UT Federal Credit Union
Your Community Credit Union

Consumer Banking
User Guide

Alerts

Contents

Managing alerts

Alerts remind you of important events, warn you about the status of each of your accounts, and notify you when transactions occur. Some alerts are automatically generated by the system, such as security alerts, but some alerts you can create and customize.

UTFCU has three different categories of alerts, and each are managed on a separate page.

- Debit Card Alerts are managed from the menu navigation item Services & Settings > Debit Card Alerts. Clicking on this menu item will take you to a landing page to manage these alerts.

- Credit Card Alerts are managed from the menu navigation item Services & Settings > Credit Card Alerts. Clicking on this menu item will take you to a landing page to manage these alerts.

- Online Alerts are managed from the menu navigation item Services & Settings > Online Alerts. The remainder of this document focuses on this specific alert option.

Alerts page

Alerts

| --- New Alert --- | ▾ |

⌄ Date Alerts (0)

⌄ Account Alerts (0)

⌄ History Alerts (0)

⌄ Online Transaction Alerts (0)

⌃ Security Alerts (19)	**Edit Delivery Preferences**

Description	**Enabled**
Alert me when a recipient is added	Off
Alert me when an external transfer is authorized	On

When you create an alert for an account, you specify the conditions that trigger the alert, as well as the way that you want to receive the alert. Alert conditions vary depending on the alert type. Available alert types may vary depending on your configuration.

Alert types

Alert Type	Description
Date	Reminds you of a specific date or event. Some of these alert options are strictly related to your online account and finances, while others are more reflective of your personal world outside of online banking.
Account	Notifies you when the balance in one of your accounts drops below or rises above a specified threshold.
History	Notifies you when: • A specified check number posts. • A credit or debit transaction is greater than or less than an amount that you specify. • A transaction description matches text that you specify.
Online Transaction	Notifies you when the following transactions are generated: • Check reorder • Funds transfer • Send check • Stop payment The alert can trigger when the transaction is: • Drafted • Authorized • Processed • Canceled • Failed
Security	Notifies you when a security-related event occurs.

You do not need to be logged in to receive the alert. Secure messages and email alerts are sent immediately when they are generated. You can receive alerts through:

- Secure message (in online and mobile banking)
- Email
- Telephone call
- Text (SMS) message

Tip: You can specify the time to receive alerts in a telephone call or a text message.

Creating an alert

When you create an alert, it takes effect immediately and stays in effect until you disable or delete it. You can set an alert to occur immediately. Alert types may vary according to your settings and may include:

- Date alerts
- Account alerts
- History alerts
- Online transaction alerts
- Security alerts

Delivery methods may include:

- Secure message
- Email
- Phone
- SMS/Text message

If you miss an alert delivered by email, you may need to change settings or double-check the Messages inbox. If you don't see an email alert, check your junk email folder. If your alert was delivered there, configure your mail settings to allow messages from our email address.

Tip: If you miss an alert that you configured to be delivered via phone, our alert system will leave a voicemail message. If you did not receive a phone call, check your message mailbox under the Messages menu to confirm receipt. If there is no alert in the secure mailbox, confirm that the alert is enabled.

To create an alert

1. In the navigation menu, click or tap **Services & Settings > Online Alerts**. The Alerts page appears.
2. In the **New Alert** drop-down list, click or tap the alert type that you want to create. The New Alert page appears.
3. Click or tap an alert type.
4. Enter the required information to set up the alert.
5. (Optional) Click or tap **Delivery Method**.
   - o Select an option from the **Select a delivery method** drop-down list:
      - o Click or tap **Secure Message Only** to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.

- o Click or tap **Email** to send the alert as an email. Enter the email address where you want to send the alert. The alert is sent immediately when it is generated.
- o Click or tap **Phone** to send the alert as a telephone call.
  - o Click or tap the country from the **Country** drop-down list, then enter the phone number to call.
  - o Enter the time to call. You can set this to occur immediately.
- o Click or tap **Text Message** to send the alert as a text (SMS) message.
  - o Click or tap the country.
  - o Enter the phone number.
- o Enter the time to send the message, then select the **Agree to Terms** check box.

6. (Optional) Select the **Every Occurrence** check box to repeat the alert every time that the trigger occurs.

> Note: When you select **Every Occurrence**, a Transaction alert is sent every time the conditions match.

7. Click or tap **Save**.

> Note: The **Save** button remains inactive until all required information is entered.

8. In the success message, click or tap **Close**. The new alert appears on the Alerts page.

Editing alerts

You can use the Alerts page to edit an existing alert. Any changes take effect immediately.

To edit an alert

1. In the navigation menu, click or tap **Services & Settings > Online Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to edit.
3. Click or tap **Edit** for the account you want to edit. The Edit Alert page appears.
4. Make any needed changes to the alert settings, then click or tap **Save**.
5. Click or tap **Close** on the Save Alert message.

Enabling and disabling alerts

You can use the Alerts page to temporarily disable an existing alert and later enable it again.

To enable or disable an existing alert

1. In the navigation menu, click or tap **Services & Settings > Online Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to disable or enable.
3. On the Alerts page, locate the existing alert, then do one of the following in the **Enabled** column:
    o Click or tap **Off** to disable the alert.
    o Click or tap **On** to enable the alert.
4. When the Save Alert page appears, click or tap **Close**.

Tip: You can hide Alert details, such as the description and frequency, by clicking or tapping the show/hide icons (⌄)(⌃).

Deleting an alert

You can use the Alerts page to delete an alert that you no longer need. Deleting an alert removes it immediately and permanently.

To delete an alert

1. In the navigation menu, click or tap **Services & Settings > Online Alerts**. The Alerts page appears.
2. Click or tap the type of alert that you want to delete.
3. Click or tap **Edit**. The Edit Alert page appears.
4. Click or tap **Delete**.
5. When prompted, click or tap **Confirm** to delete the alert.
6. When the deletion is complete, a message appears. Click or tap **Close**.

Security alerts overview

Security alerts inform you when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as secure messages, but you can add additional delivery methods. When a security alert is triggered, the alert is sent to all the configured delivery methods.

Caution: Always use a second delivery method along with email for greater security.

Configuring security alerts

Use the Alerts page to configure security alerts. Alert preferences only affect the security alerts.

To enable or disable optional security alerts

1. In the navigation menu, click or tap **Services & Settings > Online Alerts**. The Alerts page appears.
2. Click or tap **Security Alerts**. The list of available alerts appears.
3. Do one of the following:
    o To enable an alert, click or tap **On**.
    o To disable an alert, click or tap **Off**.
4. On the Save Alert page, click or tap **Close** to return to the Alerts page.

To edit security alert delivery preferences

1. In the navigation menu, click or tap **Services & Settings > Online Alerts**. The Alerts page appears.
2. Click or tap **Security Alerts**.
3. Click or tap **Edit Delivery Preferences**. The Delivery Preferences page appears.
4. Enter the **E-mail Address**, **Phone Number**, or **SMS Text Number** where you want to receive security alerts. Do at least one of the following:
    o In the **E-mail Address** field, enter the email address to receive security alerts.
    o In the Phone Number area, select the destination from the **Country** drop-down list and enter the phone number and extension to call in the **Area Code** and **Phone Number** fields.
    o In the SMS Text Number area, select the destination country from the **Country** drop-down list, and enter the phone number to send the message to in the **Area Code** and **Phone Number** fields.
5. On the Delivery Preferences page, click or tap **Save**. A success message appears.