Trouble Accessing It's Me 247 Online Banking?

The Internet is constantly evolving, both the website side and your web browser's side.

It's Me 247 Online Banking is designed to work with modern web browsers in default configurations. No special configuration of your web browser is needed.

However, if you are having trouble accessing It's Me 247, here are a couple things to try:

 The first thing you should do is reset your browser to default settings. If you've made any changes to the settings, undo those changes. Make sure your Web content font/text size is set to the default. If you need to see content more closely, use the zoom feature instead of changing the font size. Across most of the common browsers you can use the CTRL and 0 (zero) key combination to reset the page zoom, CTRL and + key combination to increase the page zoom.

Also check that you don't have any special add-ons or extensions enabled on your browser that may be interfering. It's also possible that workstation-level firewalls, anti-virus and content scanners could interfere with your access.

- 2. Make sure your web browser is up to date. We're always tracking and testing with the most up-to-date and popular browsers. The most recent versions of web browsers include new security features to help keep you safe, as well as new display features to give you the best experience possible. For more information about updating your web browser see our <u>Upgrading your Browser page</u>.
- 3. Make sure you have JavaScript enabled. JavaScript is required for It's Me 247Online Banking and is enabled on every web browser by default.
- 4. Every web browser has different settings, so the easiest way to determine how to enable JavaScript is by using your web browser's built-in help system. Using your browser help options, search for keywords "enable JavaScript." Select the help option that matches best and follow the instructions.
- 5. Enable cookies. Cookies are required for It's Me 247Online Banking and are enabled on every web browser by default.
- 6. Every web browser has different settings, so the easiest way to determine how to enable cookies is by using your web browser's built-in help system. Using your browser help options, search for keywords "enable cookies." Select the help option that matches best and follow the instructions.
- 7. Delete current cookies and temporary Internet files(or web browser cache). Web browsers keep copies of websites you've visited on your computer in order to speed up your browsing experience. Sometimes this conflicts with what the web server is trying to send you. So in this case, you want to clear your cache or remove your temporary Internet files. Every web browser has different settings, so the easiest way to determine how to clear your browser cache is by using your web browser's built-in help system. Using your browser help options, search for keywords "clear cache." Select the help option that matches best and follow the instructions.

After making changes, close and reopen your browser to activate the new settings.

Still having issues?

If none of the above tips helped resolve the issue, feel free to call us. To help us assist you, please have the following questions answered prior to your call.

- 1. What is the issue you're experiencing in It's Me 247 Online Banking?
- 2. What is the exact URL/web address of the website you were visiting when you experienced the issue? Screenshots can help.
- 3. What were you doing when you experienced the issue?
- 4. Did you receive any type of error message and if so, what did it read?
- 5. What browser and operating system are you using? *Note: If you're uncertain of your current settings, go to www.supportdetails.com and they'll be listed in the gray chart.*
- 6. Are you using desktop It's Me 247 while on your phone? Because phones can vary, all features of desktop It's Me 247 are not warranted on mobile devices. For best results, use a computer with desktop It's Me 247.

We need all this information to reproduce your error. If we can't reproduce it, then we can't fix it.

What if my computer won't run these browsers?

Although it might be nice if that computer you bought years ago would keep working the same way forever, that's just not the online world.

But remember that even if you're not quite ready to buy that new PC you've been saving for, online banking isn't the only way to keep in touch with your credit union accounts. Call the phone banking/audio response system, stop by an ATM, give us a call, or stop by and visit us at a branch office!

Trouble Connecting to Third-Party Apps?

I have had a couple of members ask how to link their CU account to popular investment apps (Coinbase, Robinhood, etc.). Many of these apps use a service called Plaid which asks for your online banking credentials (red flag) and asks you to disable two factor authentication (red flag) and security questions (red flag). I DO NOT advise that our members use this service to link their accounts. It is ALWAYS a bad idea to use your online banking credentials for a third-party service and especially when they ask you to disable security features. If they have a data breach, your online credentials are compromised leaving you open to massive fraud where a bad actor logs into your account and transfers out all of your money. Bad day.

Instead, you can link your account manually. These apps don't like for you to link your account manually so you really have to dig to find out how to do this. I have done this for you. I'll use Robinhood as an example, here's how:

• Log into your Robinhood account (app or web browser)

- Navigate to your account settings
- Navigate to link bank account
- Plaid lists all of the big banks or you can search for First Trust Credit Union. Here's the trick: type in a garbage word...for my example literally type in "garbage"
- The search won't find anything and will then display the "link manually" option in tiny letters at the bottom
- Tap the link manually and enter the routing number and the account number

This is the best way to link an account. It still poses a security risk but it is far less than entering your online banking credentials. This method works with many other apps as well.

Please share this information with any member that asks how to link their CU account to a thirdparty app.