

## Frequently Asked Questions

### **Why did the eNavigator online banking system change?**

The old eNavigator system is no longer being supported by the provider and an upgrade to the system was long overdue. We're excited to be able to offer you a brand new system with more functionality, resources, and customization at your disposal.

### **What has happened to the Navigator Telephone System?**

The Navigator telephone system hasn't changed a bit. Continue to use your PIN for any phone inquiries or transactions.

### **What do I need to log into the new eNavigator system for the first time?**

When you log into the new online banking system for the very first time, you will need your temporary username and the password that you use to log into your oldest (lowest) account number.

### **What is my temporary username?**

**For personal accounts**, your temporary username for your first time login will be the first two letters of your last name and the last 4 digits of your social security number.

For example, if you're last name is SMITH and your SSN is 123-45-6789, your temporary username would be **SMI6789**. You'll be prompted to change it once logged in.

**For business accounts**, this would be the the letter "B" + the first 2 letters of your business account name + the last 4 digits of your EIN.

### **Why are all my accounts in one place?**

One of the newest features of the new eNavigator is aggregated account information. You can see all of your personal Northern Skies accounts that you are joint on in one place, so there's no need to have multiple logins.

### **Do I share my login and password with my joint?**

Joints can now have their very own username and password to log in and see all accounts they are joint on, so there's no need to share.

### **I am not the primary account owner on any 4 or 5 digit account number and I'm always listed as joint on statements. How do I log in?**

No problem! If you have a signed Password Agreement on file, we can set you up with login credentials over the phone or stop by today and we can set you up in just a few minutes.

### **I've locked myself out of my account or I don't know my password**

Don't worry, with the new platform you can easily reset your own password using the Reset My Password feature or give us a call and we're happy to unlock your account for you.

### Where is my business account?

Business accounts won't show in your aggregated account view. You can access your business account(s) by enrolling your business account online or at any of our branches.

If you had a log in for your business before the new online system, just use your temporary business username. This would be the the letter "B" + the first 2 letters of your business account name + the last 4 digits of your EIN.

### Where are my pending transactions?

Pending transactions can be viewed above your transaction history. Simply click on the **ACCOUNTS** widget and choose which account/suffix you would like to view. All pending transactions will be above your posted transaction history.

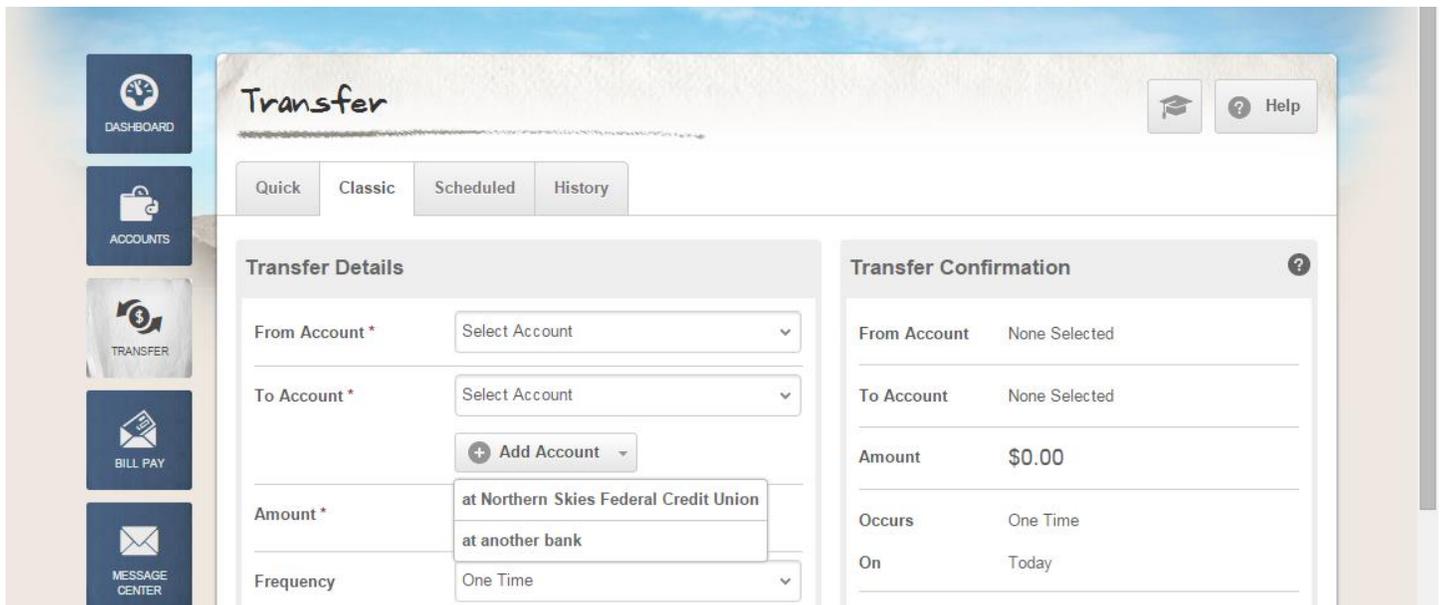
### Where do I set up my account alerts/notifications?

Alerts/Notifications can be located by clicking on the settings link located in the upper right hand corner of your screen. From settings, simply click on the Notifications tab to get started. Text message alerts are not currently available, but are coming back soon!

### How do I transfer to another member's account?

Click on your Transfers Widget. Choose the Classic Transfer tab. From there, click on the  Option. You can add an account at Northern Skies or at another financial institution.

*Please note that you must save the account as a 'Transfer To' account in the desktop site for it to be available in the new eMobile App.*



### **Setting up Scheduled (Automatic) Transfers**

You can now set up Automatic Transfers right from home. Using the Transfers Widget, you can schedule one-time or recurring payments from any of your accounts. Any Automatic Transfers set up by our branch will be viewable, but are not editable at this time.

### **Bill Pay**

If you were a user of ePay Online Bill Pay before the upgrade, all of your payee information will be there for you when you log into the new system. Be sure to verify that any recurring payments are payee information is correct and don't hesitate to call if you need any assistance.

### **What can I customize?**

Account customization is one of the coolest new features of the new system. You can color code and rename your accounts, change the background theme, and reorder your accounts and widgets all with the click of the mouse.

### **Which internet browsers are supported?**

The new eNavigator Online Banking platform supports Google Chrome, Firefox, Internet Explorer, Safari, iOS and Android. The two most current versions of the browsers listed are supported. You'll receive a notification on your screen if an update is necessary.

### **Can I still use Quicken, Quickbooks, and Mint?**

Quicken, Quickbooks, and Mint are all still available with the new banking system.

Visit <https://www.northernskiesfcu.org/intuit.html> for easy-to-follow guides and instructions for required changes for the new online banking system.