

CU ONLINE & MOBILE APP

CU Online is our free online platform available via capcu.org.

Download our free mobile app from the App Store (iPhone) or Google Play (Android).

If you're a first-time CU Online user, follow the steps below.

To complete CU Online setup:

- Click on the Login box located on the right-hand side of the capcu.org home page, then click on the "New User" link.
- Accept the Member Services Disclosure to continue with setup.
- To verify your identity, enter your member number, last 4 digits of SSN and date of birth and click "Verify."
- Select the delivery method and delivery 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 delivery 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:

- Click on the Login box located on the right-hand side of the capcu.org home page, then enter your username and password and click "Log In."
- Select the delivery method and delivery 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 you're having trouble logging in, please call 701.255.0042 or 800.735.6922 for assistance.

If you forget your username or password:

- Click on the Login box located on the right-hand side of the capcu.org home page, then click on the “Forgot Username or Password” link.
- From the drop-down menu provided, choose either “Forgot Username” or “Forgot or Reset Password” and click “Submit.”
- To verify your identity, enter your member number, last 4 digits of SSN and date of birth and click “Verify.”
- Select the delivery method and delivery 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.
 - Choose “E-Statements” 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 download icon to download.
- 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.
 - 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 download icon to download.

MESSAGING

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

MORTGAGE DETAILS

If you make your mortgage payment to Capital Credit Union, this tool allows you to see your mortgage information including Loan Details, Payments and Account Info.

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.*

LOAN PAYMENTS & TRANSFERS

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

- Choose “Loan Payments & 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

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 account to another member's 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, Share ID and Account Number of the person 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.
- Choose the account the check or range of checks you'd like to stop payment on is from.
- Choose to stop payment on a single check or range of checks.
- Enter the check number or start/end check numbers of the check(s) you'd like to stop payment on.
- 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 three vertical dots of the card you would like to disable and choose “Disable Card.”
 - Choose “Confirm” on the authorization screen.

When 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 three vertical dots of the card you would like to enable and choose “Enable Card.”
 - Choose “Confirm” on the authorization screen.

When 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.

SCHEDULE APPOINTMENT

This tool allows you to schedule an appointment with a Capital Credit Union lender.

OPEN ACCOUNT/LOAN

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

PROFILE-MENU OPTIONS

ALERTS

Allows you to set up text and email alerts on your account for a variety of 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.”
 - You can edit the email address you wish to receive alerts at. *Email alerts cannot be disabled in order to communicate in the event of an emergency.*
 - To receive text alerts, enter your phone number, click enable number for alerts, and verify the code sent to your phone. *Depending on your service plan, standard text messaging and data rates may apply.*
 - STEP 2: Enable/Disable Individual Alerts
 - Account Alerts: choose the account you would like to receive an alert for, the type of alert you’d like to receive and the delivery method (email or text).
 - Security Alerts: choose type of alert you’d like to receive and the delivery method (email or text).

SETTINGS

Allows you to change the order your accounts appear in, enable Text Banking, and hide and/or rename accounts.