

Online Banking User Guide



Getting Started

1. Visit www.altra.org
2. Click the **Online Banking Login** button in the upper right-hand side of the screen.

Step 1 - Log In as a New User

- **Click on New Users Button:** Use your Altra member number
- **Enter Password** Use the last 4-digits of the primary account holder's Social Security Number.

Step 2 - Update your email address (if prompted)

Your email address allows us to contact you with important information about your account. It is very important that you update your email address in Online Banking if it ever changes.

Step 3 - 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 4 - Change Password / User ID

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

- **Enter your Online Banking PIN:** Use the last 4-digits of the Primary account holder's Social Security Number.
- **Enter New Password:**
 - Must be 10 to 25 characters
 - Must contain 3 of the 4 categories:
 - Uppercase letter
 - Lowercase letter
 - Number
 - Special Character (excluding ~)
 - Cannot be your TIN or Altra account number
 - Cannot be any of your 3 previous passwords
- **Re-enter New Password,** then click "Submit"
- On the following page **Enter a new User ID:**
 - Must be 5 to 25 characters
 - Must contain letters and/or numbers

Step 5 - 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 transfer information.

Step 6 - Multilayer Authentication

You will be asked to select three Security Challenge questions and answers to help protect against ID Theft and Online Fraud. The initial setup of these questions can be bypassed up to 3 times. Once the questions are set up, each time you log in thereafter, you'll be asked to answer two challenge questions. You may select the checkbox 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 7 - Signup Complete

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

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 the eStatements 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.

Please remember to set up eStatements to avoid a \$2 monthly service fee.

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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