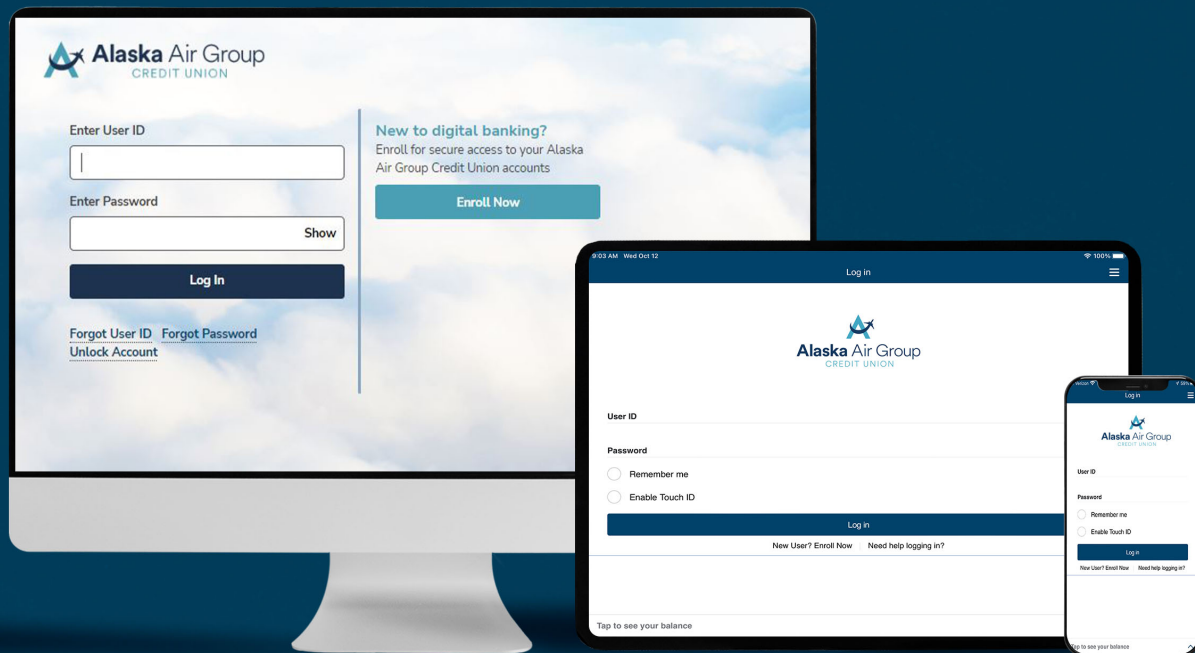




# Alaska Air Group CREDIT UNION

## ALASKA AIR GROUP CREDIT UNION Guide to Online Banking



<https://onlinebanking.aagcu.org/>



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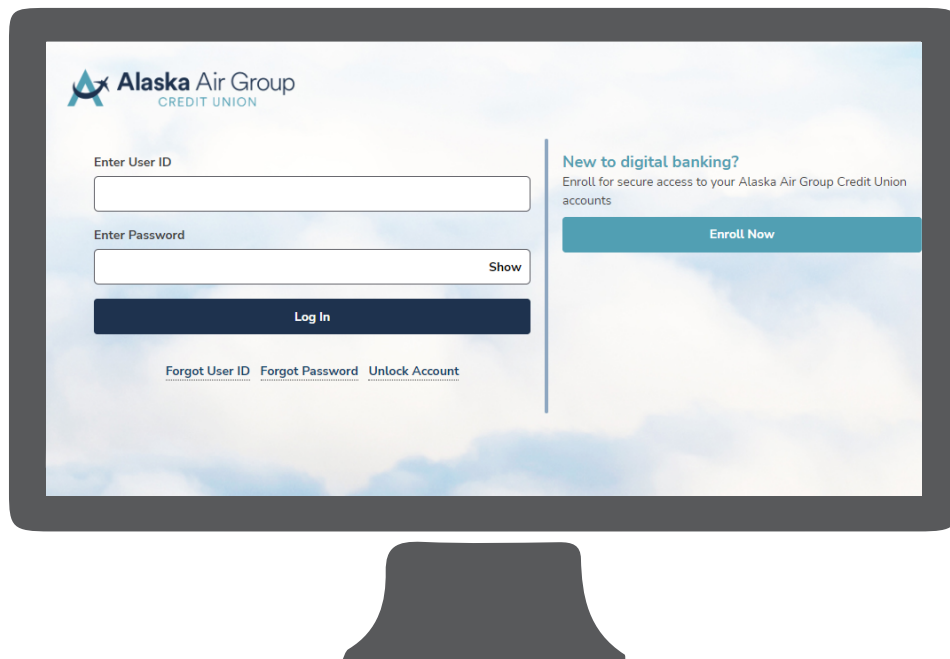
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# Online Banking Overview

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Welcome to Alaska Air Group Credit Union's Guide to Online Banking. With this service you have access to your account information 24 hours a day, 7 days a week. You can do everything you need to manage your AAGCU accounts from home, work or anywhere you have Internet access. We hope you find this guide helpful as you enroll and utilize all the features of Online Banking. You can always contact us if you have questions, we are here for you!




## With Online Banking, You Can:

- Check balances and monitor activity in your Alaska Air Group Credit Union checking and savings accounts.
- Transfer funds and bill pay (with single sign-on)
- Make Alaska Air Group Credit Union loan payments
- View E-Statements and E-Notices
- Set up account alerts based on parameters you set
- Send Alaska Air Group Credit Union secure messages
- And more!



# First Time Logging In

In order to login, you must first Enroll. You will need to accept our Online Disclosure and follow a Four Part Enrollment Process:



## Enroll into digital banking

Terms and Conditions

### Membership and Account Agreement

This Agreement is the contract of deposit which covers your and our rights and responsibilities concerning Membership and Account(s) offered to you. In this Agreement, the words "you" and "yours" mean those who sign the Account Card or Account Change Card ("Account Card"). The words "we", "us", and "our" mean Alaska Air Group Credit Union ("Credit Union"). The word "account" means any one or more share accounts you have with the Credit Union.


By signing the Account Card, each of you, jointly and severally, agree to the terms and conditions in this Agreement, including the Funds Availability Policy, Electronic Funds Transfer Agreement, Privacy Policy, and the Truth-in-Savings Disclosures (Rates and Fee Schedule) accompanying this Agreement, any account receipt, the Credit Union's Bylaws and policies, and any amendments, which collectively govern your Membership and Accounts. You agree that additional accounts and services you request in the future will be governed by this Agreement, as amended from time to time.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT.** To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow

☐ I consent to electronic document delivery and the terms and conditions for digital banking Services.

[← Go back to login](#)[Next](#)

After accepting the Disclosure, the first step in the Enrollment process is Identity Confirmation. You will need to know the Zip Code, Social Security Number and Member Number that the Credit Union will have on file.



## Enroll

Identity ConfirmationAccount CredentialsContact PreferencesVerificationSuccess

Please enter your personal identification details below.

5-digit area code of your address ⓘ  
Enter first 5 digits only

Social Security Number: \* ⓘ  
XXX — XX — XXXX

Confirm Social Security Number \* ⓘ  
XXX — XX — XXXX

Member Number: \*  
Enter Member Number

\* Indicates mandatory fields

Next



# First Time Logging In - Continued

In **STEP TWO**, you will select a User ID and Password for your Online accounts.

**Alaska Air Group**  
CREDIT UNION

## Enroll

Identity Confirmation   Account Credentials   Contact Preferences   Verification   Success

Please set up a user ID and password for digital banking. A new password is required for your security.

**User ID \***

Enter new User ID  
Available

**Confirm New User ID \***

Enter new User ID again  
Enter the New User ID again.

**Password \*** ⓘ

Enter password

**Confirm Password \***

Enter password again

\* Indicates mandatory fields

Next

### Your new Password must:

- Not be the last 6 digits of your SSN.
- Be at least 6 characters long and no more than 15 characters long.
- Contain a combination of letter and numbers.
- Not use spaces, apostrophes (') or angle brackets (<>).
- Passwords are case sensitive:  
abcde1 is not the same as ABCDE1.

The **THIRD STEP** will be to select your Contact Preferences. You will need to confirm how you would like to receive your One Time Password (OTP). The OTP is required to enroll and will also be used to retrieve forgotten User IDs and Passwords if needed.

## Enroll

Identity Confirmation   Account Credentials   Contact Preferences   Verification   Success

For verification, you can choose to receive One-Time-Passcodes (OTPs) via multiple channels.

1. Please select **one** phone number where you would like to receive **Text Messages**:

Select phone number ▼

2. Please select **all** phone numbers where you would like to receive **Voice Calls**:

☒ (+1) ( Home )  
☒ (+1) ( Cellular )

3. Please select **one** email address where you would like to receive **Email Messages**:

Select email address ▼

**Default destination for One-Time-Passcode (OTP)**

From your selections above, please identify **one** contact as a **default** destination for OTPs:

☐ Voice Call

Clear All



# First Time Logging In - Continued

If you selected your OTP to be sent to your Phone- you will receive a Text Message. Likewise, if you selected your email- Please check the email your provided. And enter your OTP.

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## Enroll

Identity Confirmation   Account Credentials   Contact Preferences   Verification   Success

**One-Time-Passcode\*** ⓘ

Enter the One-Time-Passcode sent to you

Didn't receive the OTP? [Choose a different OTP delivery option.](#)

\* Indicates mandatory fields

**Submit**

Congratulations! You are ready to Login to Online Banking!

## Enroll

Identity Confirmation   Account Credentials

Congratulations! You are now enrolled.

**Login to your account**

To complete your log in, you will once again be asked to provide the One Time Password (OTP) from the options you have chosen. If you select Remember Device/Browser you won't need an OTP again.

## Submit One-Time-Passcode (OTP)

ⓘ Enter the One-Time-Passcode sent to you.

184338

Didn't receive the OTP? [Choose a different OTP delivery option.](#)

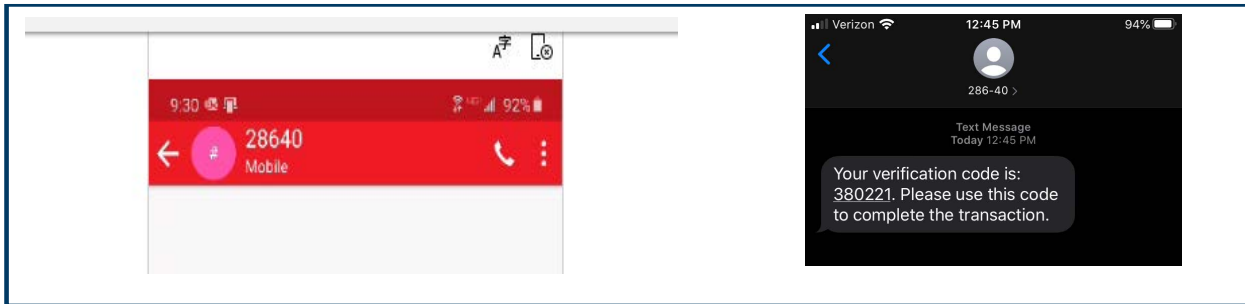
☒ Remember Device/Browser ⓘ

**Submit**

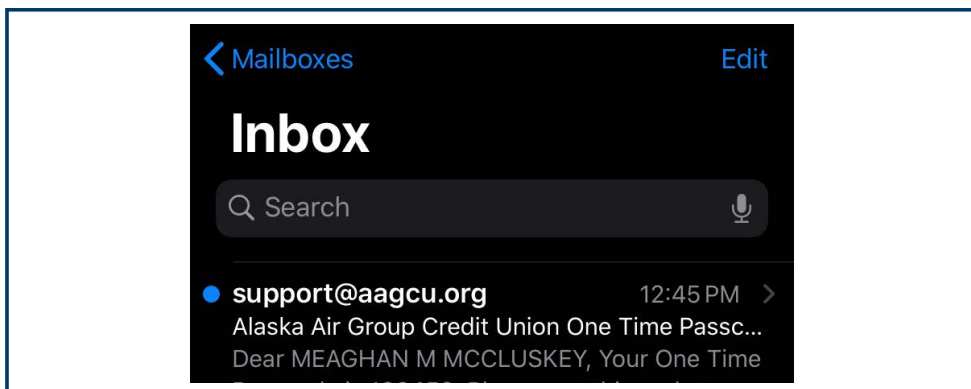
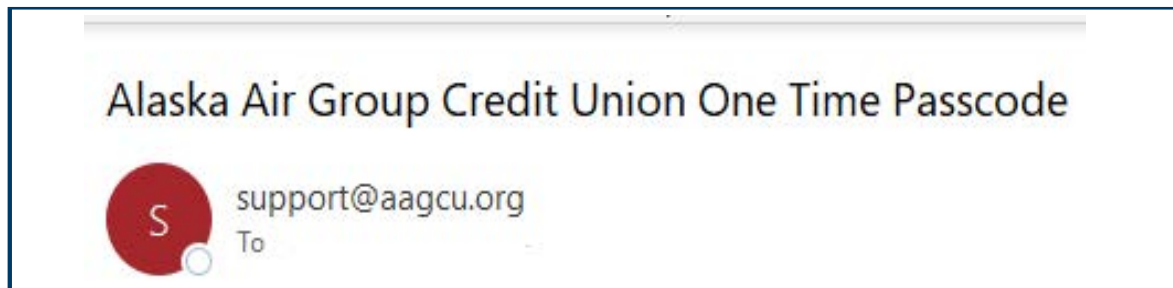


# Logging In

If you chose Text Message to receive your OTP it will look like one of the following:



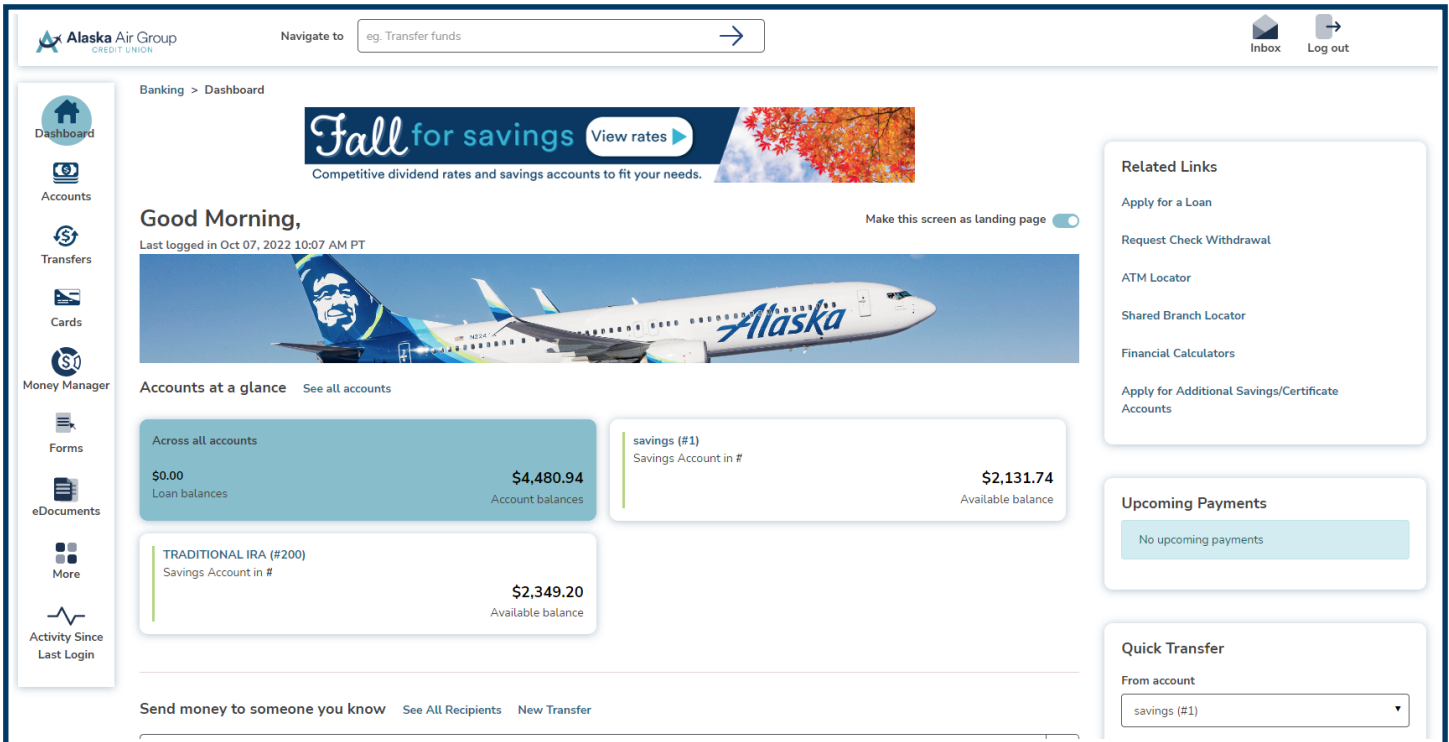
If you chose email it could look like one of the following:



Please check Spam Folders as sometimes our emails can get misplaced.

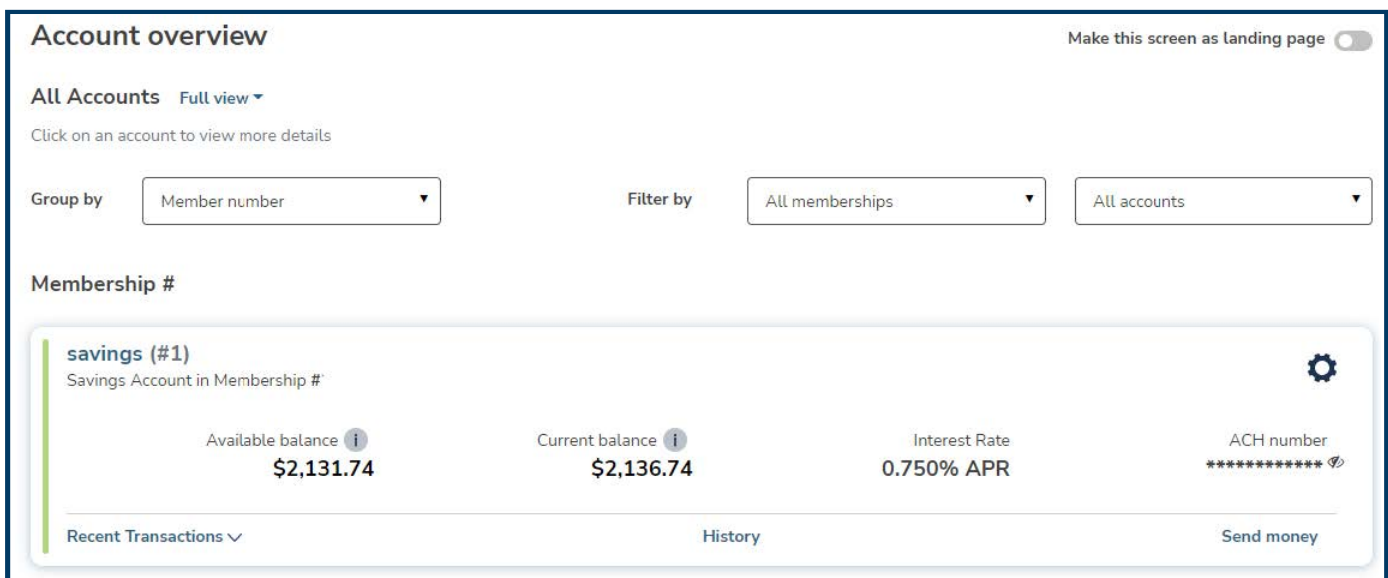
After your initial Login- we encourage you to follow the brief tutorial to familiarize yourself with the platform.

This page will give you a brief summary of your accounts with AAGCU, as well as upcoming payments and a quick way to make a transfer.



The dashboard shows a navigation bar with a search bar (eg. Transfer funds), an Inbox icon, and a Log out button. A sidebar on the left contains links to Dashboard, Accounts, Transfers, Cards, Money Manager, Forms, eDocuments, and More. The main content area includes a "Fall for savings" banner, a "Good Morning" greeting with the last login time (Oct 07, 2022 10:07 AM PT), and a "Accounts at a glance" section. This section displays three account summaries: Across all accounts (Loan balances: \$0.00, Account balances: \$4,480.94), savings (#1) (Savings Account in #, Available balance: \$2,131.74), and TRADITIONAL IRA (#200) (Savings Account in #, Available balance: \$2,349.20). On the right, there are "Related Links" (Apply for a Loan, Request Check Withdrawal, ATM Locator, Shared Branch Locator, Financial Calculators, Apply for Additional Savings/Certificate Accounts), "Upcoming Payments" (No upcoming payments), and a "Quick Transfer" section with a dropdown menu set to "savings (#1)".

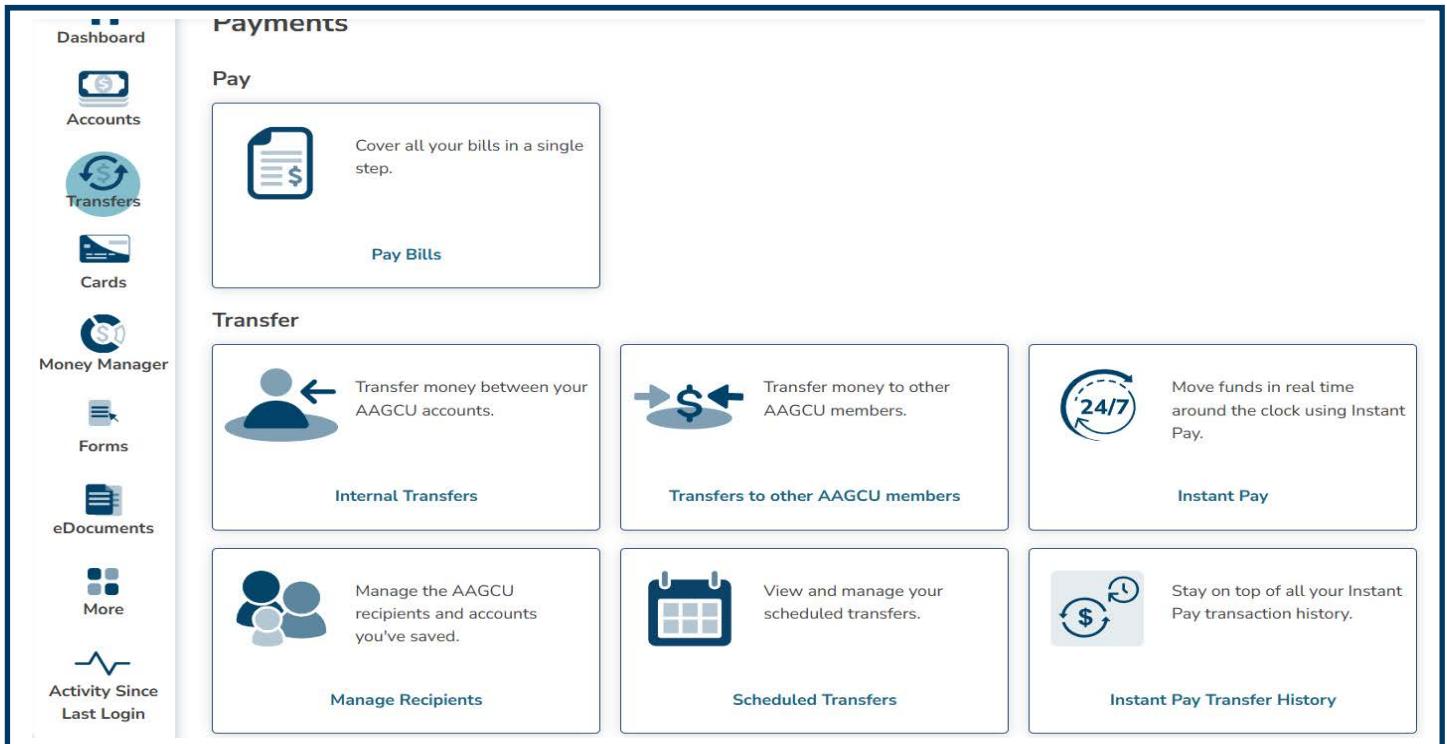
More detailed information on these accounts can be viewed under the "Accounts" tab.



The "Account overview" page shows a toggle for "Make this screen as landing page". Below the header, there are filters for "All Accounts" (Full view), "Group by" (Member number), "Filter by" (All memberships), and "All accounts". The "Membership #" section displays details for "savings (#1)" (Savings Account in Membership #). It shows the Available balance (\$2,131.74), Current balance (\$2,136.74), Interest Rate (0.750% APR), and ACH number (\*\*\*\*\*). At the bottom, there are links for "Recent Transactions", "History", and "Send money".

The Recent Transaction drop down will show the last 5 transactions. Select "History" Or click on the Account name for a more detailed history.





For more details on transfer tools, please view the *Transfer Tool Instruction Guide* located on our website: <https://aagcu.org/wp-content/uploads/2024/05/Transfer-Tool-Instruction-Guide.pdf>.

**Pay Bills:** Schedule bill payments, transfer money to your external accounts, or pay people.

**Internal Transfers:** Transfer funds between your owned AAGCU accounts

**Transfer to other AAGCU Members:** Transfer funds between your AAGCU accounts to other AAGCU members. You will need the Member Name and the Member Number on the account which you wish to transfer funds. To set-up a transfer to another member you must first create the recipient.

**Instant Pay:** Transfer funds in real-time to an external account.

**Manage Recipients:** Edit, view, and add transfer recipients.

**Scheduled Transfers:** View Scheduled transfers to other AAGCU accounts.

View your cards, activate a new card, set travel notices, or change your pin all through the Cards tab.

Dashboard

Accounts

Transfers

Cards

Money Manager

Forms

eDocuments

Banking > Cards

Make this screen as landing page ☐


## Cards overview

Filter by

All cards

Select account

### Debit cards



CHECKING (#0100)

\$1,505.42

Current balance

\$1,505.42

Available balance

Cards in this account

xxxx-xxxx-xxxx-1234

JOHN SMITH

Debit Card

Card controls

View account

Travel Notifications

Activate New Card

## Activate New Card

Select membership

Membership #

Enter your 16 digit card number

Enter card expiration date


mm / yy

Activate Card

Active your new AAGCU Debit Card from the Cards tab.

Change PIN

VISA Debit Card PIN Change Notice: If your Visa Debit Card Expiration date is between 01/20 to 02/23 please contact the credit union at 206-824-9800 option 3 for PIN change assistance.



Card ending in xxxx-xxxx-xxxx-

Enter your old PIN

Show

Enter your new PIN

Show

Your PIN must be 4 digits long.

Confirm your new PIN

Show

Cancel

Apply

Change your pin by navigating to the Cards tab, then selecting your card, then click on "Change PIN"



# Forms

Are you looking to change your address on the account, order a check, or skip a qualifying loan payment? Find the applications in Forms.

The screenshot shows the 'Forms' section of the online banking interface. On the left is a sidebar with icons for Transfers, Cards, Money Manager, and Forms. The main area is titled 'Forms' and lists three options: 'Address Change Form', 'Check Order Request Form', and 'Skip Payment Form'. At the bottom right, there is a promotional banner for 'Fall for savings' with a 'View rates' button and the text 'Competitive dividend rates and savings accounts to fit your need'.

View electronic statements, eNotices, and eTax information, and change your statement delivery method in eDocuments.


The screenshot shows the 'eDocuments' section of the online banking interface. On the left is a sidebar with icons for Transfers, Cards, Money Manager, Forms, eDocuments, and More. The main area is titled 'eDocuments' and has two tabs: 'eDocuments' and 'Delivery Settings'. Under 'eDocuments', there is a 'Select document type' dropdown menu with 'Statements' selected. Below that is a 'Membership Number' input field. A message states 'Your delivery mode is set to Electronic Change to Paper'. There is an 'Email address' field with the text 'm\*\*\*\*\*s@g\*\*\*\*.com'. Below that is a 'Select time period' section with 'Year' and 'Month' dropdown menus. The 'Year' dropdown is set to '2022' and the 'Month' dropdown is set to 'Select Month'. At the bottom, there is a table with two columns: 'Date' and 'Document'.

Date	Document
Sep, 2022	Alaska-MEMBER STATEMENT-9-2022
Aug, 2022	Alaska-MEMBER STATEMENT-8-2022




# eDocuments


View electronic statements, eNotices, and eTax information, and change your statement delivery method in eDocuments.




Dashboard




Accounts




Transfers




Cards



Money Manager



Forms



eDocuments

Banking > More > eDocuments

## eDocuments

eDocuments

Delivery Settings

Select document type

Statements

Membership Number

00000123456 Owned by JOHN SMITH

Your delivery mode is set to Electronic [Change to Paper](#)

Email address

\*\*\*\*\*s@g\*\*\*\*.com

View Statements

Select your member number from drop-down and select "View Statements".

From there, you can view eStatements, eTax documents, and eNotices.

Adjust your statement delivery method from the Delivery Settings tab.

eDocuments

More

Activity Since Last Login

Welcome

Monthly Statements

Tax Statements

Important Notices

Helpful Links

Monthly Statements

Date

Last 6 months

Select Member

26968

Make Default

Monthly Statements	Generated On	Last Viewed	Inserts
June 2025 Statement	06/30/2025 12:00 AM	07/30/2025 12:17 PM	
May 2025 Statement	05/31/2025 12:00 AM	07/22/2025 12:34 PM	
April 2025 Statement	04/30/2025 12:00 AM	06/02/2025 07:31 PM	
March 2025 Statement	03/31/2025 12:00 AM	06/02/2025 07:32 PM	
February 2025 Statement	02/28/2025 12:00 AM		



You can update your settings and personal information, manager your accounts, set travel notifications, apply for a loan or additional account, and more from this screen.

**More options**

- Dashboard**
- Accounts**
- Transfers**
- Cards**
- Money Manager**
- Forms**
- eDocuments**
- More**

<b>Inbox</b> Manage your Inbox	<b>User ID and Password</b> Update your User ID, Password and OTP	<b>Personal Information</b> Manage your devices and contact details
<b>Accounts and Memberships</b> Manage your accounts and memberships	<b>Alert Settings</b> Manage your alert preferences	<b>eDocuments</b> View and download eDocuments
<b>Add Membership</b> Add an existing membership	<b>Loan Application</b> Apply for a loan	<b>Apply for Accounts</b> Checking, Share Certificate and Save Your Way Account application
<b>Travel Notifications</b> Notify us when you travel	<b>Rates</b> View latest rates.	<b>Forms</b> View all electronic forms
<b>Activate New Card</b> Activate your newly issued credit or debit card.		

**Accounts and Memberships:** Customize account names, show/hide accounts, and add other accounts on which you are the owner to your online banking (for instance if you open accounts for your children).

**Accounts and Memberships**

Account Settings | **Membership Settings**

Select account  
savings (#1)

You can edit the following settings for this account.

**Account nickname** ⓘ  
Emergency Savings

**Account Preferences**

Note

- Hidden accounts are not displayed, except for transfers.
- At least one account must be visible. Please set another account to "Show" if you wish to hide this account.

☒ Show account ☐ Hide account ⓘ

☒ Include this account on dashboard

Set this account as default account for:

☒ Fund transfer ☒ Check deposit ☐ Text banking ⓘ

**Save Settings**

**Accounts and Memberships**

Account Settings | **Membership Settings**

+ Add an existing membership to digital banking

**Details for the membership**

Membership

**Ownership type**  
PRIMARY

**Members**  
JOE SMITH Primary

**Trust beneficiaries associated with this Membership**  
There are no beneficiaries associated with this member number

Use this membership as default membership for bill pay ☐

**Mask membership numbers**  
All membership numbers are currently unmasked across digital banking. ☐

Q: How do I change my address?

A: Toggle to the "Forms" tab, and fill out the "Address Change Form".

Q: I am trying to log in to billpay, and my screen is blank. What do I do?

A: If you are logging in from an iPhone, you will need to change your privacy settings.  
View this document for instructions.

Q: How do I link my other AAGCU accounts? (i.e. children's accounts)

A: Go to the "More" tab, select Accounts and Membership, then toggle to the "Membership Settings" tab. Finally, select "+Add an existing membership to digital banking".

Q: How do I move money from my AAGCU account to my other financial institution?

A: You have a couple of options. First, you can request a check addressed to yourself to deposit into your other account ("More" > "Request Check Withdrawal").  
Second, you can login to billpay, use the "Pay a person" function, and follow the steps to enter your account information. Third, if your other financial institution participates in FedNow, you can send money via the InstantPay transfer tool.

Q: How do I remotely deposit a check?

A: Remote Deposit Capture is only available in our mobile app. Please visit <https://aagcu.org/mobile/> for more information on downloading the mobile app.

In the app, toggle to the "Deposit" tab. Endorse the check and write "For Mobile Deposit Only AAGCU acct#\_\_\_\_\_". Then take a photo of the front and back of the check as prompted by the app.

Q: Why am I getting an error message when I try to access eDocuments.

A: Please go into your browser settings and allow Third-party cookies and popups for the url: <https://onlinebanking.aagcu.org/>



# **Alaska Air Group**

CREDIT UNION