

Digital Banking User Guide

Welcome to Sovita Credit Union

Sovita[®]
CREDIT UNION

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Getting Started

Welcome to Online Banking with Sovita Credit Union! Whether you are at home or at the office using a mobile phone, tablet or laptop, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, contact us at 800-369-2786.

Table of Contents

Getting Started

New User Enrollment	6
Logging In.....	9
Logging Off	9
Resetting a Forgotten Password	10

Dashboard

Dashboard Overview.....	11
Organize Dashboard	13
Accounts Overview	14
Account Details	15
Account Settings	17
Download Transactions	18
Transaction Details.....	19

Security

Protecting Your Information.....	20
General Guidelines	20
Login ID and Password.....	20
Fraud Prevention	20
Security Preferences.....	21
Change Username	21
Change Password	22
Connected Apps (Desktop Only).....	23
Two-Factor Authentication	24
Alternate Verification Method.....	26
Authy Authentication.....	27
Remove Authentication.....	28
Mobile Security Preferences.....	29
Enabling Biometric Sign-In.....	29
Changing Passcode Authentication	31
Enabling Face ID.....	32

Alerts

Alerts Overview	33
Balance Alerts.....	33
Transaction Alerts.....	34
Editing or Deleting Alerts	35
User Alerts	36
Mobile Notifications	37

Transactions

Transfers	38
Making a Transfer	39
Making a Loan Transfer	40
Editing Transfers	41
Deleting Transfers	42
Member Transfers	43
Repeat a Member Transfer.....	45
Delete a Saved Member.....	46
Edit a Member Transfer	47
Delete a Member Transfer.....	48
Pay Bills	49
Adding a Biller	49
Edit a Biller.....	51
Delete a Biller	52
Create a Biller Group.....	53
Edit a Biller Group.....	54
Delete a Biller Group.....	55
Send a Payment	56
Edit a Pending Payment.....	57
Delete a Pending Payment	58

Services

eStatements	59
eStatements Enrollment	59
Viewing eStatements, eNotices and eTax Forms.....	60
Remote Deposit	61
Messages Overview	63
Send a Message	64

Settings

Profile	65
---------------	----

Getting Started

New User Enrollment

If you're new to Online Banking with Sovita, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

The screenshot shows the Sovita Credit Union website with the following elements:

- Step 1:** A red circle highlights the "Login" button in the top right corner of the navigation bar.
- Step 2:** A red circle highlights the "First time user? Enroll now." link on the login page.
- Step 3:** A red circle highlights the "New user enrollment" form, which includes fields for Social Security number, member number, Email, and Phone, and a "Next" button.
- Step 4:** A red circle highlights the "Get started" button on the 2-step verification page.

1. Click the **Login** button.
2. Click the "First time user? Enroll now." link.
3. Fill out the New User Enrollment Form with the required information, and click the **Next** button.
4. Click the **Get Started** button to set up 2-step verification.

5 Let's set up your phone

Provide a phone number that we have on file. On sign in, this number will be used to contact you with a unique verification code to confirm it's you. Message and data rates may apply.

Country
+1 Phone
US/Canada

Next

6 How do you want to get your codes?

We will send a one-time code to the phone number you provided. It will be valid for 5 minutes.

Text message/SMS (2FA program)
Message and data rates may apply. Reply HELP for help and STOP to opt out. [SMS terms](#) [Privacy policy](#)

Phone call

Send code

Need help?

7 Confirm phone number

We will be giving you a call shortly at2116 with your verification code. This code will expire after 5 minutes.

Verification code

Verify

Resend Code

8 You're all set!

From now on, you can use the code delivered to this phone number from a text message when prompted to verify.

Done

5. Enter your phone number and click the **Next** button.
6. Select a method to receive a verification code and click the **Send code** button.
7. Enter the verification code and click the **Verify** button.
8. Click the **Done** button.

Digital Terms of Use

provision, you would have had a right to litigate disputes through a court, including the right to litigate claims on a class-wide or class-action basis, and that you have expressly and knowingly waived those rights and agreed to resolve any disputes through binding arbitration in accordance with the provisions of this paragraph.

16. Miscellaneous. The Terms constitute the entire agreement between you and JH concerning the subject matter hereof. The Terms will be governed by and construed in accordance with the laws of the State of Missouri, excluding that body of laws pertaining to conflict of laws. If any provision or portion of the Terms is determined by a court of law to be illegal or unenforceable, such provision will be enforced to the maximum extent possible and the other provisions will remain effective and enforceable. Failure by JH to insist upon strict enforcement of any provision of the Terms will not be construed as a waiver of any provision or right. You agree that regardless of any statute or law to the contrary, any claim or cause of action arising out of or related to use of the Service or the App, or the Terms must be filed within one (1) year after such claim or cause of action arose or be forever barred. If any of these terms will be deemed invalid, void, or for any reason unenforceable, that term will be deemed severable and will not affect the validity and enforceability of any remaining term. You may have greater rights, or some of the provisions may be prohibited, by virtue of state or federal consumer protection laws. In such a case, to such extent, the subject provisions will not apply to you. The Terms and all related documentation are and will be in the English language. The application of the United Nations Convention on Contracts for the International Sale of Goods is expressly waived and excluded.

[Accept](#)

Sovita
CREDIT UNION

Create credentials

[Show rules](#)

[Show rules](#)

[Next](#)

9. Review the digital terms of use and click the **Accept** button.
10. Create a username and password in the provided fields then click the **Next** button. Click the “Show Rules” link to view the types of characters to include.
11. The Dashboard will appear.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your username and password. If you are logging in on a device you have not previously registered, you need to request a two-factor authentication (2FA) code.

The screenshot shows the Sovita Credit Union website's login interface. At the top, there is a navigation bar with links for e-Services, Apply, About, Business Banking, and Personal Banking, along with a search icon and a 'Login' button (callout 1). Below the navigation bar, the login form is displayed. It features the Sovita Credit Union logo at the top. The first step (callout 2) is to enter a username into the 'Username' field and click the 'Continue' button. The second step (callout 3) is to enter a password into the 'Enter your password' field and click the 'Sign in' button (callout 4). The 'Sign in' button is highlighted with a red circle and a number 4. There are also links for 'Forgot?' and 'Sign in with a passkey'.

1. Click the **Login** button.
2. Enter your username and click the **Continue** button.
3. Enter your password.
4. Click the **Sign in** button.

Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

1. Click your name in the lower left corner of the screen.
2. Click the **Sign out** tab.
3. Close your internet browser.

Getting Started

Resetting a Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the Sovita Home page—no need to call us!

The image shows a sequence of seven screenshots illustrating the password reset process on the Sovita Credit Union website. Each step is numbered in a red circle:

1. Click the **Login** button.
2. Enter your username and click the **Continue** button.
3. Click the “Forgot?” link.
4. Enter your username.
5. Enter your email address.
6. Click the **Next** button.
7. (Optional) If you don’t remember your username or email click the “Try another way” link and enter your social security number and account number.

1. Click the **Login** button.
2. Enter your username and click the **Continue** button.
3. Click the “Forgot?” link.
4. Enter your username.
5. Enter your email address.
6. Click the **Next** button.
7. (Optional) If you don’t remember your username or email click the “Try another way” link and enter your social security number and account number.
8. After successfully completing the two-factor authentication, you will be able to create a new password and log in.

Dashboard


Dashboard Overview

After logging in, you are taken directly to the dashboard. From here, you can navigate to every feature within Online Banking. You can view the balances in your accounts, see your account summaries and more!

The screenshot shows the Sovita Credit Union dashboard. On the left is a navigation menu (A) with options: Dashboard, Messages (2), Accounts, Transfers, Member to Member, Remote deposits, and Support. The main area displays a greeting 'Hi, SOVITA' and account balances (B): 0001 SAVINGS (-\$5.00 Available) and 0070 CHECKING (\$0.00 Available). Below the accounts are action buttons for Transfer, Message, Member to Member, and eStatements (D). The dashboard is divided into several sections: Transactions (no recent activity), Messages (welcome messages), Transfers (Make a transfer, Member to Member, and Scheduled transfers), and Card management (no available cards). At the bottom, there is a 'Organize dashboard' button and a help icon (E).



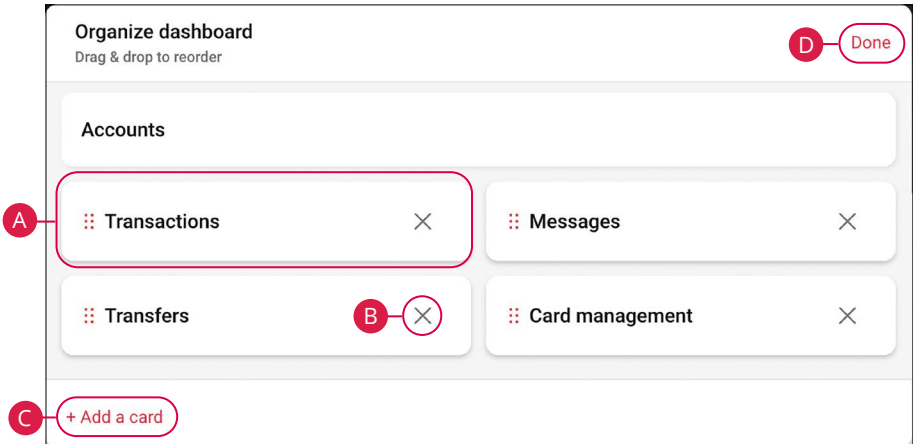
Note: The letters correspond to several available features on the dashboard.

- A.** The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.
- B.** Your accounts are displayed in an account card with its balance. If you click an account card, you are taken to the Account Details page.
- C.** The icon  allows you to organize your accounts, change the account card view or organize your dashboard.
- D.** Links let you quickly access different Online Banking features.
- E.** Customizable cards appear on the dashboard, so you can easily access the features most important to you.

Dashboard

Organize Dashboard

Reorder and add new cards to customize your dashboard.



Click the **Organize dashboard** button at the bottom of the dashboard.

- A. Click and drag a feature card to reorder them.
- B. Click the \times icon to delete a feature card.
- C. Click the "+ Add a card" link to add a new card.
- D. Click the "Done" link when you are finished to return to your dashboard.

Dashboard

Accounts Overview

The accounts tab lists all of your available accounts.

The screenshot shows a dashboard with two main sections: 'Accounts' and 'Totals'. The 'Accounts' section lists three accounts: '0001 SAVINGS' with a balance of -\$5.00, '0070 CHECKING' with a balance of \$0.00, and '0120 SAVINGS' with a balance of \$0.00. A search icon (A) is in the top right of the 'Accounts' section, and an 'Organize accounts' button (B) is at the bottom right. The 'Totals' section shows a 'CASH' balance of -\$5.00 across 3 accounts (C). A 'Savita' logo and 'Open an additional share' button are also visible. Callout D points to the '0070 CHECKING' account row.

Accounts	Totals
0001 SAVINGS Available	CASH -\$5.00 3 accounts
0070 CHECKING Available	
0120 SAVINGS Available	

Organize accounts

Savita Open an additional share

Click the **Accounts** tab.

- A. Use the 🔍 icon to search your accounts.
- B. Click the **Organize accounts** button to reorder your accounts.
- C. The total balance of all your accounts is displayed in the top right corner.
- D. Click on an account to view recent transactions.

Dashboard

Account Details

Selecting a Sovita account on the dashboard takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.

The screenshot shows the 'Account Details' page. On the left is a 'Transactions' table. On the right is a navigation menu and a 'Details' section. Callouts A through J point to specific elements:

- A**: Download icon
- B**: Print icon
- C**: Search icon
- D**: Transfer button
- E**: eStatements button
- F**: Check Reorder button
- G**: Alert preferences button
- H**: Settings button
- I**: Transaction row (CHECK 1001)
- J**: Details section

Transactions	
CHECK 1002 Sep 14	\$1.75 \$4.50
CHECK 1001 Sep 14	\$2.00 \$6.25
DEPOSIT/CREDIT Sep 14	+\$3.25 \$8.25
DEPOSIT/CREDIT Sep 14	+\$5.00 \$5.00

See more

Transfer

eStatements

Check Reorder

Alert preferences

Settings

Details

Account numbers

Account number




Routing number 272479993

Account information

Available balance \$0.00

Balance \$0.00

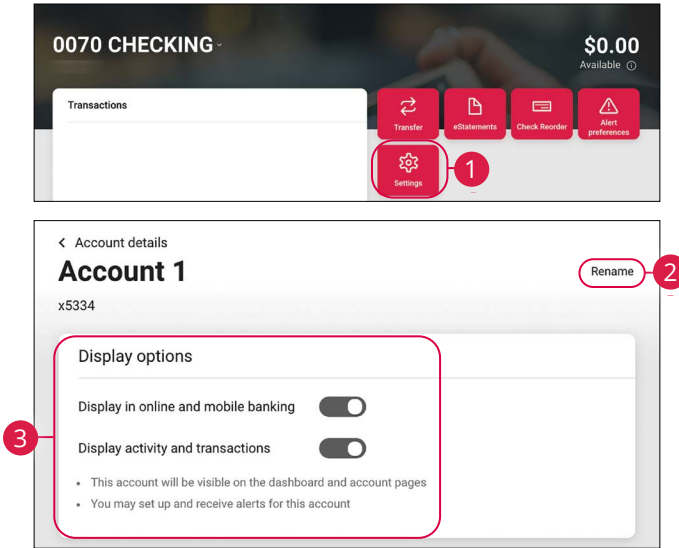
Open date 3/11/2025

- A. Download your transactions into a different format by clicking the  icon. See page 18 for more information.
- B. Print a list of your transactions by clicking the  icon.
- C. The  icon opens the search bar to sort and find transactions within that account.
- D. The **Transfers** button allows you to transfer money between your accounts. See page 38 for more details.
- E. The **eStatements** button allows you to enroll in digital statements. See page 59 for more information.
- F. The **Check Reorder** button allows you to reorder checks, if you have placed an order previously with Sovita.
- G. The **Alert preferences** button allows you to create alerts for that account. See page 33 for more information.
- H. The **Settings** button allows you to edit the display options for that account. See page 17 for more information.
- I. You can view more details about a transaction by clicking on it.
- J. Additional details about the account are displayed in the lower right corner.

Dashboard

Account Settings

Change an account's name and display options.



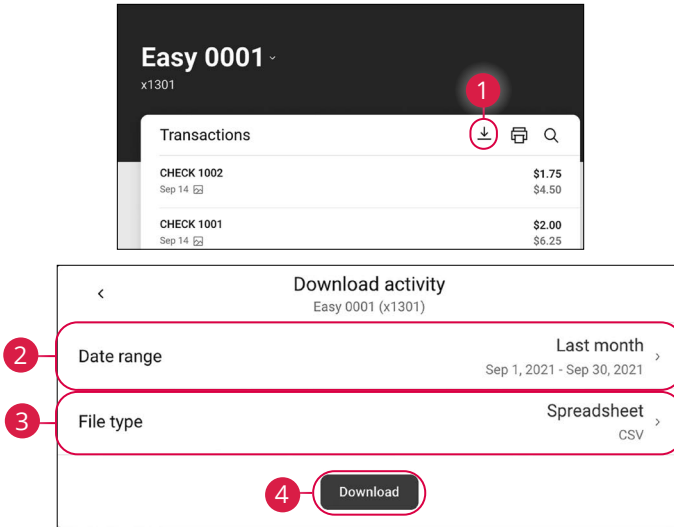
In the **Accounts** tab, select an account.

1. Click the **Settings** button.
2. Click the “Rename” link to rename the account.
3. Use the toggles to change the account's display options.


Dashboard

Download Transactions

Easily download a list of transactions.



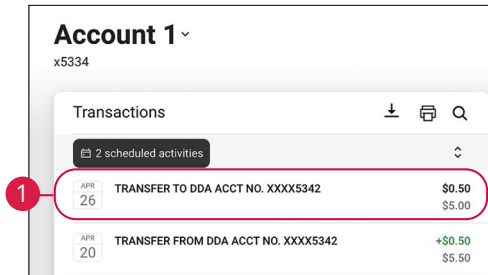
In the **Accounts** tab, select an account.

1. Click the  icon.
2. Select a date range.
3. Select a file type.
4. Click the **Download** button.

Dashboard

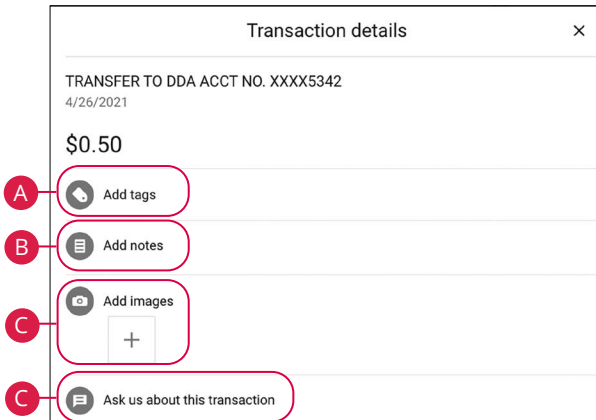
Transaction Details


View additional details about each transaction. You can also add tags, notes, and images to each transaction.



In the **Accounts** tab, select an account.

1. Click a transaction.



- A. Click the "Add tags" link to categorize a transaction.
- B. Click the "Add notes" link to add a note to a transaction.
- C. Click the  icon to add an image to a transaction.
- D. Click the "Ask us about this transaction" link to send a secure message about the transaction.



Note: Adding a tag makes transactions easier to search. Adding an image is a great way to organize receipts. Try this feature using Sovita's mobile app.

Security

Protecting Your Information

Here at Sovita, we work hard to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at 800-369-2786.

Security

Security Preferences

We take security very seriously at Sovita, so we have added various tools to help you better protect your account information. You can add and manage these features in Security to strengthen your Online Banking experience.

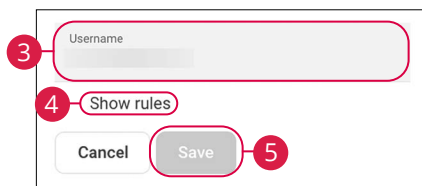
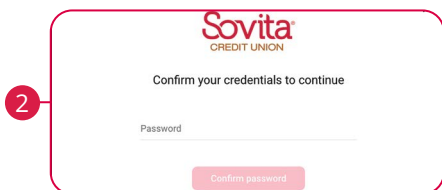


Click your name in the lower left corner of the screen, then click **Account Settings**.

1. Click the **Security** tab.

Change Username

You can change your username at any time. Create a unique username you will remember and follows our required guidelines.



1. Click the "Edit" link next to your username.
2. Enter your password and click the **Confirm password** button.
3. Enter your new username.
4. Click the "Show rules" link to view Sovita's username requirements.
5. Click the **Save** button when you are finished making changes.

Change Password

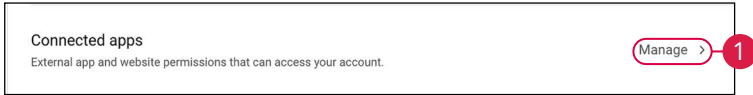
You can change your Online Banking password whenever you want to. Follow our guidelines to create a strong password.

The image shows a 'Security' settings page. At the top, there is a 'Username' field with a greyed-out input and an 'Edit' link. Below it is a 'Password' field with a greyed-out input and an 'Edit' link. A red circle with the number '1' is placed over the 'Edit' link for the password field. Below the 'Password' field, there is a 'Current password' field with a red circle and the number '2' next to it. Below that are two fields: 'New password' and 'Confirm new password', both with red circles and the number '4' next to them. Below these fields is a 'Show rules' link with a red circle and the number '3' next to it. At the bottom, there are two buttons: 'Save' and 'Cancel'. The 'Save' button has a red circle and the number '5' next to it.

1. Click the “Edit” link next to your password.
2. Enter your current password.
3. (Optional) Click the “Show rules” link to view Sovita’s password requirements.
4. Enter and confirm a new password.
5. Click the **Save** button when you are finished making changes.

Connected Apps (Desktop Only)

Edit the external app and website permissions that can access your account.



1. Click the “Manage” link.

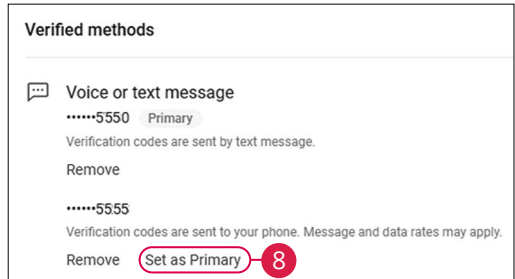
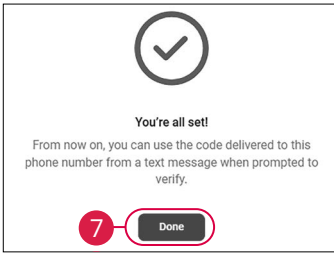
Two-Factor Authentication

We can verify your identity by sending a verification code to you by text message, voice call or use of the Authy App. From here, you can make changes to your delivery preferences.

The image displays a sequence of six screenshots illustrating the steps to set up two-factor authentication on the Sovita Credit Union website. Each step is numbered 1 through 6, with red circles highlighting the specific action to be taken.

- Step 1:** The "Two-factor authentication" settings page. The "Enabled for phone" option is checked. The "Edit settings" link is circled in red.
- Step 2:** The "Confirm your credentials to continue" page. The "Confirm password" button is circled in red.
- Step 3:** The "Voice or text message" selection screen. The "Set up" link is circled in red.
- Step 4:** The "Let's set up your phone" screen. The "Next" button is circled in red.
- Step 5:** The "How do you want to get your codes?" screen. The "Text message/SMS (2FA program)" radio button is circled in red.
- Step 6:** The "Confirm phone number" screen. The "Verify" button is circled in red.

1. Click the "Edit settings" link to reset your account.
2. Enter your password and click the **Confirm password** button.
3. Click the "Set up" link under "Voice or text message" to add another verification method.
4. Enter the phone number and click the **Next** button.
5. Select how you would like to receive the verification codes and click the **Send code** button.
6. Enter your verification code and click the **Verify** button.



7. Click the **Done** button.
8. (Optional) Click the "Set as Primary" link to set a number as the primary verification method.

Alternate Verification Method

When you need a verification code, click the “Try another way” to bring up the other verification number.

The image shows four sequential screenshots of a mobile app's verification process:

- Confirm phone number:** A screen with a speech bubble icon. Text: "We will be sending you a text message shortly at *****5550 with your verification code. This code will expire after 5 minutes." Below is a "Verification code" input field, a checkbox for "Don't ask for codes again while using this browser", and a "Verify" button. At the bottom, it says "Resend Code or **Try another way**". A red circle with the number "1" highlights the "Try another way" link.
- 2-step verification:** A screen with a shield icon. Text: "To proceed, choose one of your verified methods below. Never share your code with anyone." Below are two identical options, each with a speech bubble icon and text: "*****5550 Verification codes are sent to your phone. Message and data rates may apply." A red circle with the number "2" highlights the entire selection area.
- Verification code delivery:** A screen with a shield icon and a back arrow. Text: "Verification code delivery". There are two radio button options: "Text message *****5555" (selected) and "Phone call *****5555". A "Next" button is at the bottom. A red circle with the number "3" highlights the "Text message" option.
- Confirm phone number:** A screen with a speech bubble icon. Text: "We will be sending you a text message shortly at *****5555 with your verification code. This code will expire after 5 minutes." Below is a "Verification code" input field, a checkbox for "Don't ask for codes again while using this browser", and a "Verify" button. A red circle with the number "4" highlights the "Verify" button.

1. Click the “Try another way” link.
2. Select the verification method.
3. Choose the delivery method and click the **Next** button.
4. Enter the verification code and click the **Verify** button.

Authy Authentication

Two-factor authentication

- Enabled for phone
- [Edit settings](#)

Sovita CREDIT UNION

Confirm your credentials to continue

Password

Confirm password

Confirm with a passkey

Voice or text message

Verification codes are sent by text message.

Set up

Authy

Use the Authy app to generate a unique code to authenticate your account. Available for iOS, Android, and desktop.

Set up

Get codes from the Authy app

Provide an email and phone number we have on file. Authy is supported for iOS, Android, and desktop. We will only use this information for account security.

Email

Country
+1

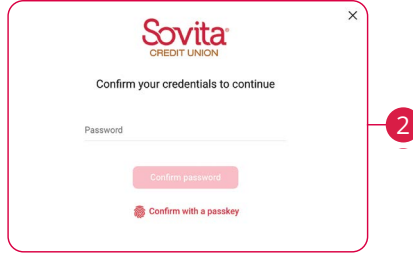
Phone

US/Canada

Next

1. Click the “Edit settings” link to reset your account.
2. Enter your password and click the **Confirm password** button.
3. Click the “Set up” link under “Authy” to use the Authy app to generate a unique code to authenticate your account.
4. Enter your email address and phone number and click the **Next** button. You will need to download the Authy app to receive your code.

Remove Authentication



1. Click the “Edit settings” link to reset your account.
2. Enter your password and click the **Confirm password** button.
3. Click the “Remove” link to remove a verification method.

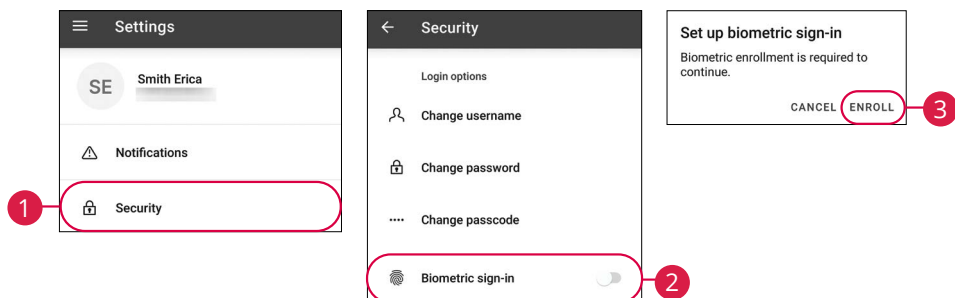
Security

Mobile Security Preferences

Within Sovita's Mobile Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Mobile Banking quick and easy, but also add an extra layer of security to your private information while you are on the go!

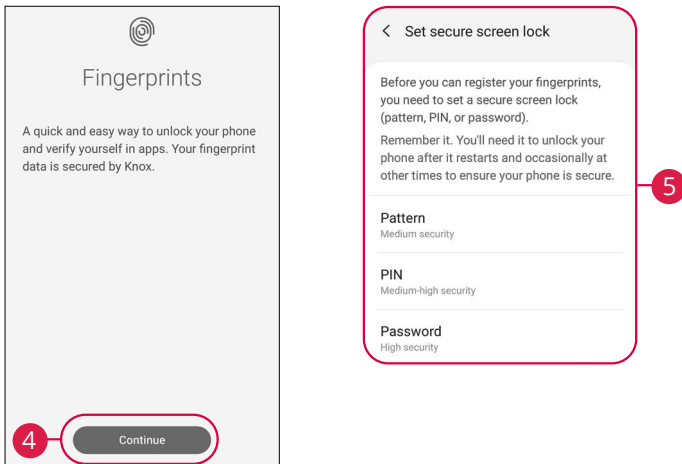
Enabling Biometric Sign-In

Biometric Sign-In uses fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our mobile app!



Sign in to Sovita's Mobile Banking app and tap your name at the bottom of the menu, then click **Settings**.

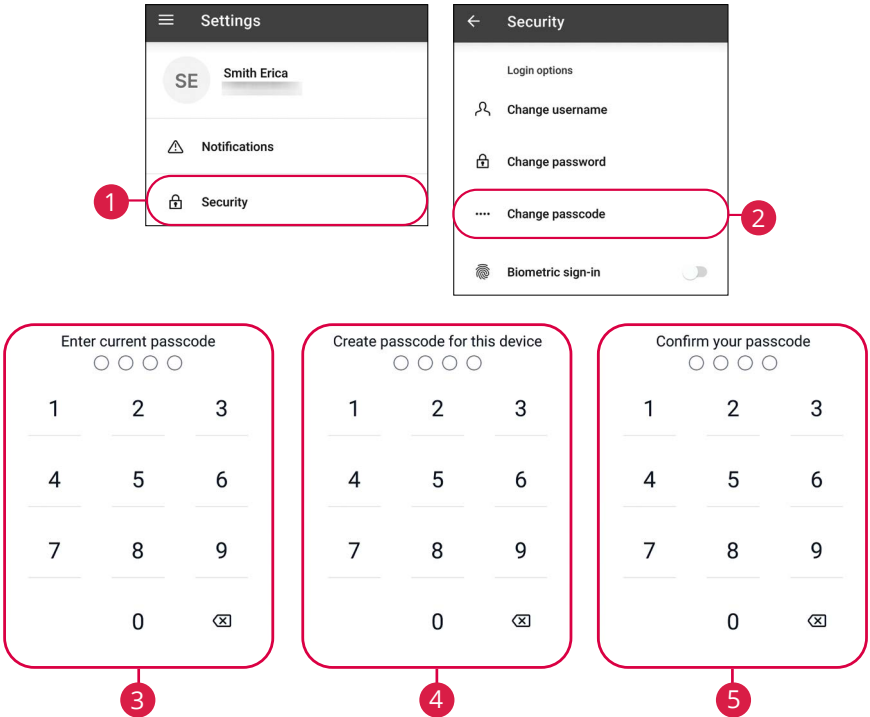
1. Tap the **Security** tab.
2. Toggle the **Biometric sign-in** switch from "Off" to "On."
3. Tap the "Enroll" link.



4. Tap the **Continue** button.
5. Before you can register your fingerprints, you need to set a secure screen lock. Follow the steps to enable your preferred screen lock.
6. Scan your fingerprint.
 - a. **Apple® Device:** Place your finger on the **Home** button to enable Touch ID.
 - b. **Android™ Device:** Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Changing Passcode Authentication

You can easily change the passcode created during your initial login.

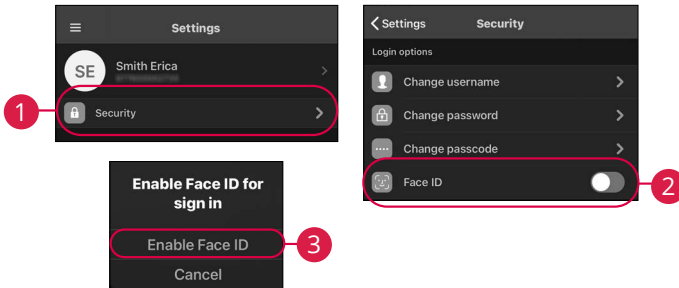


Sign in to Sovita's Mobile Banking app and tap your name at the bottom of the menu, then click **Settings**.

1. Tap the **Security** tab.
2. Tap the **Change passcode** tab.
3. Enter your current passcode.
4. Enter a new passcode.
5. Confirm the new passcode.

Enabling Face ID

Face ID is a feature which utilizes facial recognition technology, allowing you to unlock your Apple® device with your face instead of a login ID and password.



Sign in to Sovita's Mobile Banking app and tap your name at the bottom of the menu, then click **Settings**.

1. Tap the **Security** tab.
2. Toggle the **Face ID** switch from "Off" to "On."
3. Tap the "Enable Face ID" link.



Note: You must have Face ID enabled on your mobile device before enabling it through our Mobile Banking app.

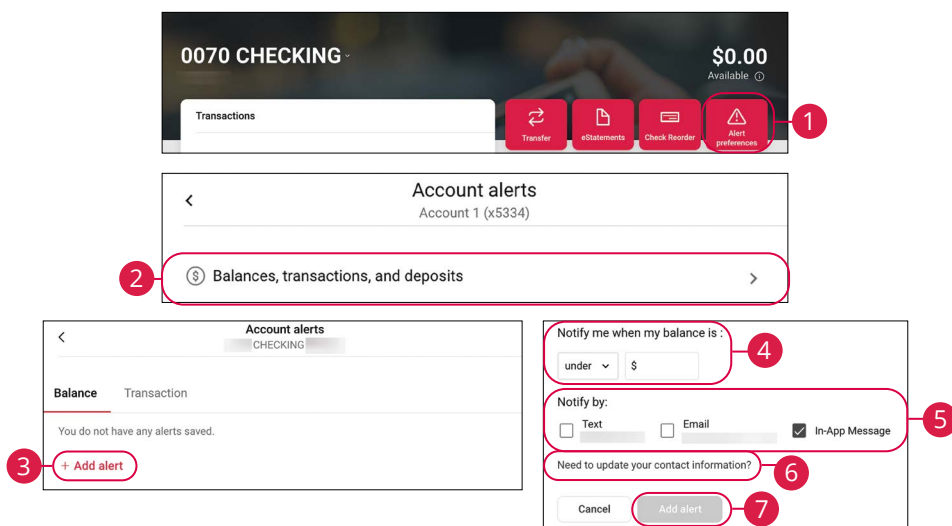
Alerts

Alerts Overview

Stay on top of the transactions flowing to and from your accounts. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

Balance Alerts

There should be no surprises when it comes to your finances. Balance Alerts can notify you when the balances in your accounts go below or above a set amount.

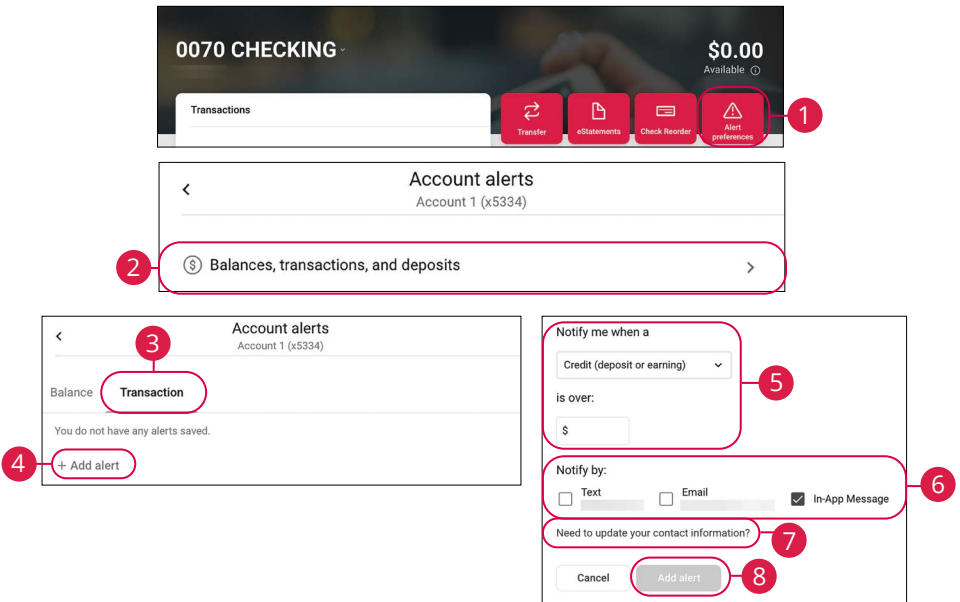


In the **Accounts** tab, select an account.

1. Click the **Alert preferences** button.
2. Click the **Balances, transactions, and deposits** button.
3. Click the “+ Add alert” link.
4. Create an alert.
5. Check the boxes to select a notification method.
6. (Optional) Click the “Need to update your contact information?” link to update your contact information.
7. Click the **Add alert** button.

Transaction Alerts

Different types of transactions can occur in your accounts. By creating Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.



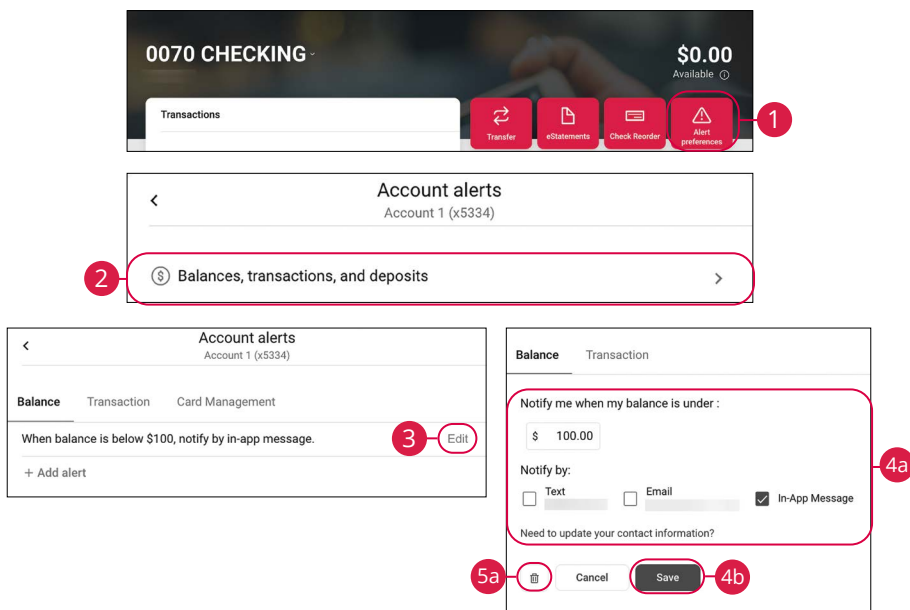
In the **Accounts** tab, select an account.

1. Click the **Alert preferences** button.
2. Click the **Balances, transactions, and deposits** button.
3. Click the **Transaction** tab.
4. Click the “+ Add alert” link.
5. Create an alert.
6. Check the boxes to select a notification method.
7. (Optional) Click the “Need to update your contact information?” link to update your contact information.
8. Click the **Add alert** button.


Alerts

Editing or Deleting Alerts

Quickly and easily edit or delete existing alerts.



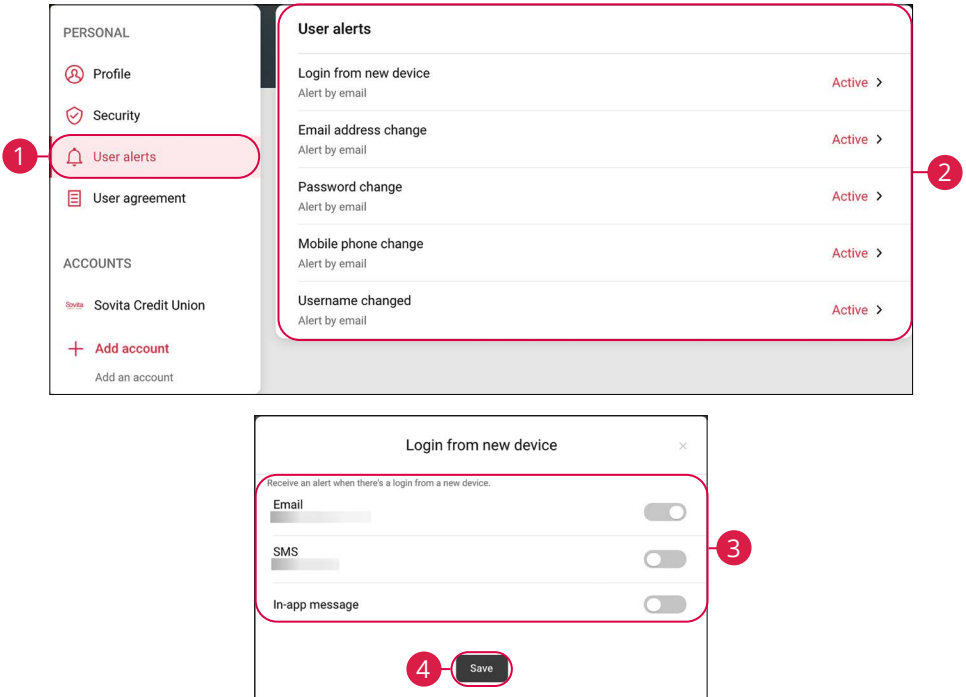
In the **Accounts** tab, select an account.

1. Click the **Alert preferences** button.
2. Click the **Balances, transactions, and deposits** button.
3. Click the "Edit" link next to the alert you would like to edit or delete.
4. To edit an alert:
 - a. Make the necessary changes.
 - b. Click the **Save** button.
5. To delete an alert:
 - a. Click the  icon.

Alerts

User Alerts

Edit how common user alerts are delivered.



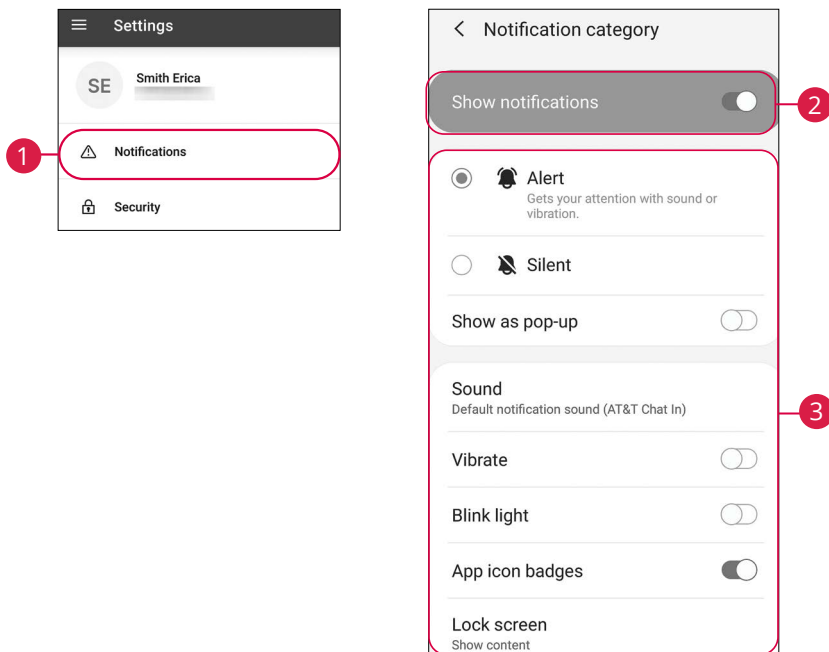
Click your name in the lower left corner of the screen, then click **Account Settings**.

1. Click the **User alerts** button.
2. Click an alert to make changes.
3. Use the toggles to select how you would like to receive the alert.
4. Click the **Save** button when you are finished.

Alerts

Mobile Notifications

Have alerts sent directly to your mobile device. Mobile notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”



Sign in to Sovita’s Mobile Banking app and tap your name at the bottom of the menu, then click **Settings**.

1. Click the **Notifications** button.
2. Use the **Notifications** switch to enable or disable mobile notifications.
3. Select which types of notifications you would like to receive.

Transactions

Transfers

Use the Transfers feature when you need make a one-time or recurring transfer between your Sovita accounts. These transactions go through automatically, so your money is always where you need it to be.

The screenshot shows the 'Transfers' section of a financial application. At the top left, the word 'Transfers' is followed by a refresh icon. Below this, there are two main buttons: 'Make a transfer' with a circular arrow icon and 'Member to Member' with a bank building icon. A large white box in the center contains a calendar icon and the text 'No transfers scheduled. Schedule a future or recurring transfer so you don't have to worry about it later.' To the right, a calendar for 'March 2025' is displayed, with the date '11' highlighted in a red circle. A small note at the bottom of the calendar reads 'Only the next scheduled transaction is shown for your recurring transfers.'

Click the **Transfers** tab.

- A.** Click the **Make a transfer** button to make a transfer.
- B.** Make a transfer to another member by clicking the **Member to Member** button. Go to page 43 for more information.
- C.** Scheduled transfers are displayed as a list and on a calendar.

Making a Transfer

The image shows a sequence of steps for making a transfer in a mobile application. The steps are numbered 1 through 8.

Step 1: The user is on the 'Transfers' screen. The 'Make a transfer' button is highlighted with a red circle and the number 1.

Step 2: The 'Transfer' form is shown. The 'From' and 'To' dropdown menus are highlighted with a red circle and the number 2.

Step 3: The 'Amount' field is highlighted with a red circle and the number 3.

Step 4: The 'More options' link is highlighted with a red circle and the number 4.

Step 5: The 'Frequency' dropdown menu is highlighted with a red circle and the number 5.

Step 6: The 'Date' dropdown menu is highlighted with a red circle and the number 6.

Step 7: The 'Submit' button is highlighted with a red circle and the number 7.

Step 8: A confirmation screen titled 'Transfer submitted' is shown. The screen displays a checkmark icon, the amount '\$1.00', and the transfer details: From: Cons Sav 0001, To: BasicCkg 0001, Date: April 30. The 'Done' button is highlighted with a red circle and the number 8.

Click the **Transfers** tab.

1. Click the **Make a transfer** button.
2. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
3. Enter the amount to transfer.
4. (Optional) Click the "More options" link to view additional options.
5. Use the drop-down to select a frequency.
6. Use the calendar feature to select a date.
7. Click the **Submit** button when you are finished.
8. Once you receive a confirmation message, click the **Done** button.

Making a Loan Transfer

The screenshot illustrates the 'Make a transfer' process in the 'Transfers' app. The interface is divided into two main sections: a 'Transfer' form and a 'Transfer submitted' confirmation screen.

Transfer Form:

- 1:** 'Make a transfer' button (top right).
- 2:** 'From' field (BasicCkg 0001, \$47.56).
- 3:** 'Amount' field (\$ 5.00, \$5.00 due, Estimated payoff \$50.43).
- 4:** 'More options' link.
- 4a:** 'Type' field (Regular).
- 4b:** 'Frequency' field (Once).
- 4c:** 'Date' field (Soonest available).
- 4d:** 'Memo' field (Memo, 0/20).
- 5:** 'Submit' button (bottom right).

Transfer submitted Confirmation:

- 6:** Confirmation screen showing a checkmark, 'Transfer submitted', Amount \$1.00, and transfer details (From: Cons Sav 0001, To: BasicCkg 0001, Date: April 30).
- Buttons: 'Make another transfer' and 'Done'.

Click the **Transfers** tab.

1. Click the **Make a transfer** button.
2. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
3. Enter the amount to transfer.
4. (Optional) Click the "More options" link to view additional options.
 - a. Use the drop-down to select a payment type.
 - b. Use the drop-down to select a frequency.
 - c. Use the calendar feature to select a date.
 - d. Enter a memo.
5. Click the **Submit** button when you are finished.
6. Once you receive a confirmation message, click the **Done** button.

Editing Transfers

You can edit pending transactions up until their process date.

Transfers

Transfers

- APR 23 **\$1.00 to BasicCkg 0001**
On Apr 23, from Cons Sav 0001
- APR 28 **\$1.00 to Cons Sav 0001**
Every month on the 28th starting in April, from BasicCkg 0001
- APR 30 **\$1.00 to BasicCkg 0001**
On Apr 30, from Cons Sav 0001

Transfer

From Cons Sav 0001 \$4.00

To BasicCkg 0001 \$1.00

Amount \$ 1.00

Frequency Once >

Date April 23 >

Save

Transfers completed after 8:00 PM may be processed the next business day.

Transfer updated

Amount \$2.00

From Cons Sav 0001

To BasicCkg 0001

Date April 30

Any pending transfers will still be processed.

Make another transfer Done

Click the **Transfers** tab.

1. Browse through your pending transactions and locate the transaction you would like to edit.
2. Make the necessary edits and then click the **Save** button when you are finished.
3. Once you receive a confirmation message, click the **Done** button.

Deleting Transfers

You can delete pending transactions up until their process date.

Transfers

Date	Amount	To	From
APR 23	\$1.00	BasicCkg 0001	Cons Sav 0001
APR 28	\$1.00	Cons Sav 0001	BasicCkg 0001
APR 30	\$1.00	BasicCkg 0001	Cons Sav 0001

Transfer

From: Cons Sav 0001 \$4.00

To: BasicCkg 0001 \$1.00

Amount: \$ 1.00

Frequency: Once >

Date: April 23 >

Save

Transfers completed after 8:00 PM may be processed the next business day.

Delete transfer

Are you sure you want to delete this transfer?


Cancel Delete

Transfer deleted

Any pending transfers will still be processed.

OK

Click the **Transfers** tab.

1. Browse through your pending transactions and locate the transaction you would like to delete.
2. Click the  icon.
3. Click the **Delete** button.
4. Click the **OK** button.

Transactions

Member Transfers

Use the Member Transfers feature when you need make a one-time or recurring transfer to another account at Sovita. These transactions go through automatically, so your money is always where you need it to be.

The image shows a two-column form for creating a member transfer. The left column contains fields for member information, and the right column contains transfer details. Red circles with numbers 1 through 13 point to specific elements in the form.

- 1: "+ New Member Transfer" link
- 2: "Member name" input field (placeholder: "First 3 letters of last name (or business name) Enter")
- 3: "Member #" input field (placeholder: "Enter")
- 4: "Type" dropdown menu (placeholder: "Select >")
- 5: "ID" input field (placeholder: "4-digit ID without the S or L Enter")
- 6: "Save for future use" checkbox
- 7: "Next" button at the bottom of the left column
- 8: "From" dropdown menu (placeholder: "Select account >")
- 9: "Amount" input field (placeholder: "\$ 0.00")
- 10: "Frequency" dropdown menu (placeholder: "Once >")
- 11: "Date" dropdown menu (placeholder: "Soonest available >")
- 12: "Memo (optional)" input field (placeholder: "For immediate, one-time transfers only 0/25")
- 13: "Next" button at the bottom of the right column

Click the **Member to Member** tab.

1. Click the "+ New Member Transfer" link.
2. Enter the first three letters of the member's name.
3. Enter the member's account number.
4. Use the drop-down to select an account type.
5. Enter the member's 4-digit ID without the S or L.
6. (Optional) Check the box to save the member for future transfers. If you save the member for future use you will need to enter a nickname.
7. Click the **Next** button.
8. Use the drop-down to select a from account.
9. Enter an amount.
10. Select a frequency.
11. Select a date.
12. (Optional) Enter a memo.
13. Click the **Next** button.

Payment Information		Edit >
From	SHARE SAVINGS 0200S0010	
Member name	Kow	
Member #	99980117	
Type	Share	
Share ID	0080	
Amount	\$52.11	
Frequency	Once	
Date	Soonest available	
14 <input type="button" value="Submit"/>		

Payment Information	
From	SHARE SAVINGS 0200S0010
Member name	Kow
Member #	99980117
Type	Share
Share ID	0080
Amount	\$52.11
Frequency	Once
Date	Soonest available
15 <input type="button" value="Done"/>	

14. Click the **Submit** button.

15. Click the **Done** button.

Repeat a Member Transfer

Send money to another member

1 John Doe
#250100

+ New Member Transfer

Scheduled transfers

\$1.00 to John Doe
On 03/14/2024 from 0010 SAVINGS

Transferring to John Doe Edit Recipient >

2 From Select account >

3 Amount \$ 0.00 Transfer limits ⓘ

4 Frequency Once >

5 Date Soonest available >

6 Memo (optional)
For immediate, one-time transfers only 0/250

7 Next

Verify that the information for your member transfer is correct before continuing.

Payment Information Edit >

From	SHARE SAVINGS 0200S0010
Member name	Kow
Member #	99980117
Type	Share
Share ID	0080
Amount	\$52.11
Frequency	Once
Date	Soonest available

8 Submit

Your member transfer has been successfully submitted.

Payment Information

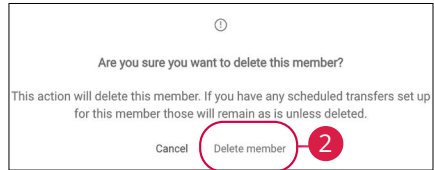
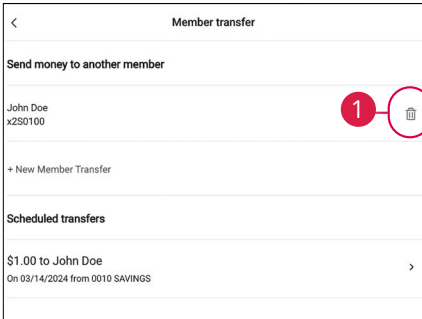
From	SHARE SAVINGS 0200S0010
Member name	Kow
Member #	99980117
Type	Share
Share ID	0080
Amount	\$52.11
Frequency	Once
Date	Soonest available

9 Done


Click the **Member to Member** tab.

1. Select the member you would like to make a transfer to.
2. Use the drop-down to select a from account.
3. Enter an amount.
4. Select a frequency.
5. Select a date.
6. (Optional) Enter a memo.
7. Click the **Next** button.
8. Click the **Submit** button.
9. Click the **Done** button.

Delete a Saved Member



Click the **Member to Member** tab.

1. Click the  icon next to the saved member you would like to delete.
2. Click the "Delete member" link.

Edit a Member Transfer

Member transfer

Send money to another member

John Doe
x2S0T00

+ New Member Transfer

Scheduled transfers

\$1.00 to John Doe

On 03/14/2024 from 0010 SAVINGS

Member transfer

< Transferring to John Doe

Member name PAR
First 3 letters of last name (or business name)

Member # 0009999992

Type Share

From 0010 SAVINGS
x1750010
Available balance: \$4,500.00

Amount \$ 1.00

Transfer limits ⓘ

Save

Member transfer

Verify that the information for your member transfer is correct before continuing.

Payment Information Edit >

From 0010 SAVINGS 0117S0010

Member name PAR

Member # 0009999992

Type Share

Share ID 0100

Amount \$2.00

Frequency Once

Date Thursday, Mar 14

Save

Your member transfer has been successfully submitted.

Payment Information

From SHARE SAVINGS 0200S0010

Member name Kow

Member # 99980117

Type Share

Share ID 0080

Amount \$52.11

Frequency Once

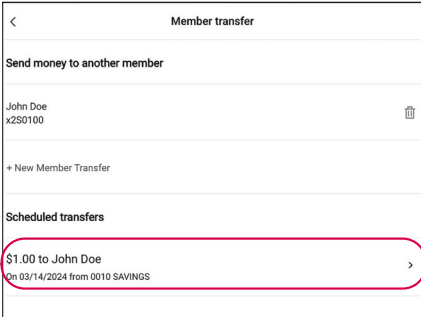
Date Soonest available

Done

Click the **Member to Member** tab.

1. Select the transfer you would like to edit.
2. Make the necessary changes and click the **Save** button.
3. Click the **Save** button.
4. Click the **Done** button.

Delete a Member Transfer



Member transfer

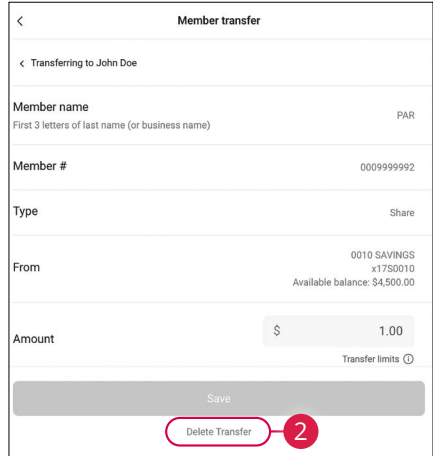
Send money to another member

John Doe
x290100

+ New Member Transfer

Scheduled transfers

1 \$1.00 to John Doe
On 03/14/2024 from 0010 SAVINGS



Member transfer

< Transferring to John Doe

Member name
First 3 letters of last name (or business name) PAR

Member # 0009999992

Type Share

From 0010 SAVINGS
x1750010 Available balance: \$4,500.00

Amount \$ 1.00
Transfer limits ⓘ

Save

Delete Transfer 2

Click the **Member to Member** tab.

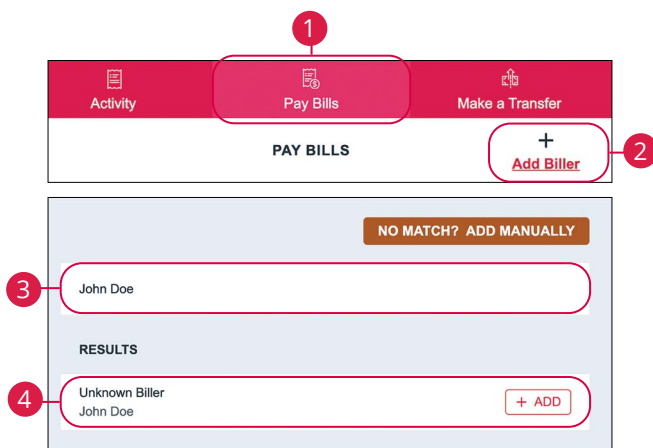
1. Select the transfer you would like to delete.
2. Click the “Delete Transfer” link.

Transactions

Pay Bills

Sending payments to companies and individuals has never been easier! Pay Bills with Sovita helps you stay on top of your bills, allowing you to quickly manage your payments and never miss a due date.

Adding a Biller



Click the **Pay Bills** tab.

1. Click the **Pay Bills** tab.
2. Click the **+ Add Biller** button.
3. Search for a biller.
4. Select the biller.

5 **I don't have account number**

6 **Account Number** XXXXXXXXXXXX

7 **Confirm Account #** XXXXXXXXXXXX

8 **Biller ZIP Code** XXXXX-XXXX

9 **Nickname** Add nickname for this biller

9 **Memo** Saves a note when the bill is paid

CANCEL NEXT 10

11 **2-Step Verification**
This action requires an additional verification step. Please select the delivery method to receive your verification code.
Text code to (***) - *** - 5017
Send Code
I have a code Help, can't get code

12 **Verify**
Enter the code sent to (***) - *** - 5017
Verify Code
Send new code Help, can't get code

5. (Optional) If you don't have an account number enable the "I don't have account number" toggle. If you don't have an account number you will need to enter the biller's address.
6. Enter and confirm the account number.
7. Enter the biller's zip code.
8. (Optional) Enter a nickname for the biller.
9. (Optional) Enter a memo.
10. Click the **Next** button to save the recipient.
11. Select a delivery method to receive your verification code and click the **Send Code** button.
12. Enter the verification code and click the **Verify Code** button.

Edit a Biller

The first screenshot shows the 'PAY BILLS' screen. At the top, there are three tabs: 'Activity', 'Pay Bills', and 'Make a Transfer'. The 'Pay Bills' tab is selected and highlighted with a red circle labeled '1'. Below the tabs, there is a 'CHOOSE FROM' section with a 'CHECKING \$0.00' account selected. Below that is a 'BILLERS' section with a search bar and a list of billers. One biller, 'John Doe (John)', is highlighted with a red circle labeled '2'. Below the billers is a 'GROUPS' section with a '+ CREATE GROUP FILTER' button. At the bottom right, there is a '\$0 >' button.

The second screenshot shows the 'BILLER DETAIL' screen. At the top, there is a back arrow and a trash icon. Below that is the 'BILLER INFORMATION' section with fields for 'Biller Name' (John Doe), 'Account Number', 'Nickname' (John), and 'Memo'. Below that is the 'BILLER ADDRESS' section with fields for 'Address 1', 'Address 2', 'City' (Troy), 'State' (IL >), and 'ZIP Code' (62294-3308). Below that is the 'RECENT ACTIVITY' section with a list of transactions, including one for 'John Doe' scheduled for 2025-03-28 for \$1.00. Below that is the 'GROUPS FILTER' section with a 'Create group' link. At the bottom, there is an 'UPDATE' button highlighted with a red circle labeled '3'.


Click the **Pay Bills** tab.

1. Click the **Pay Bills** tab.
2. Select a biller.
3. Make the necessary changes and click the **Update** button.

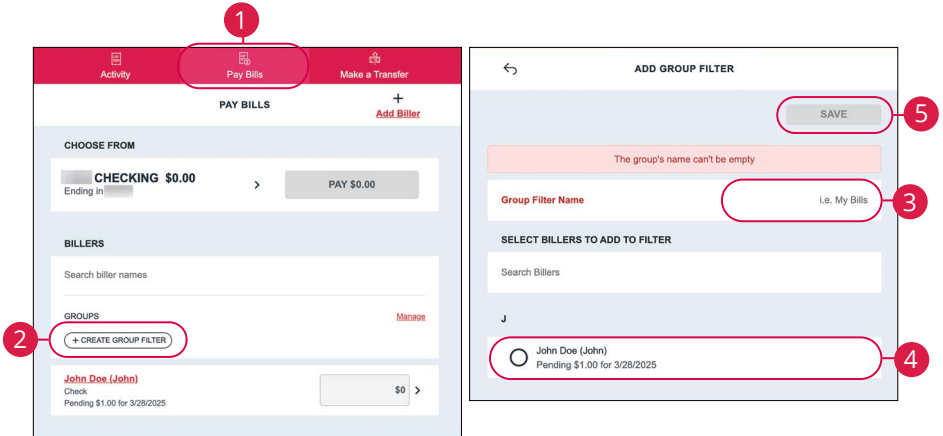
Delete a Biller

The first screenshot shows the 'Pay Bills' tab in a mobile banking app. The top navigation bar has three tabs: 'Activity', 'Pay Bills', and 'Make a Transfer'. The 'Pay Bills' tab is selected and highlighted with a red circle and the number 1. Below the navigation bar, there is a 'PAY BILLS' section with a '+ Add Biller' button. Underneath, there is a 'CHOOSE FROM' section showing a 'CHECKING \$0.00' account and a 'PAY \$0.00' button. Below that is a 'BILLERS' section with a search bar and a list of billers. One biller, 'John Doe (John)', is selected and highlighted with a red circle and the number 2. The second screenshot shows the 'Biller Detail' screen. The top navigation bar has a back arrow and the title 'BILLER DETAIL'. A trash can icon is in the top right corner, highlighted with a red circle and the number 3. Below the navigation bar is a 'BILLER INFORMATION' section with fields for 'Biller Name' (John Doe), 'Account Number' (with a 'Change' link), and 'Nickname' (John). Below that is a 'Memo' field. At the bottom of the screen is a 'Delete Biller?' dialog box. The dialog box contains the text: 'Delete Biller? You have 1 pending payment for this Biller. Deleting this Biller will also delete all pending payments. This action cannot be undone. Are you sure, you want to delete this Biller?'. At the bottom of the dialog box are two buttons: 'CANCEL' and 'CONFIRM'. The 'CONFIRM' button is highlighted with a red circle and the number 4.

Click the **Pay Bills** tab.

1. Click the **Pay Bills** tab.
2. Select a biller.
3. Click the  icon.
4. Click the **Confirm** button.

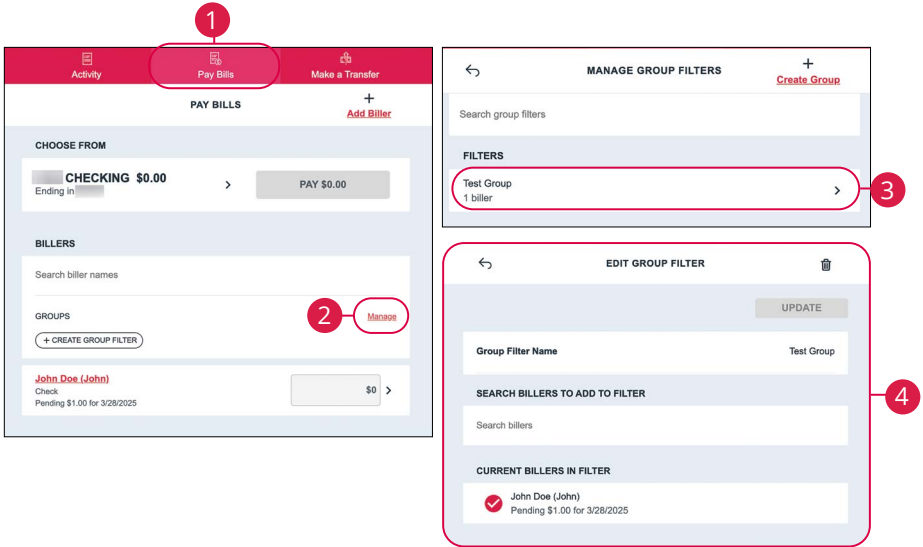
Create a Biller Group



Click the **Pay Bills** tab.

1. Click the **Pay Bills** tab.
2. Click the **+ Create Group Filter** button.
3. Enter a group name.
4. Select which billers to add to the group.
5. Click the **Save** button.

Edit a Biller Group



Click the **Pay Bills** tab.


1. Click the **Pay Bills** tab.
2. Click the “Manage” link.
3. Select a group to edit.
4. Make the necessary changes and click the **Update** button.

Delete a Biller Group

The image shows a sequence of five screenshots illustrating the steps to delete a biller group:

- 1**: The **Pay Bills** tab is selected in the top navigation bar.
- 2**: The **Manage** link is clicked in the **GROUPS** section.
- 3**: A group named **Test Group** is selected from the **FILTERS** list.
- 4**: The trash icon is clicked in the **EDIT GROUP FILTER** header.
- 5**: The **CONFIRM** button is clicked in the **Remove Group Filter?** dialog box.

Click the **Pay Bills** tab.

1. Click the **Pay Bills** tab.
2. Click the “Manage” link.
3. Select a group to delete.
4. Click the  icon.
5. Click the **Confirm** button.

Send a Payment

The image shows two screenshots from a mobile application. The left screenshot is the 'PAY BILLS' screen, and the right screenshot is the 'Schedule payment?' confirmation screen. Red annotations (circles and boxes) indicate the following steps:

- 1:** Click the 'Pay Bills' tab at the top.
- 2:** Enter the payment amount (\$1.00) in the 'PAY \$1.00' field.
- 3:** Select the delivery date (April 4, 2025) and the repeat option (One-time).
- 4:** Enter a memo in the 'Send a memo' field.
- 5:** Select the account type (CHECKING \$0.00) from the 'CHOOSE FROM' dropdown.
- 6:** Click the 'PAY \$1.00' button.
- 7:** Click the 'CONFIRM \$1.00' button on the confirmation screen.
- 8:** Click the 'DONE' button at the bottom of the confirmation screen.

Click the **Pay Bills** tab.

1. Click the **Pay Bills** tab.
2. Enter an amount to send.
3. Select a date and if the payment should repeat.
4. (Optional) Enter a memo.
5. Use the drop-down to select an account to send funds from.
6. Click the **Pay** button.
7. Review the payment information and click the **Confirm** button.
8. Click the **Done** button.

Edit a Pending Payment

The image shows a sequence of four screenshots illustrating the steps to edit a pending payment:

- Step 1:** The user is in the 'Pay Bills' tab. A list of pending payments is shown for 'MARCH 2025'. A payment for 'John Doe (John)' for \$1.00 is selected.
- Step 2:** The 'PAYMENT DETAIL' screen is shown. The 'EDIT' button is highlighted.
- Step 3:** The 'UPDATE PAYMENT' screen is shown. The user can modify the 'PAY BILLS FROM' account (currently 'CHECKING \$0.00'), the 'BILLERS' (currently 'John Doe (John) Check'), the 'DELIVER DATE' (currently 'April 4, 2025'), and the 'REPEATS' (currently 'One-time'). The 'SAVE CHANGES' button is highlighted.
- Step 4:** A confirmation dialog is shown with the text 'Update this payment? Are you sure you want to update this transaction?'. The 'CONFIRM' button is highlighted.

Click the **Pay Bills** tab.

1. Select a pending payment.
2. Click the **Edit** button.
3. Make the necessary changes and click the **Save Changes** button.
4. Click the **Confirm** button.

Delete a Pending Payment

The image shows a three-step process for deleting a pending payment. Step 1: A screenshot of the 'Pay Bills' tab in a mobile app. A red circle highlights a pending payment entry for 'MARCH 2025' with a total of '\$1.00'. The entry shows 'MAR 28' and 'John Doe (John)'. Step 2: A screenshot of the 'PAYMENT DETAIL' screen. A red circle highlights the 'DELETE' button at the bottom of the screen. Step 3: A screenshot of a confirmation dialog box titled 'Delete this payment?'. The dialog asks 'Are you sure you want to delete this scheduled payment?' and has a red circle highlighting the 'DELETE' button at the bottom.

1

2

3

Click the **Pay Bills** tab.

1. Select a pending payment.
2. Click the **Delete** button.
3. Click the **Delete** button.

Services

eStatements

The eStatements feature is a great virtual filing system for your account eStatements, eNotices and eTax Forms, saving you paper and space. By storing your statements electronically, your account information is always readily available when you need it.

eStatements Enrollment

0070 CHECKING

Transactions

Transfer

eStatements

Check Reorder

Alert preferences

1

\$0.00 Available

** Email Address

** Re-enter Email

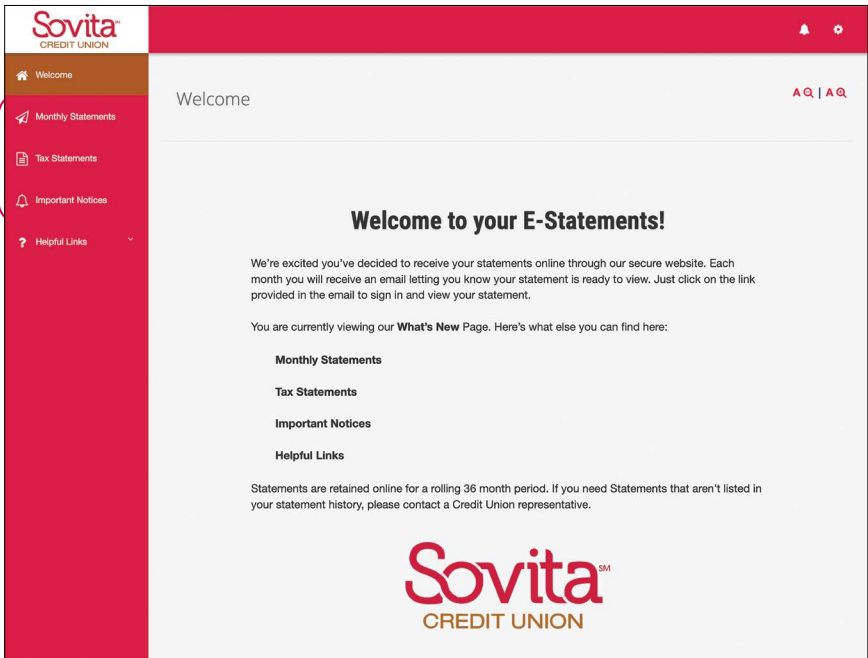
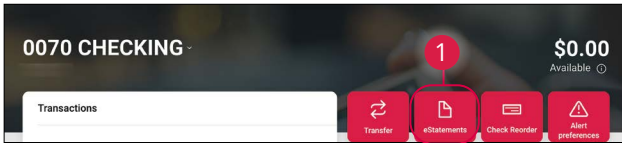
2

Confirm

In the **Accounts** tab, select an account.

1. Click the **eStatements** button.
2. Enter and re-enter your email address and then click the **Confirm** button.

Viewing eStatements, eNotices and eTax Forms



In the **Accounts** tab, select an account.

1. Click the **eStatements** button.
2. Click the tabs to view the desired document type.

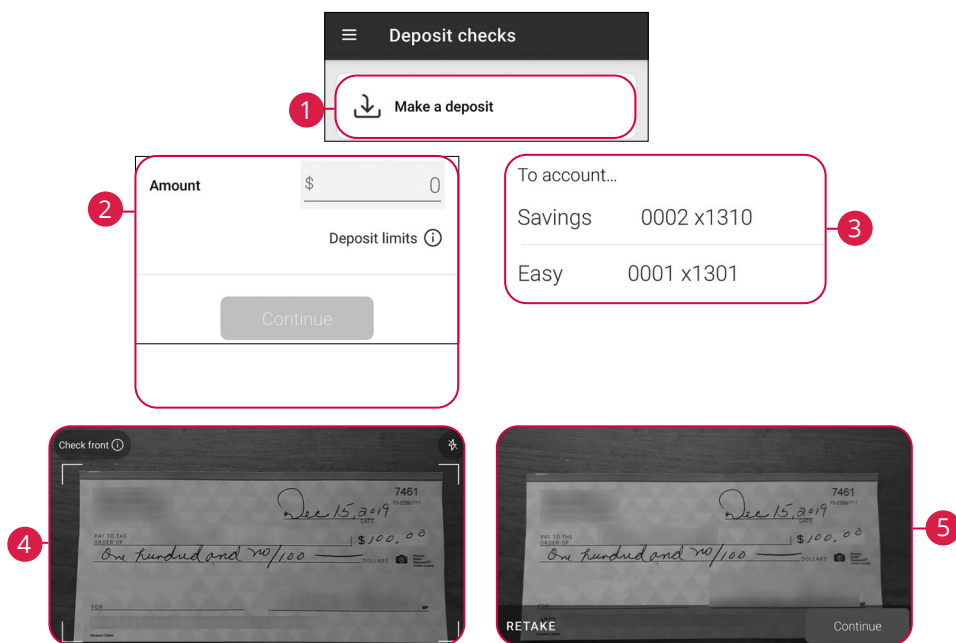
Services

Remote Deposit

Deposit checks from anywhere at anytime from your mobile device or tablet.



Note: This feature is only available when using our mobile banking app on your mobile device or tablet.



Log in to our Sovita Mobile Banking app. Click the **Deposit Checks** tab.

1. Tap the **Make a deposit** button.
2. Enter the dollar amount of the check and click the **Continue** button.
3. Select an account to deposit to.
4. On the back of each check, write "For Mobile Deposit Only at Sovita CU," your account number and the signature of each payee listed on the front of the check. Place the check on a flat, well-lit, surface and tap **Tap to capture** to take an image of the front of the check.
5. Verify that all four corners of the check are visible and all elements are legible. Click the **Continue** button.

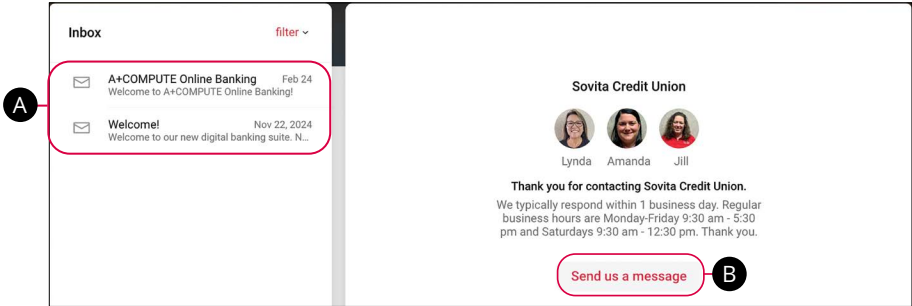


6. Tap **Tap to capture** to take an image of the back of the check.
7. Verify that all four corners of the check are visible and all elements are legible. Click the **Continue** button.
8. Review the deposit information and tap the **Submit** button when you are finished. You will see a confirmation message, click the **OK** button.

Services

Messages Overview

If you have questions about your accounts or need to speak with someone at Sovita, Messages allow you to communicate directly with a Sovita customer service representative.

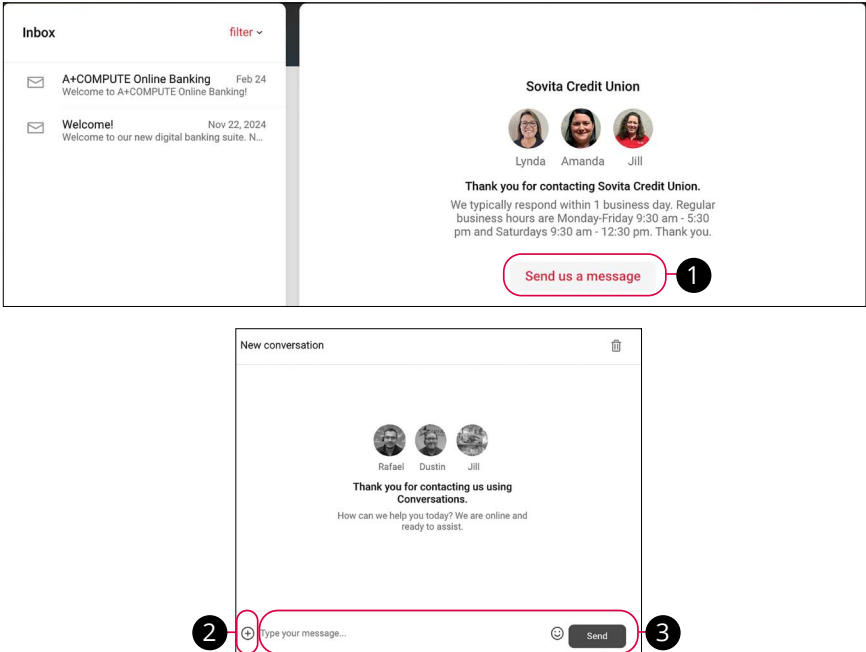


Click the **Messages** tab.

- A.** Previous conversations are displayed on the left.
- B.** Click the **Send us a message** button to start a new conversation.

Send a Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential information relating to your accounts or attach files within a new message.



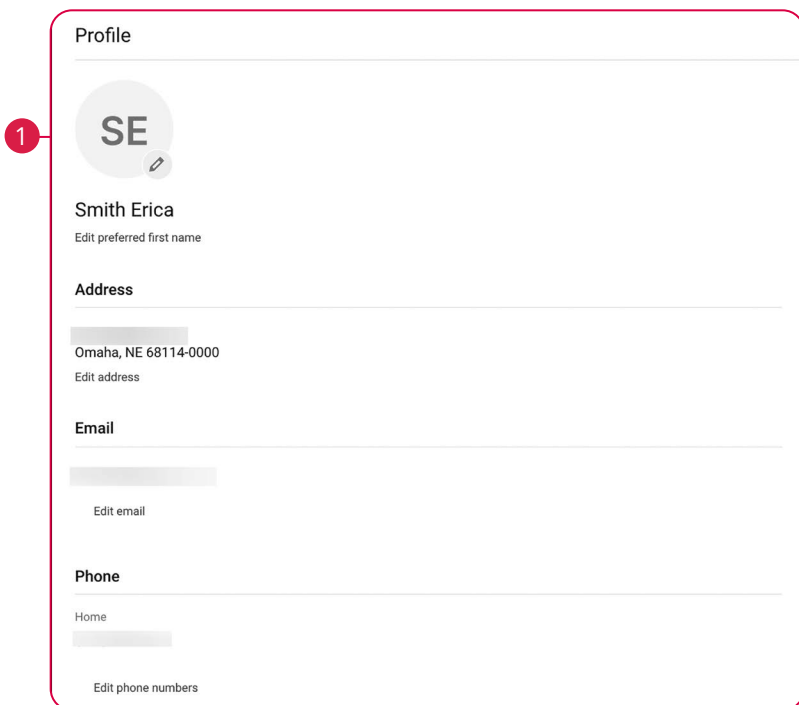
Click the **Messages** tab.

1. Click the **Send us a message** button to start a new conversation.
2. Click the **+** icon to add a file or information about a specific transaction, account or payment to the conversation.
3. Type your message and click the **Send** button.

Settings

Profile

It is important to maintain current contact information on your account, and you can always update your profile overview and settings. Please note, updating your Online Banking profile also updates your customer contact information at Sovita.



The screenshot shows a 'Profile' settings page. At the top left, a red circle with the number '1' highlights the profile picture area. The profile picture is a circular icon with the initials 'SE' and a small edit icon. Below the picture, the name 'Smith Erica' is displayed, with the text 'Edit preferred first name' underneath. The 'Address' section shows 'Omaha, NE 68114-0000' with 'Edit address' below it. The 'Email' section shows a redacted email address with 'Edit email' below it. The 'Phone' section shows 'Home' with a redacted phone number and 'Edit phone numbers' below it.

Click your name in the lower left corner of the screen, then click **Personal Settings**.

1. Update your contact information by clicking the "Edit" links.



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and healthcare workers and their families.

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