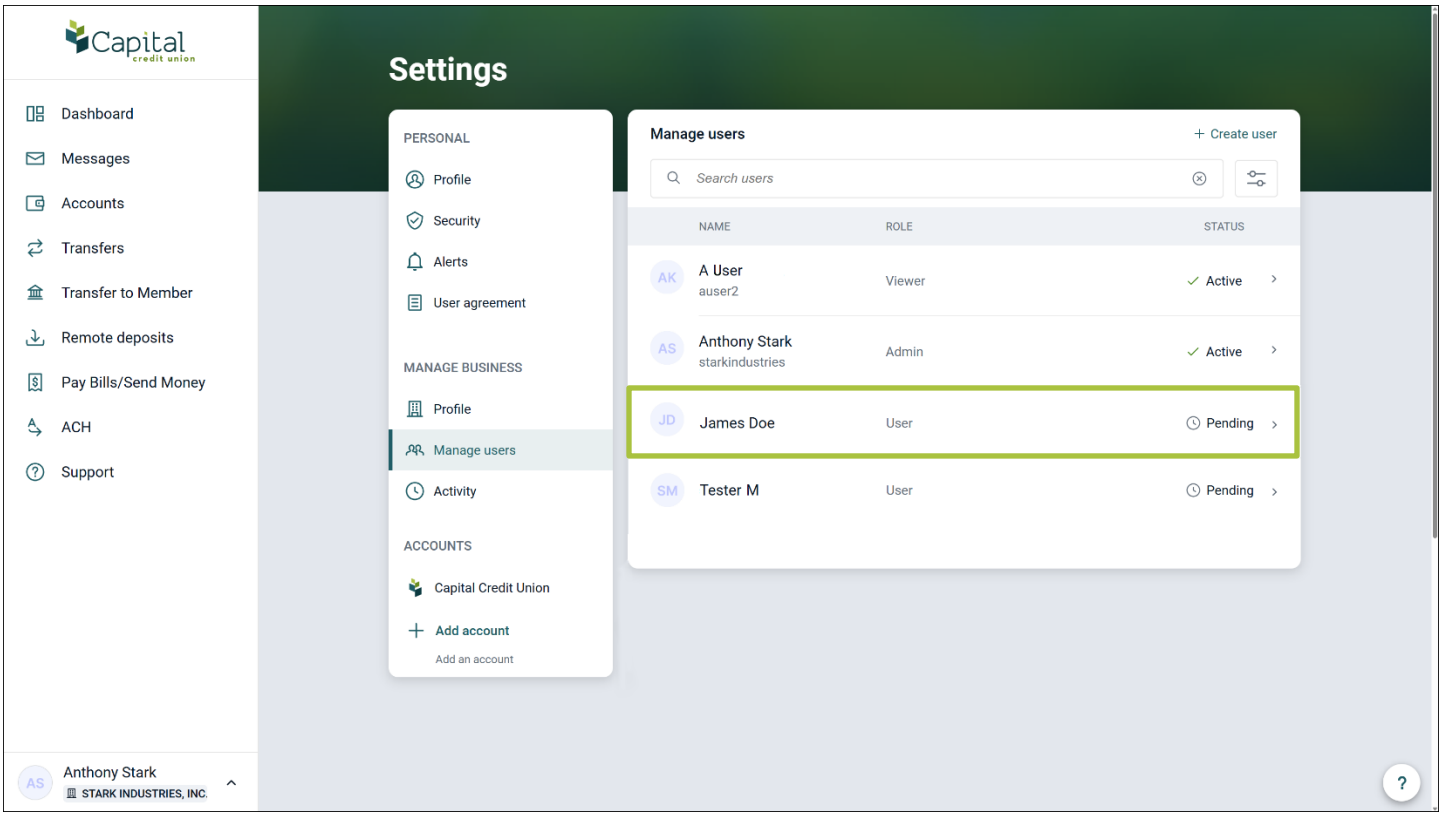
Editing or Deleting a User

1. Click your profile and select **Manage business**.

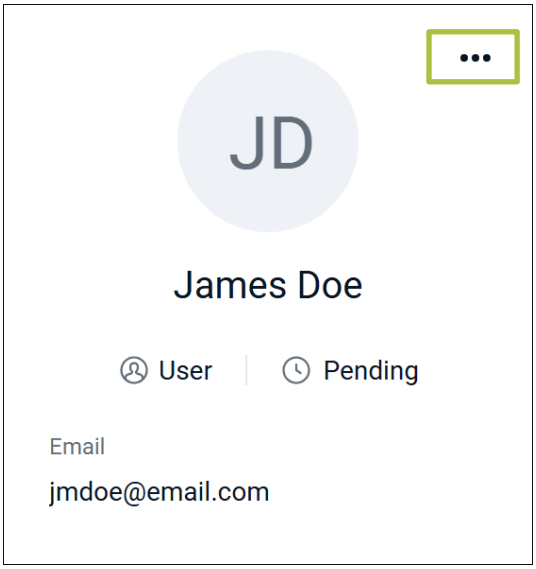


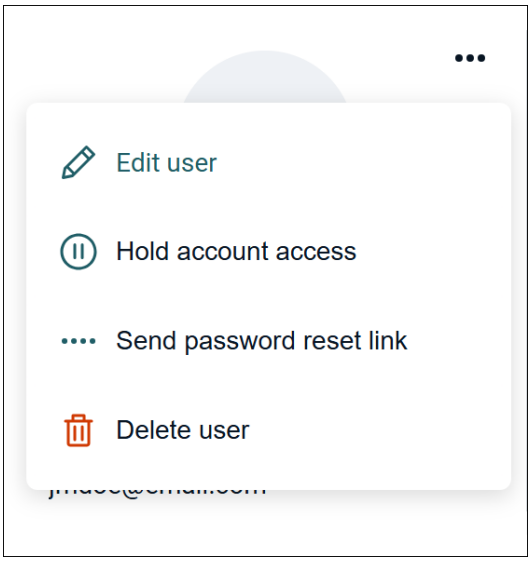
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2. Under **User Management**, select the user you'd like to edit.

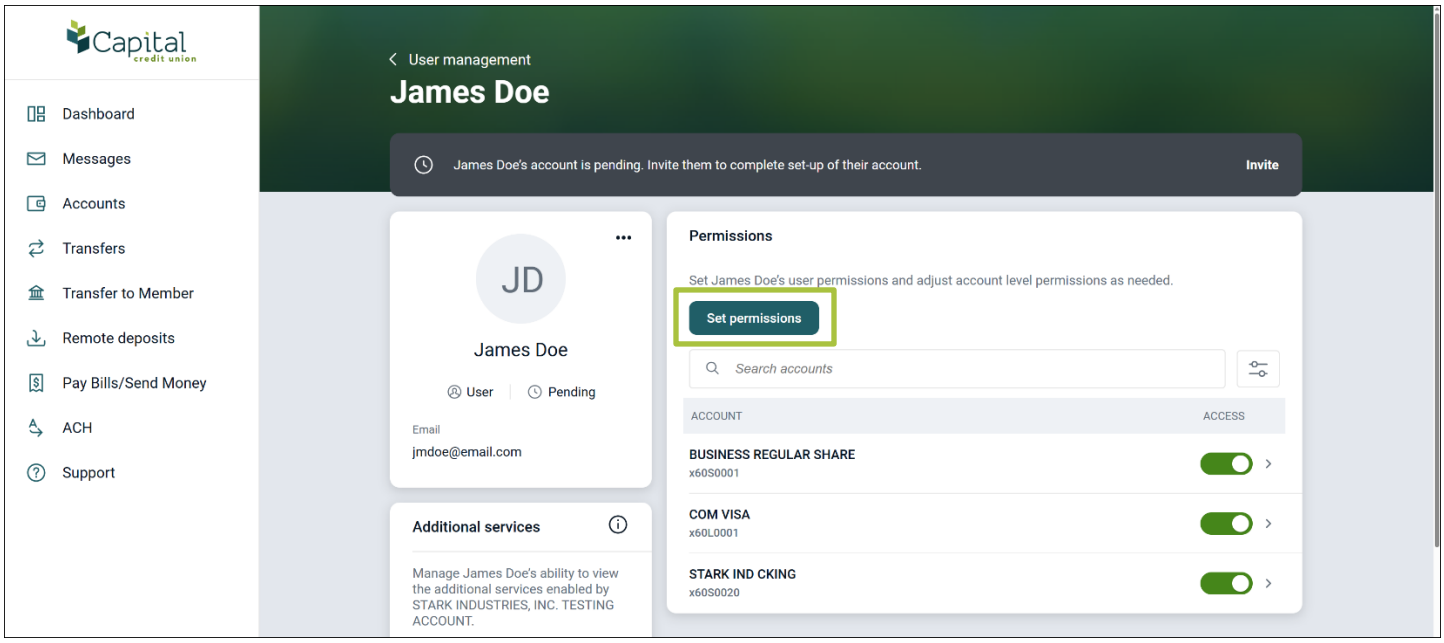


3. Select the **ellipsis** icon.
   a) Click **Edit user** to change the users name, role, or email address.
   b) Select **Hold account access** to temporarily prevent them from logging in.
   c) Click **Send password reset** link to email them a link.
   d) Select **Delete user** to remove their access permanently.



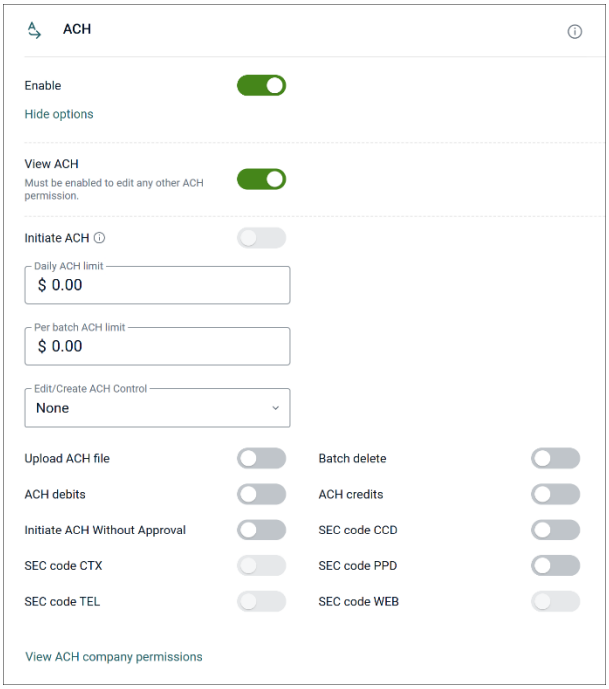


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4. Click **Set permissions** to modify global entitlements.
   Please note: Options may vary depending on your company's setup.

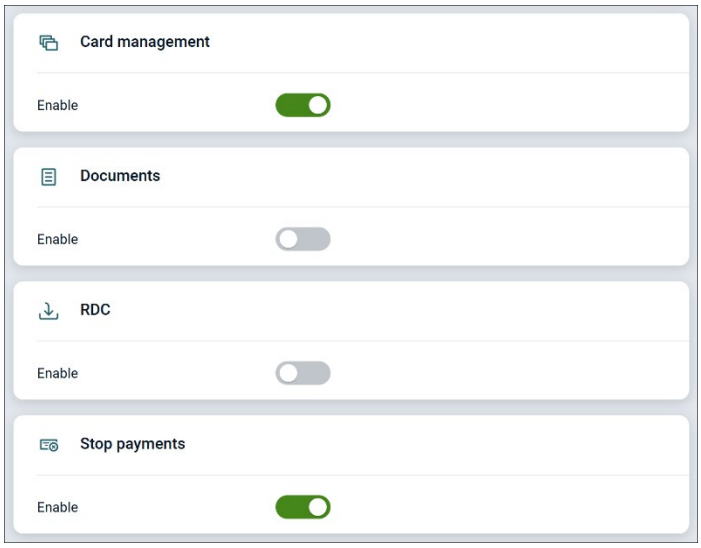
- ACH
  - **Enable:** Activates this feature for the user.
  - **View ACH:** Must be enabled to edit any other ACH permission.
  - **Daily ACH limit:** Maximum amount the user can initiate per day.
  - **Initiate ACH:** Allows user to transmit ACH payments to the bank.
  - **Initiate same day ACH:** Allows user to transmit same day ACH payments to the bank.
  - **Full ACH Control:** Allows a user to initiate an ACH payment that they have created. If this is not activated, the user cannot initiate a payment they created. A second user must initiate it.
  - **Edit/Delete ACH Control:**
    - **Full edit/create:** Allows the user to edit everything within a payment.
    - **Partial Edit:** User can only change the dollar amount of a transaction, debit or credit indicator, add a prenote, or hold the transaction.
    - **None:** User cannot Edit an ACH payment.
  - **Recurring ACH:** Allows the user to set a recurring frequency for a payment.
  - **Upload ACH file:** Allows the user to upload a NACHA formatted file.
  - **Restricted batch access:** User can view payments that have been flagged as restricted.
  - **Import recipients:** User can import a file containing recipient data to create a payment.
  - **Batch delete:** User can delete an ACH payment.

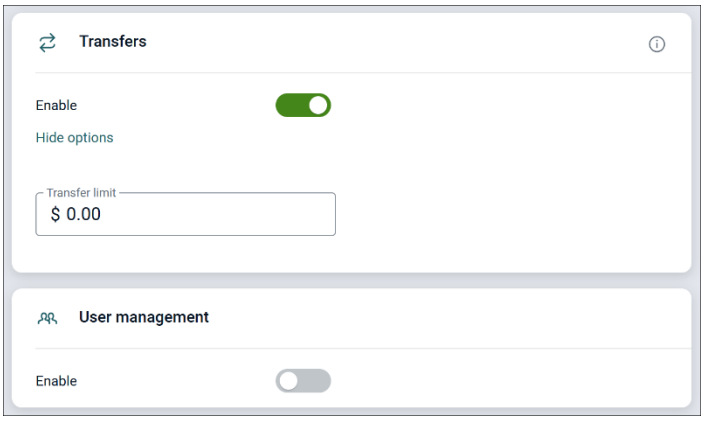


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- Card Management
  - **Enable:** Activates this feature for the user.
- Documents
  - **Enable:** Activates this feature for the user.
- RDC
  - **Enable:** Activates this feature for the user.
- Stop Payments
  - **Enable:** Activates this feature for the user.
- Transfers
  - **Enable:** Activates this feature for a user.
  - **Transfer limit:** Maximum amount a user can transfer per day.
- User Management
  - **Enable**: Allows user to create, modify, and delete other users.

Click the **back arrow** at the top of the page once done.

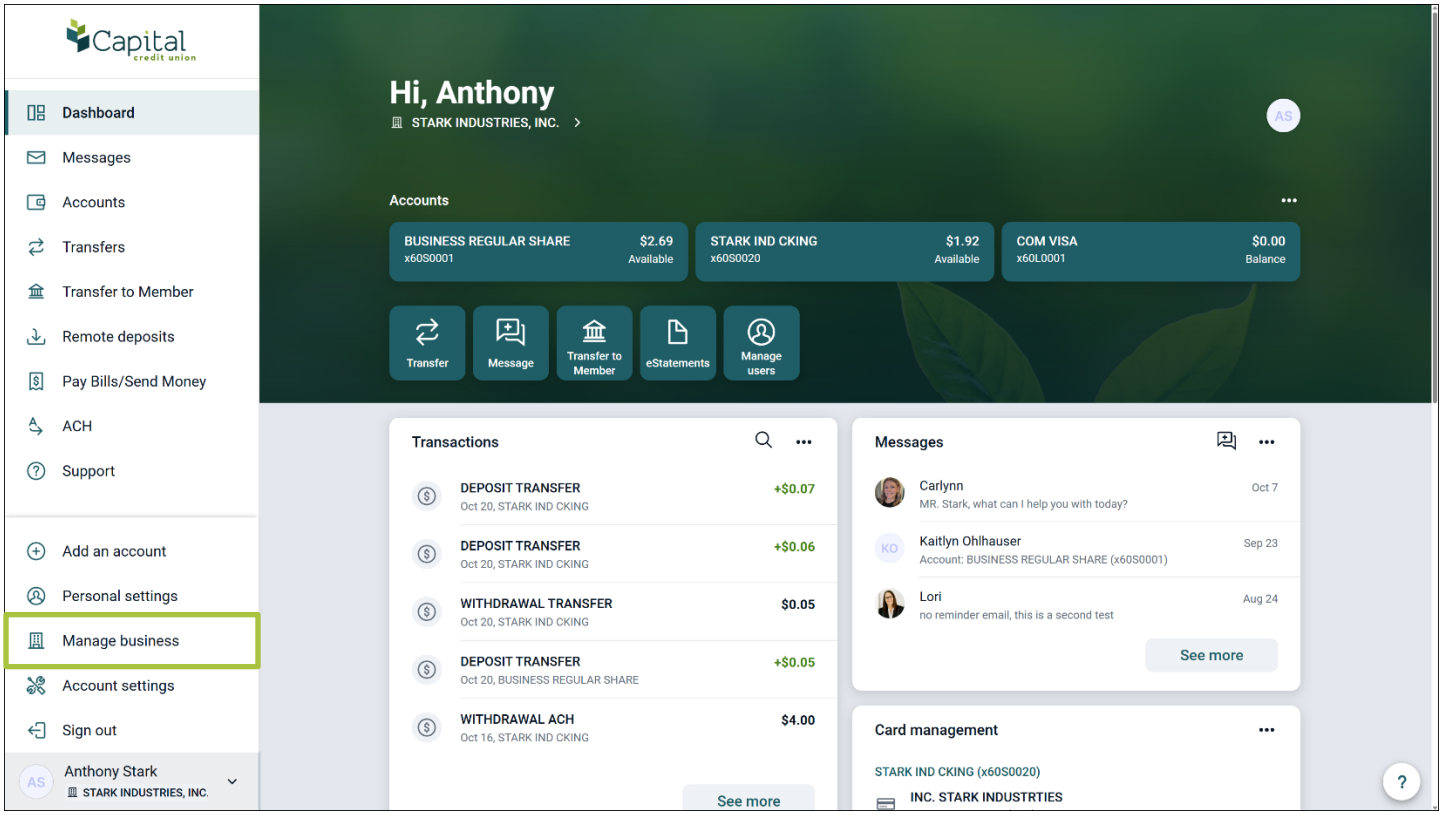




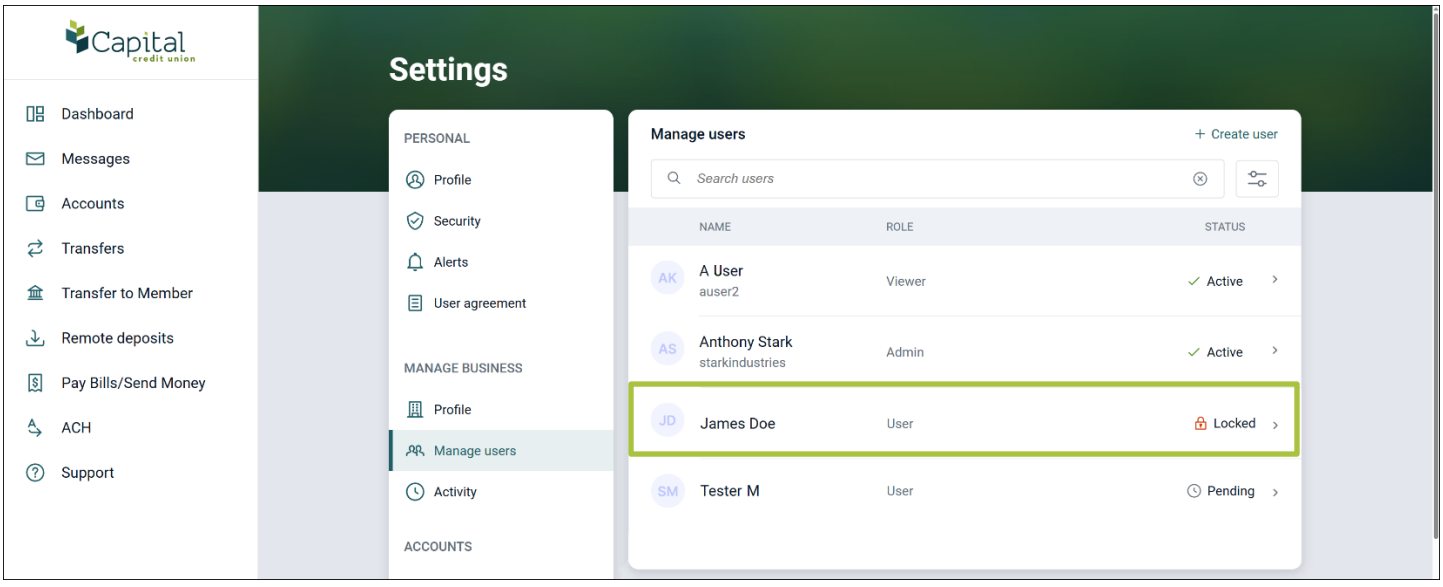
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Unlock a Locked User

1. Click your profile and select **Manage business**.



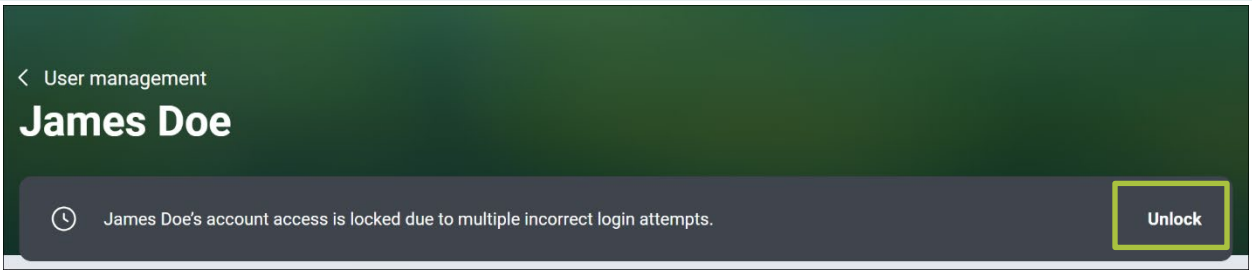
2. Select the locked user.

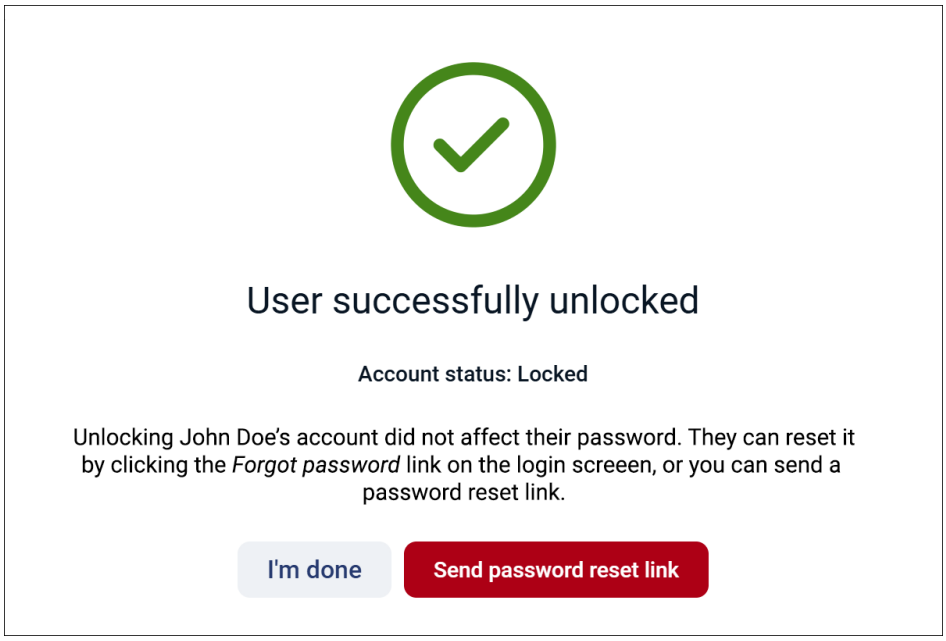


3. Click **Unlock** and review the confirmation.

Please note: You can email the user a link to reset their password if they continue to have trouble. Otherwise, click **I'm Done**.

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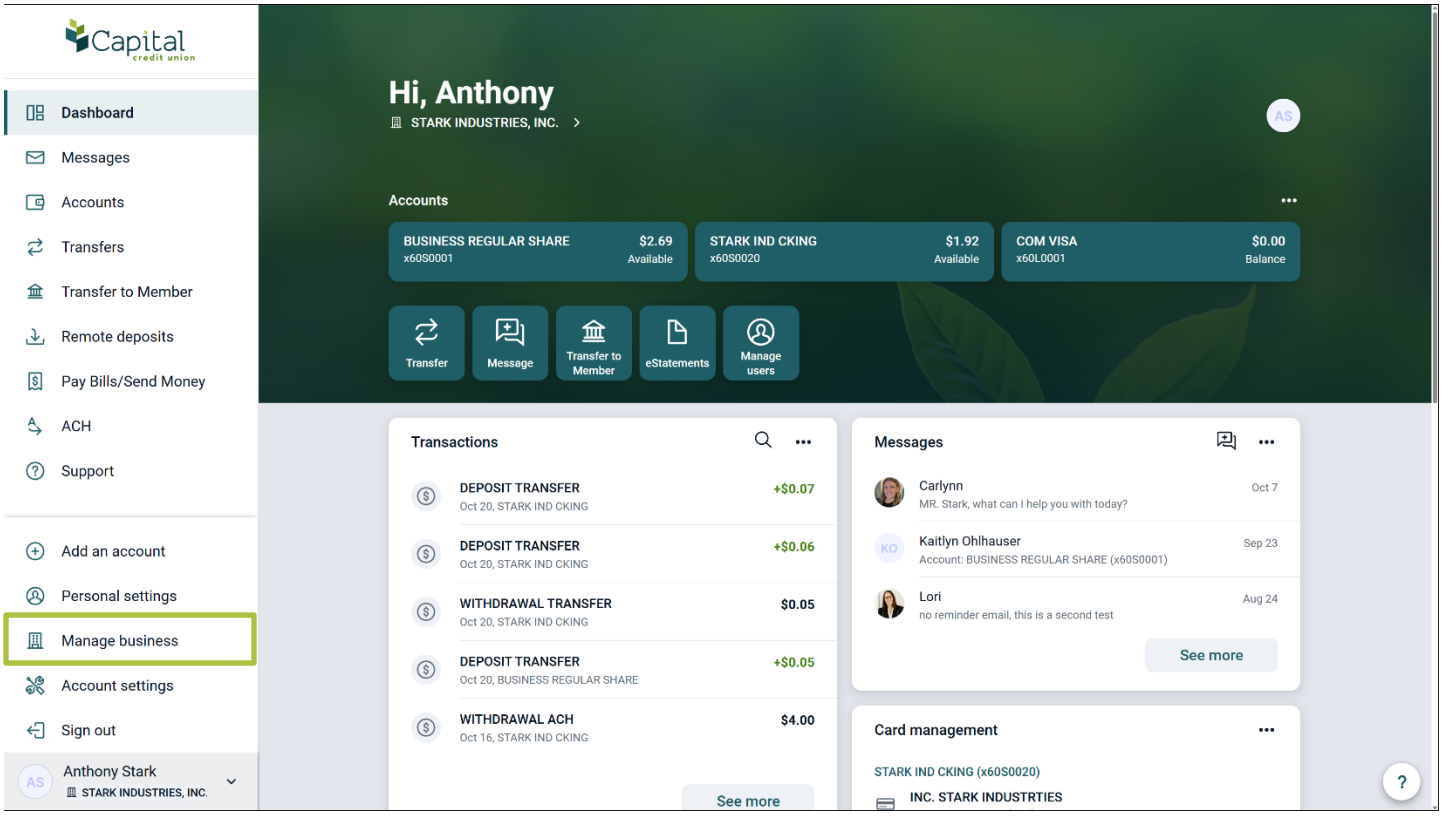




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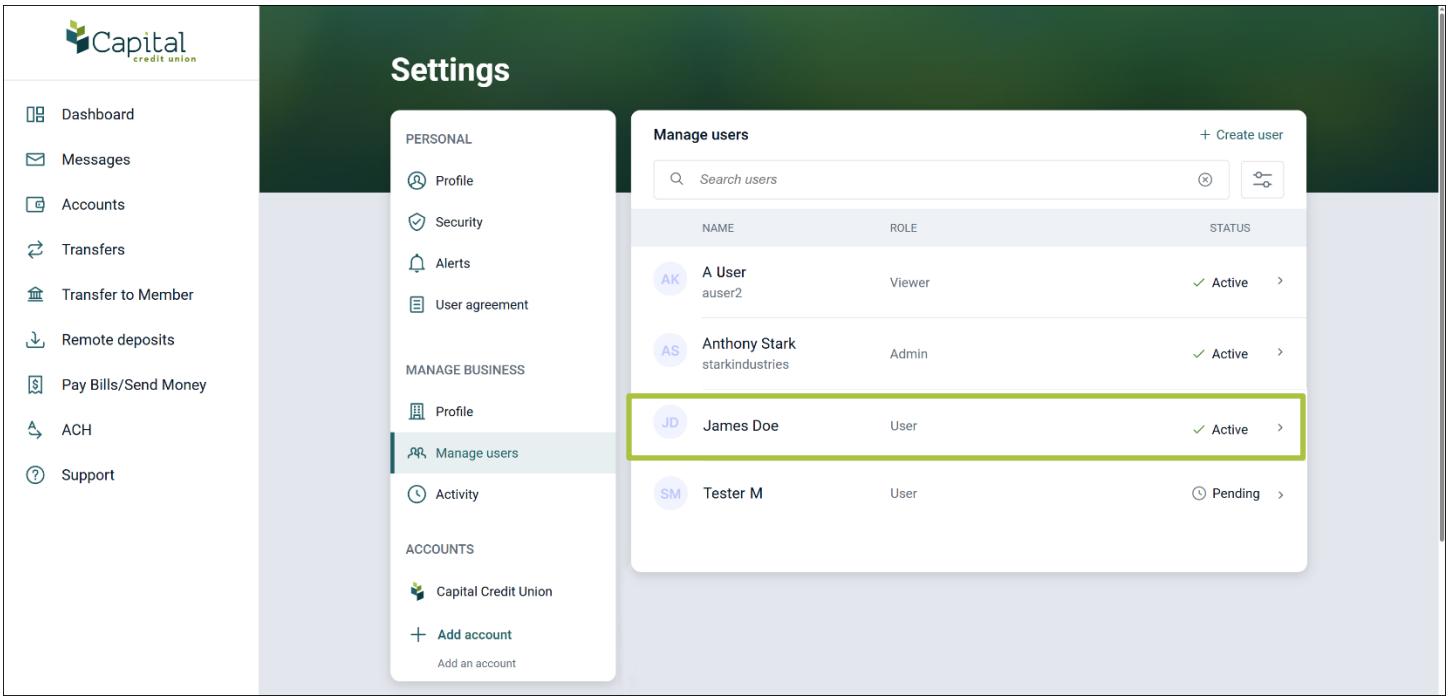
Reset a User's Password

1. Click your profile and select **Manage business**.

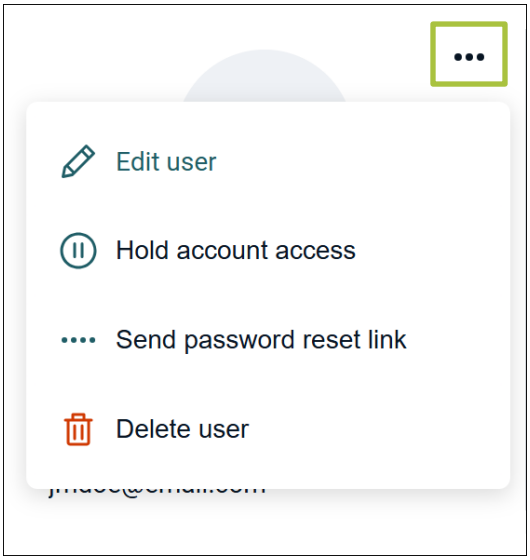


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2. Select the user to reset.



3. Click the **ellipsis** icon and choose **Send password reset link** to email the user.



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