Virtual Branch Basics

Welcome, this is meant to be a manual to help you use your new Virtual Branch account. I suggest reading this document at the same time you are using your account, as it will be easier to follow along than have to remember what each screen looks like. If there is anything that isn't covered in this document that you feel should be added, please e-mail me at support@datcu.com. Thank you,

------------Ben, Network Administrator

After logging into your account, you will see the main account summary page that shows all accounts you have available to you. By clicking on any account number (highlighted in blue) you can see the history of that account. Debit card transactions will not only show the amount, but also the address of the ATM or store where the point of sale transaction took place. This may be very helpful for anyone who forgets to write debit card transactions down in their check register.

By clicking on menus on the left hand side of the page, you can access the other features of Virtual Branch. Below I will cover Funds Transfer, Scheduled Transfers, Bill Pay, Online Loan Applications, and Exporting Information.

Funds Transfer and Scheduled Transfers

Easy access to a quick transfer between savings and checking accounts is right at the bottom of the account summary screen. Simply enter a transfer amount, and a source and destination account and click on the "Transfer" button. Clicking on the Transfer Funds link under Virtual Branch will open the Funds transfer window. Here you can do onetime transfers simply by choosing the account to transfer from and the account which will receive the funds, entering the amount and clicking the OK button. Keep in mind that normal Credit Union rules apply, such as minimum deposit and withdrawal amounts from Money Market accounts. A scheduled transfer is also easy to set up by choosing "scheduled" under Method instead of "immediate" entering the frequency and choosing the dates of the transfer. After setting up a scheduled transfer, you can look at and modify or cancel it by choosing the Scheduled Transfers link under Virtual Branch.

Billpay

Log into your Virtual Branch account and select the "Merchant Accounts" link on the left hand side and choose the Add Merchant button. Enter the required information, all of which can be found on a bill from that merchant. After your merchant account has been set up, payments can be scheduled by selecting "Setup/Change Payments" and entering the required information. If the payment needs to be modified or cancelled, please do so at least 2 business days before it is due.

After payments have been scheduled, the funds will be electronically debited from your account and depending on how the merchant is able to receive payments an electronic payment will be made or a paper check will be mailed. Not all merchants will be able to accept electronic payments, so please allow 5-7 business days for the payment to reach its destination. We do not recommend sending payments to financial institutions, as they often do not accept the type of electronic payment this service uses. If you have any questions, make sure you get the answer before using this service.

Online Loan Applications

Under the Online Loan menu, simply click on Application and you will be directed through a series of screens which will allow you to choose the type and amount of loan, which account to make the loan from, any cosigners and all the information we need to see if we can give you a loan. Our loan department will review the prospective loan and let you know if you are approved in 24 hours.

Exporting Account Information

If you use Quicken© accounting software, you can export your account information from Virtual Branch and import it into the program. Balancing your checkbook can be done without any manual entry at all. All you need to do is select the Account History link under the Export menu and choose the account you wish to export the transactions for. Next, click “more” until as much of your account information as you need is displayed, check the box for select/reset all displayed records and hit export. Choose a location to save the file and save it. Finally, open Quicken© and import the file you downloaded.