

Online Banking User Guide



Getting Started

1. Visit www.altra.org
2. Locate the online banking Log In area

Step 1 - Log In as a New User

- **Enter User ID:** Use your Altra member number
- **Enter Password** Use the last 4-digits of the primary account holder's Social Security Number.

Step 2 - Verification

You will be asked to verify your identity by entering the last 4-digits of the Primary account holder's Social Security Number, their zip code and their birth date.

Step 3 - Change Password / User ID

For security, you will be required to change your Password and User ID upon initial registration:

- **Enter Phone Banking PIN:** Use the last 4-digits of the Primary account holder's Social Security Number.
- **Enter New Password:** Must contain letters & numbers
- **Re-enter New Password,** then click "Submit"
- On the following page **Enter a new User ID**

Step 4 - Accept Online Banking Agreement

You must accept the Online Banking Agreement to access online banking. This agreement also contains important information regarding eStatements, eNotices, Bill Pay and transfers.

Step 5 - Enhanced Log In Security

You will be asked to select three Security Challenge questions and answers to help protect against ID Theft and Online Fraud. Each time you log in thereafter, you'll be asked to answer two Challenge questions. You may select the check box on this screen to avoid having to answer these questions each time you log in only if you are using a non-public computer.

Step 6 - Verify your email address (if prompted).

Forgot Your Password?

- Visit www.altra.org - Choose "Forgot Password" from the Help dropdown menu
- Click the 'Forgot Password' link and enter the credentials requested.
- **A temporary password will be sent to the email address on file.** If an email is not received, the credentials entered do not match Altra's files. Please call Altra at 800-755-0055 to reset your password by phone.

Explore

Check out the customization options available under User Options and the free features available to all Online Banking users:

- **Anytime Rewards:** Click. Shop. Enjoy. Anytime Rewards pays you cash back for using your debit card.
- **MoneyDesktop:** Manage all of your financial accounts in one place – even the ones not with us
- **Virtual Strongbox:** stores electronic copies of your most important documents on the web, through online banking.

Free Bill Pay & Presentment

Click the Bill Pay tab within Online Banking, then accept the Agreement. You can start paying bills immediately. If you are unable to view the Bill Pay page, please contact Altra.

View eStatement

Click on eStatements within the Online Services tab. Verify your email address then click 'I consent' at the bottom of the eStatement Sign-up. You will receive a message stating that your account is currently being set-up. If you are unable to view the eStatement page by the next day, please contact Altra.

Mobile Apps

Altra offers free apps for iPhone, iPad, and Android; search for **Altra Mobile** in the iTunes Store or Google Play.

Questions?

Contact Altra at 800-755-0055 (7:30am to 6pm CST) or www.altra.org



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