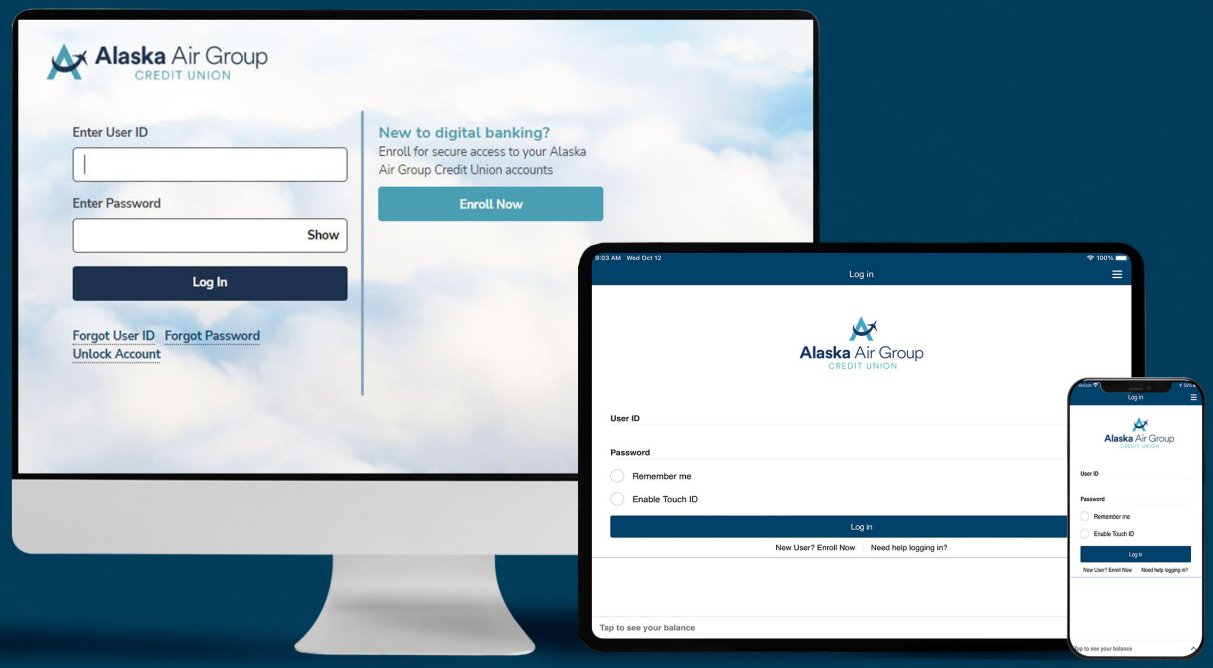
Alaska Air Group
CREDIT UNION

ALASKA AIR GROUP CREDIT UNION

Guide to Online Banking



https://onlinebanking.aagcu.org/

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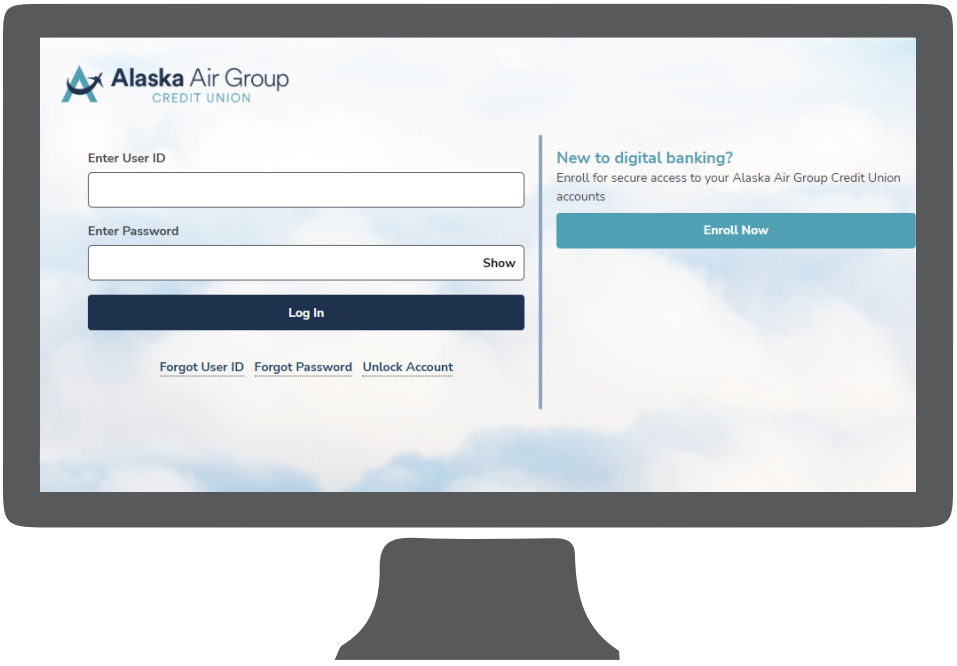
Online Banking Overview

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!

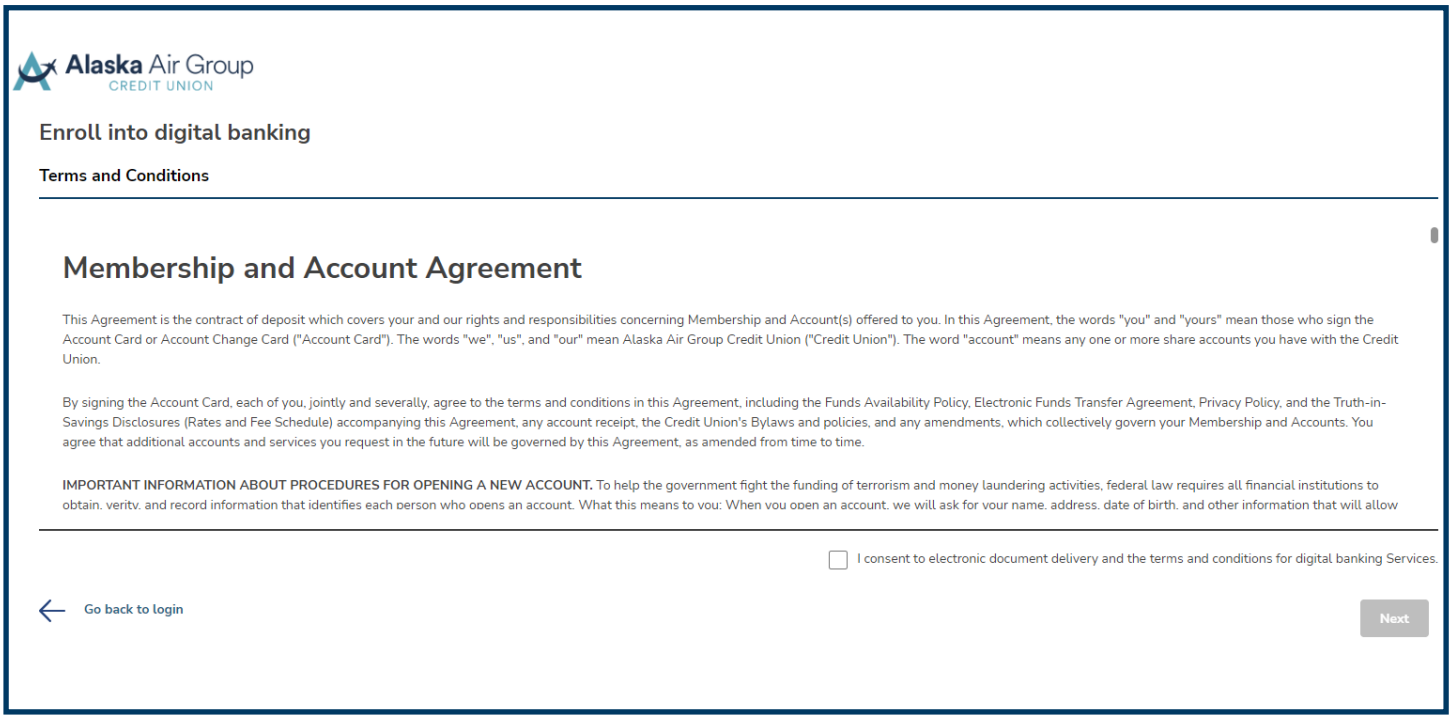


With Online Banking, You Can:

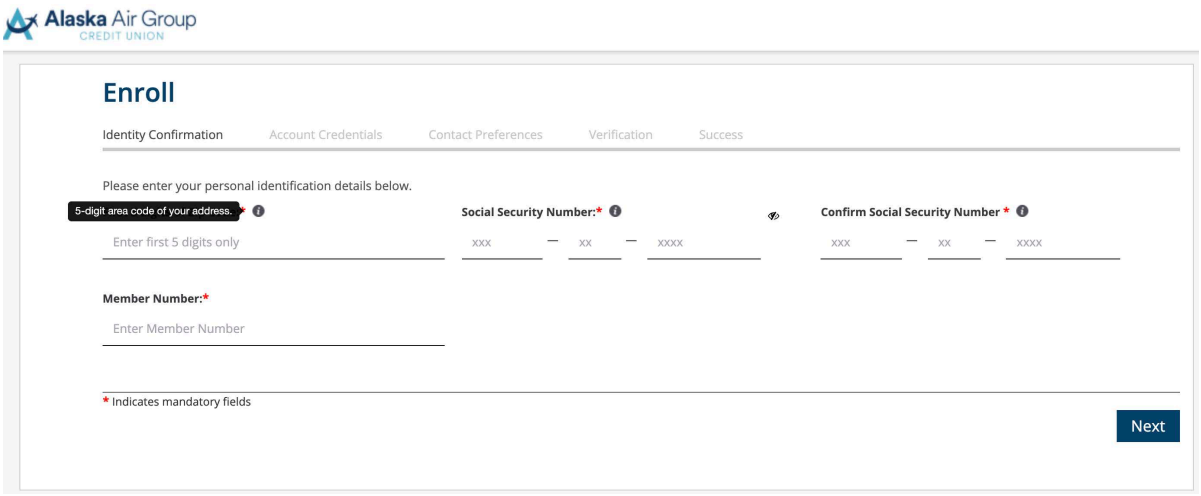
- Check balances and monitor activity in your Alaska Air Group Credit Union checking and savings accounts.
- Transfer funds and bill pay (with single sign-on)
- Make Alaska Air Group Credit Union loan payments
- View E-Statements and E-Notices
- Set up account alerts based on parameters you set
- Send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

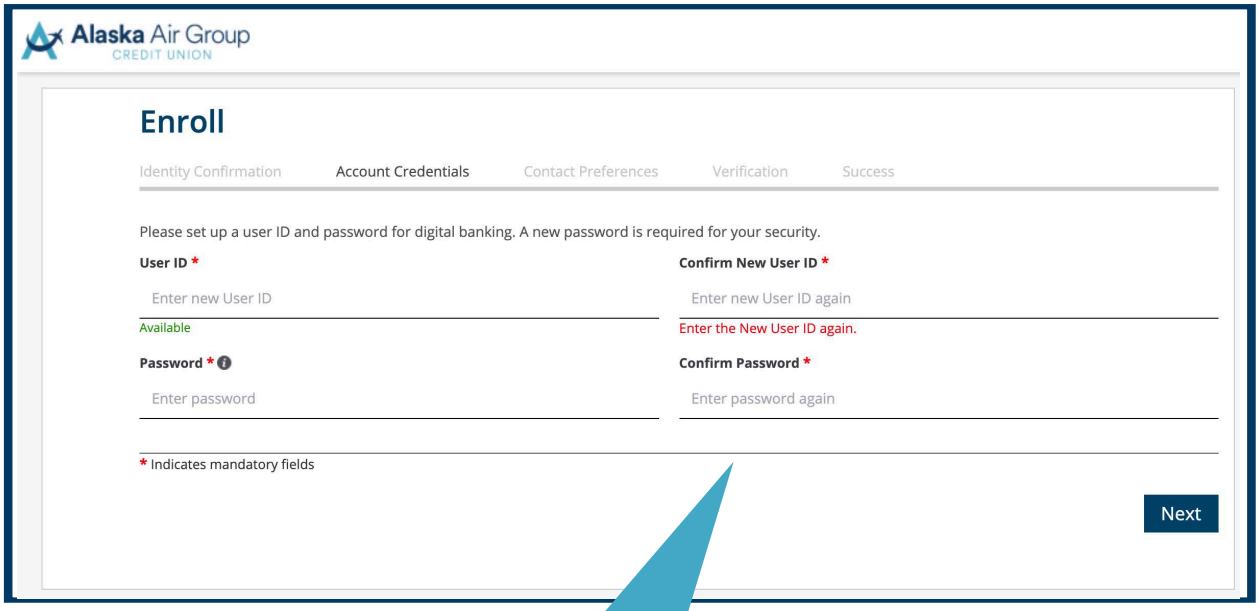


After accepting the Disclosure, the first step in the Enrollment process is Identity Confirmation. You will need to know the Zip Code, Social Security Number and Member Number that the Credit Union will have on file.



First Time Logging In - *Continued*

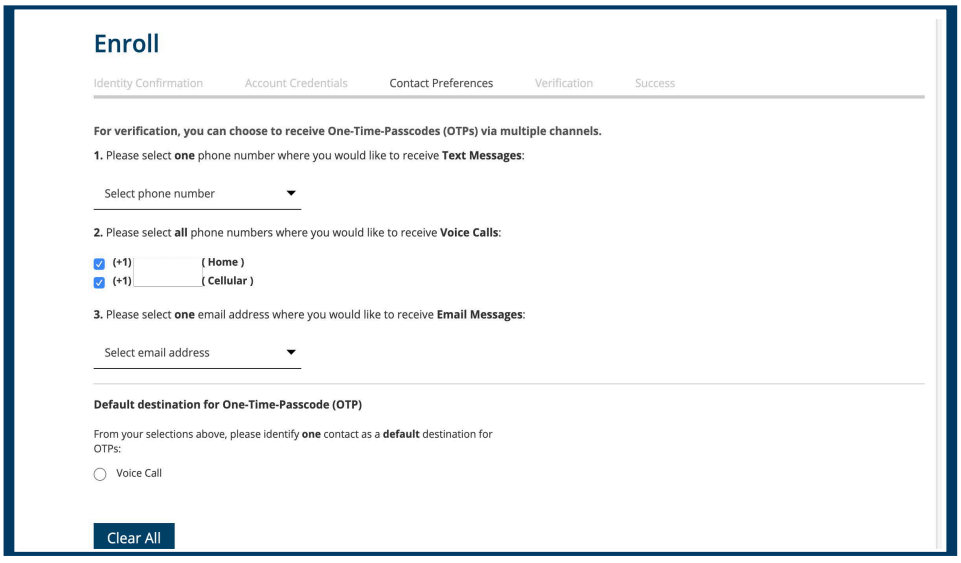
In **STEP TWO**, you will select a User ID and Password for your Online accounts.



Your new Password must:

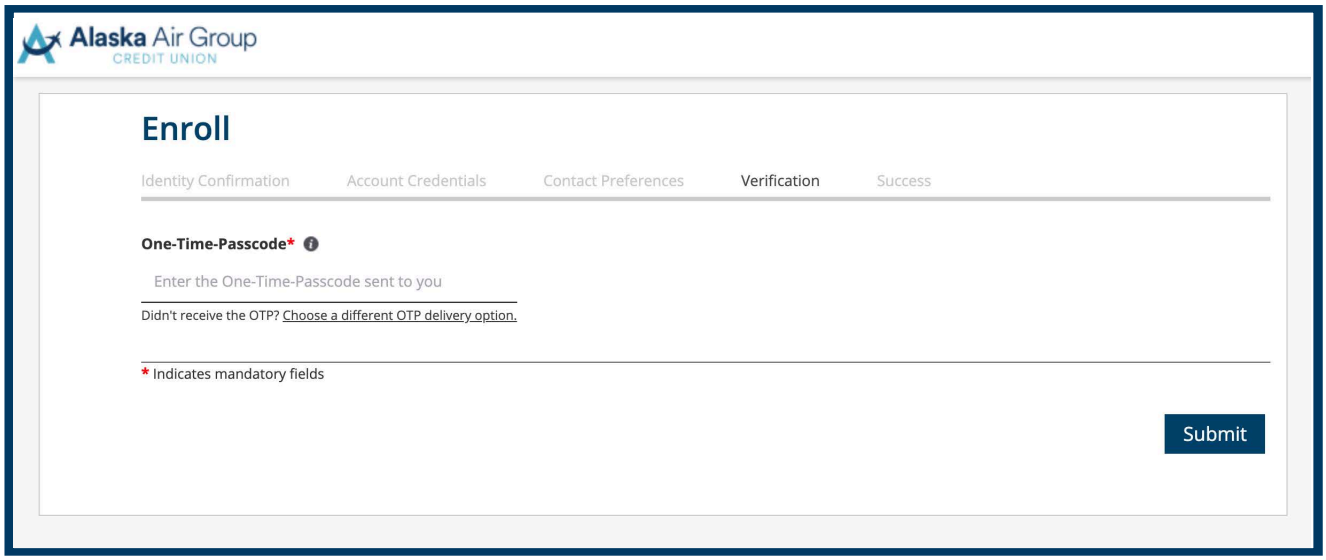
- Not be the last 6 digits of your SSN.
- Be at least 6 characters long and no more than 15 characters long.
- Contain a combination of letter and numbers.
- Not use spaces, apostrophes (‘) or angle brackets (<>).
- Passwords are case sensitive: abcde1 is not the same as ABCDE1.

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.

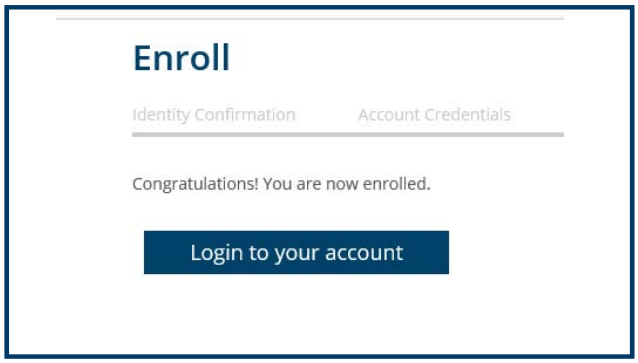


First Time Logging In - *Continued*

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.



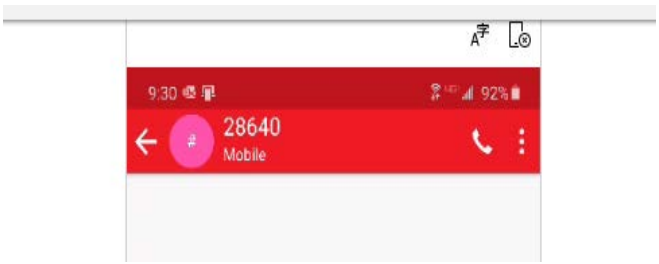
Congratulations! You are ready to Login to Online Banking!

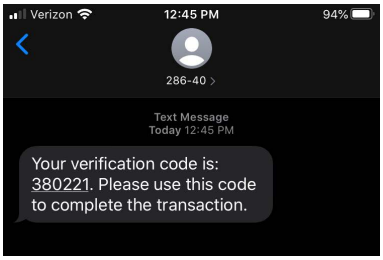


To complete your log in, you will once again be asked to provide the One Time Password (OTP) from the options you have chosen. If you select Remember Device/Browser you won't need an OTP again.

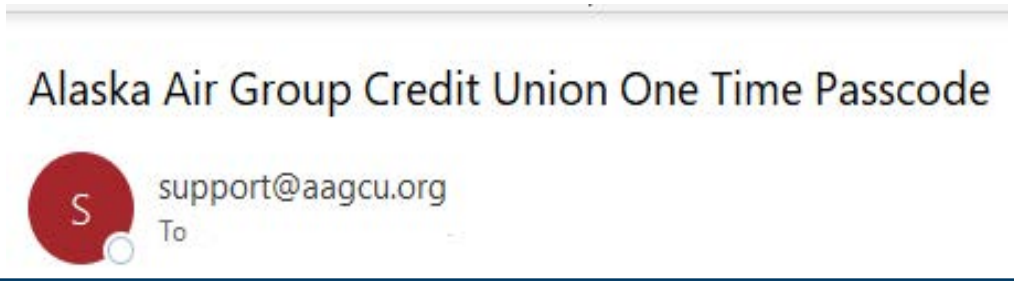
Logging In

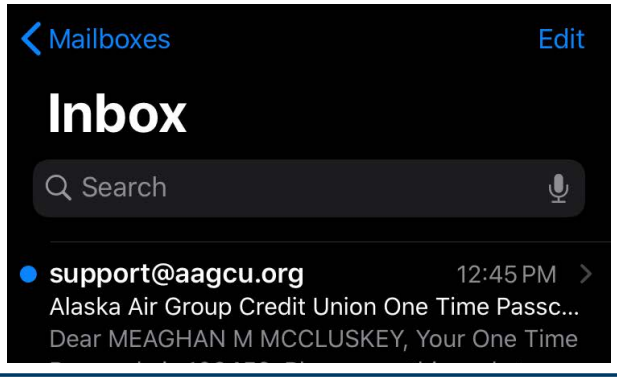
If you chose Text Message to receive your OTP it will look like one of the following:





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



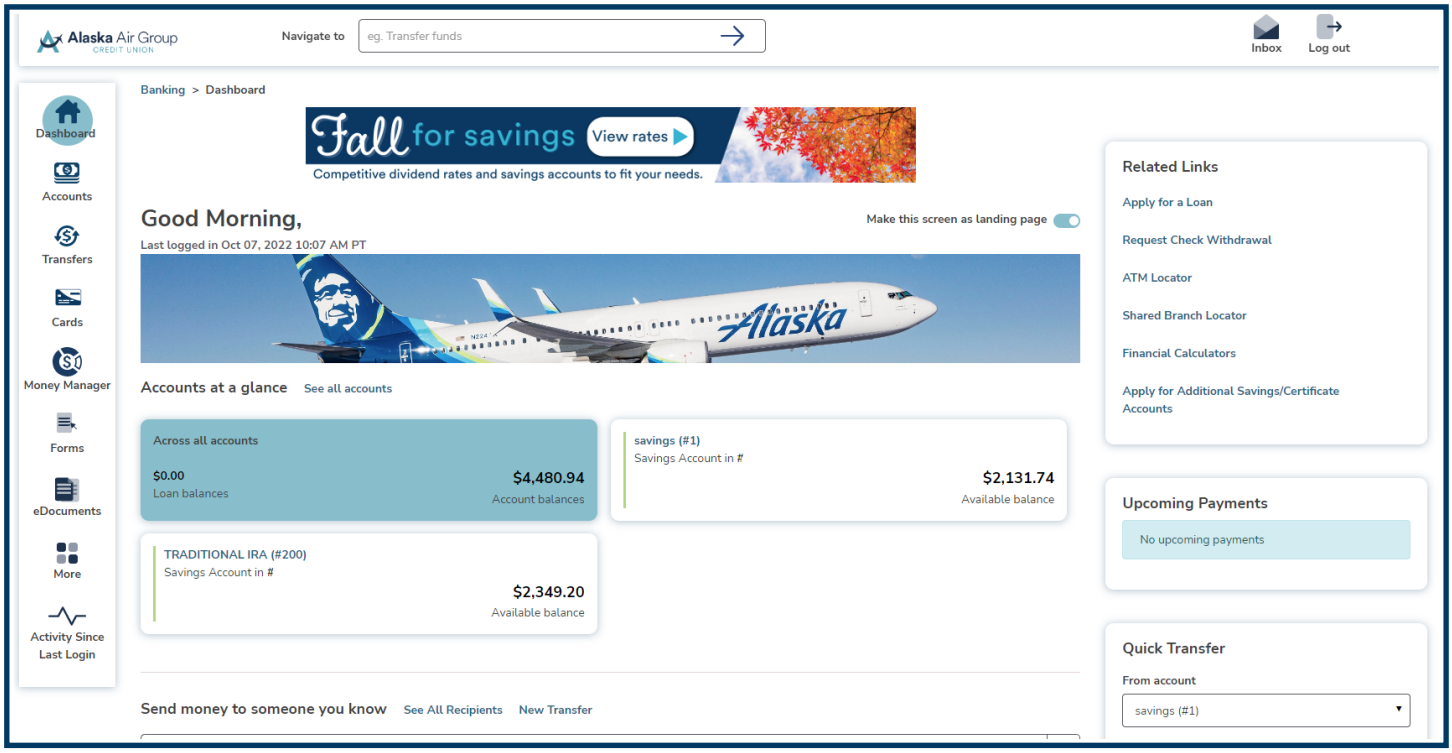


Please check Spam Folders as sometimes our emails can get misplaced.

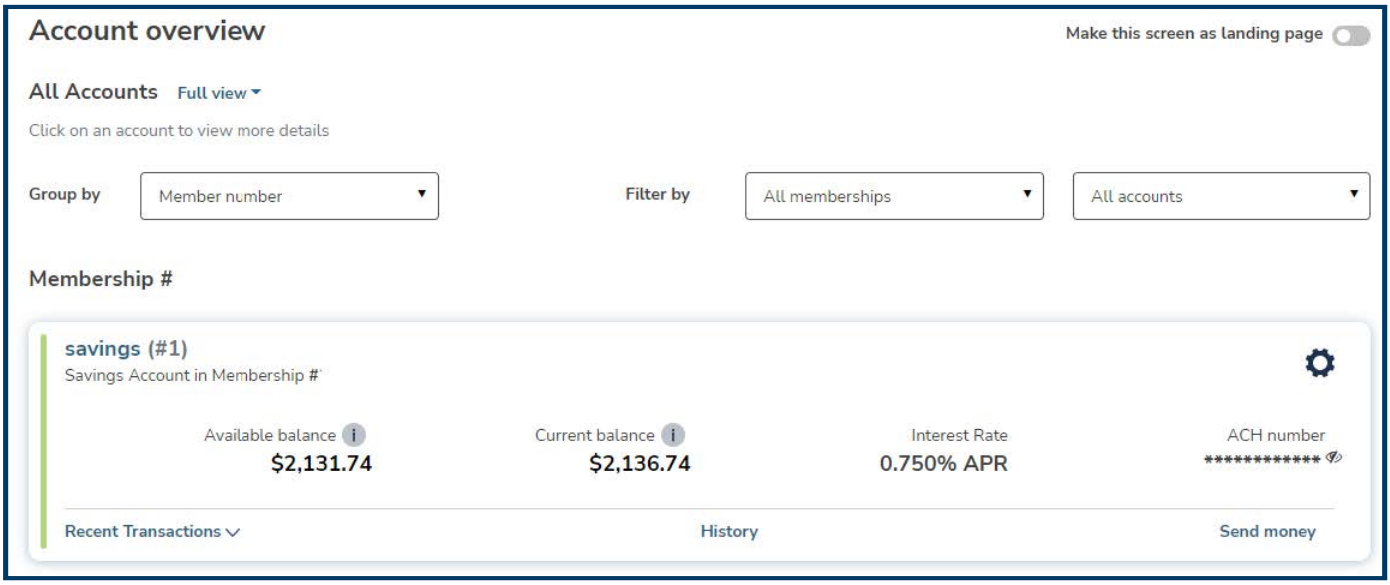
After your initial Login- we encourage you to follow the brief tutorial to familiarize yourself with the platform.

Dashboard

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.

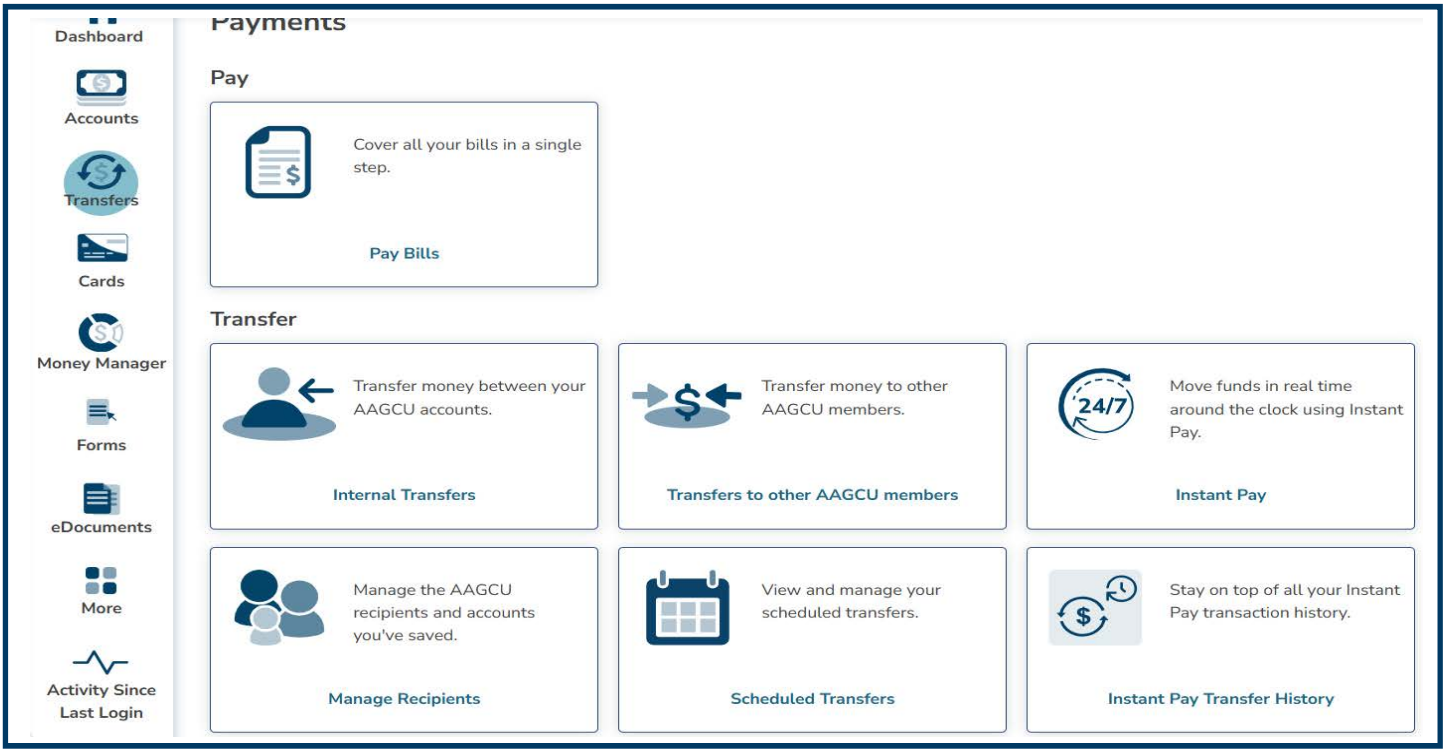


More detailed information on these accounts can be viewed under the “Accounts” tab.



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

Transfers



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**.**

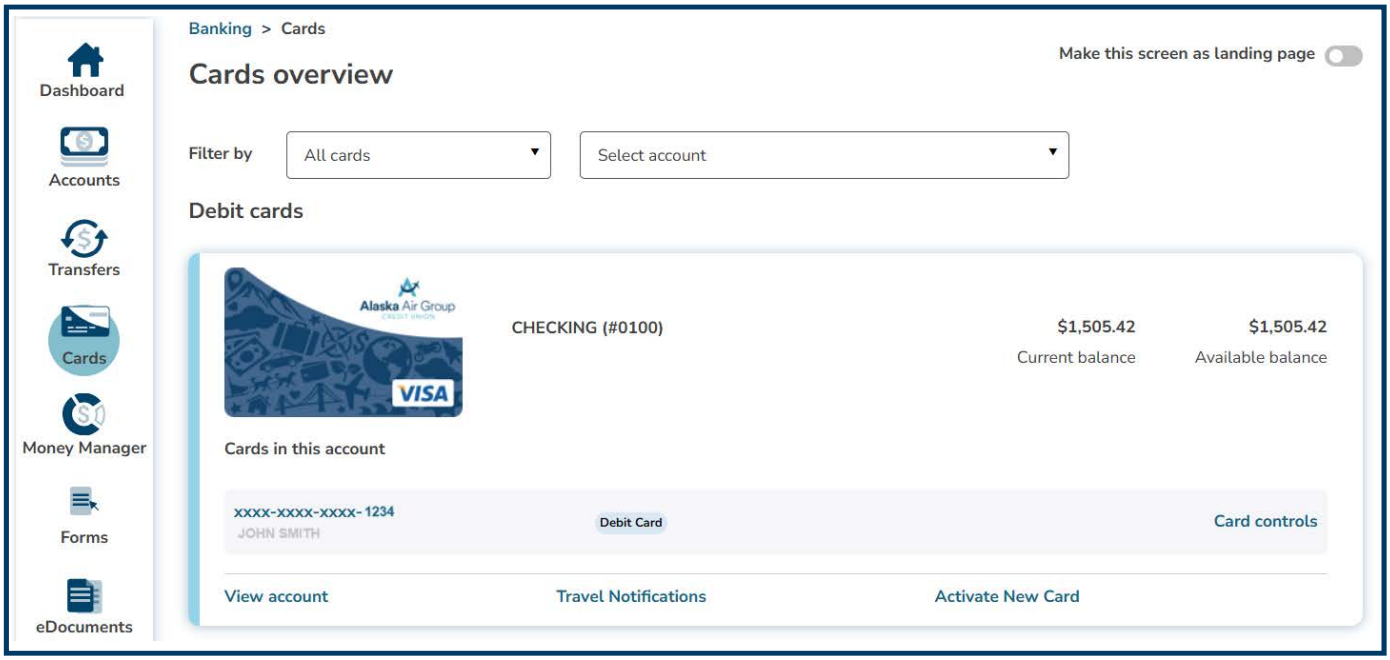
Instant Pay: Transfer funds in real-time to an external account.

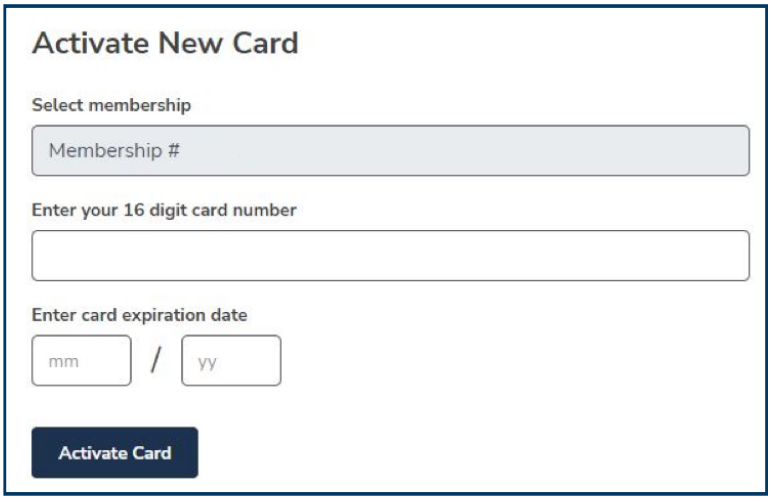
Manage Recipients: Edit, view, and add transfer recipients.

Scheduled Transfers: View Scheduled transfers to other AAGCU accounts.

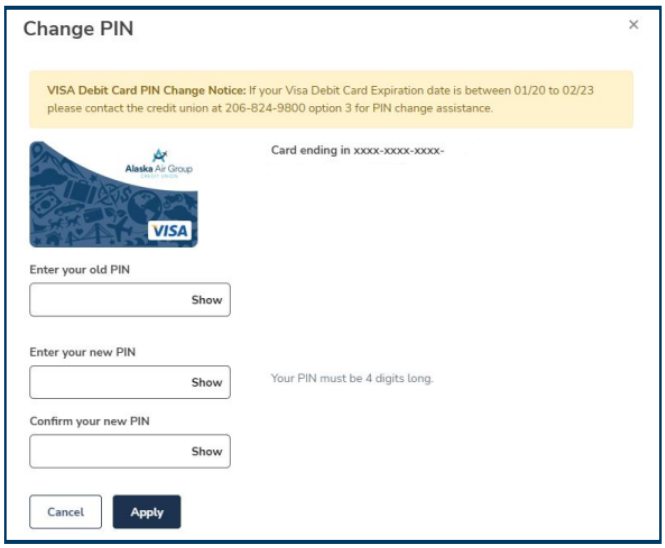
Cards

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





Active your new AAGCU Debit Card from the Cards tab.

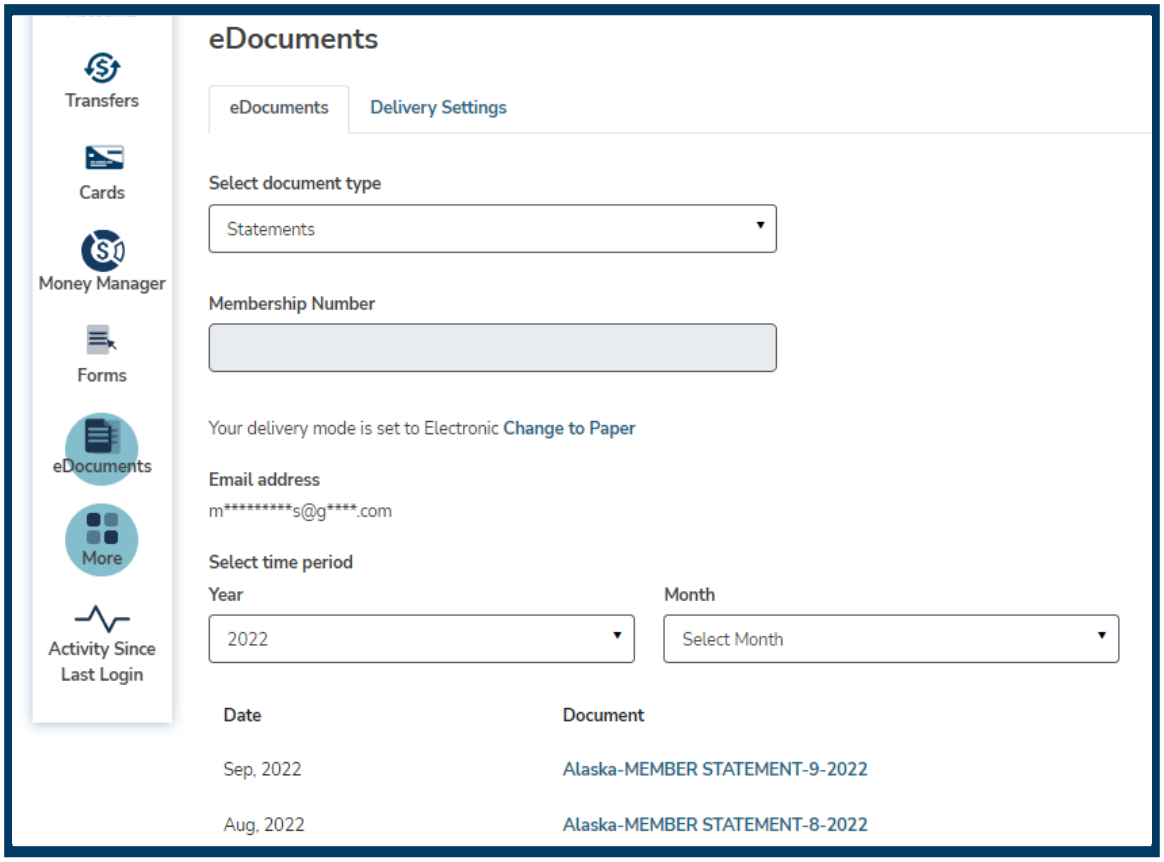


Change your pin by navigating to the Cards tab, then selecting your card, then click on "Change PIN"

Forms

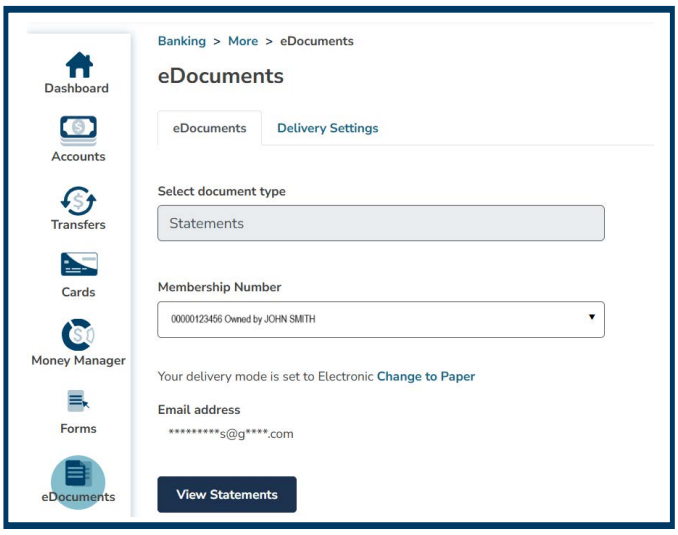
Are you looking to change your address on the account, order a check, or skip a qualifying loan payment? Find the applications in Forms.

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



eDocuments

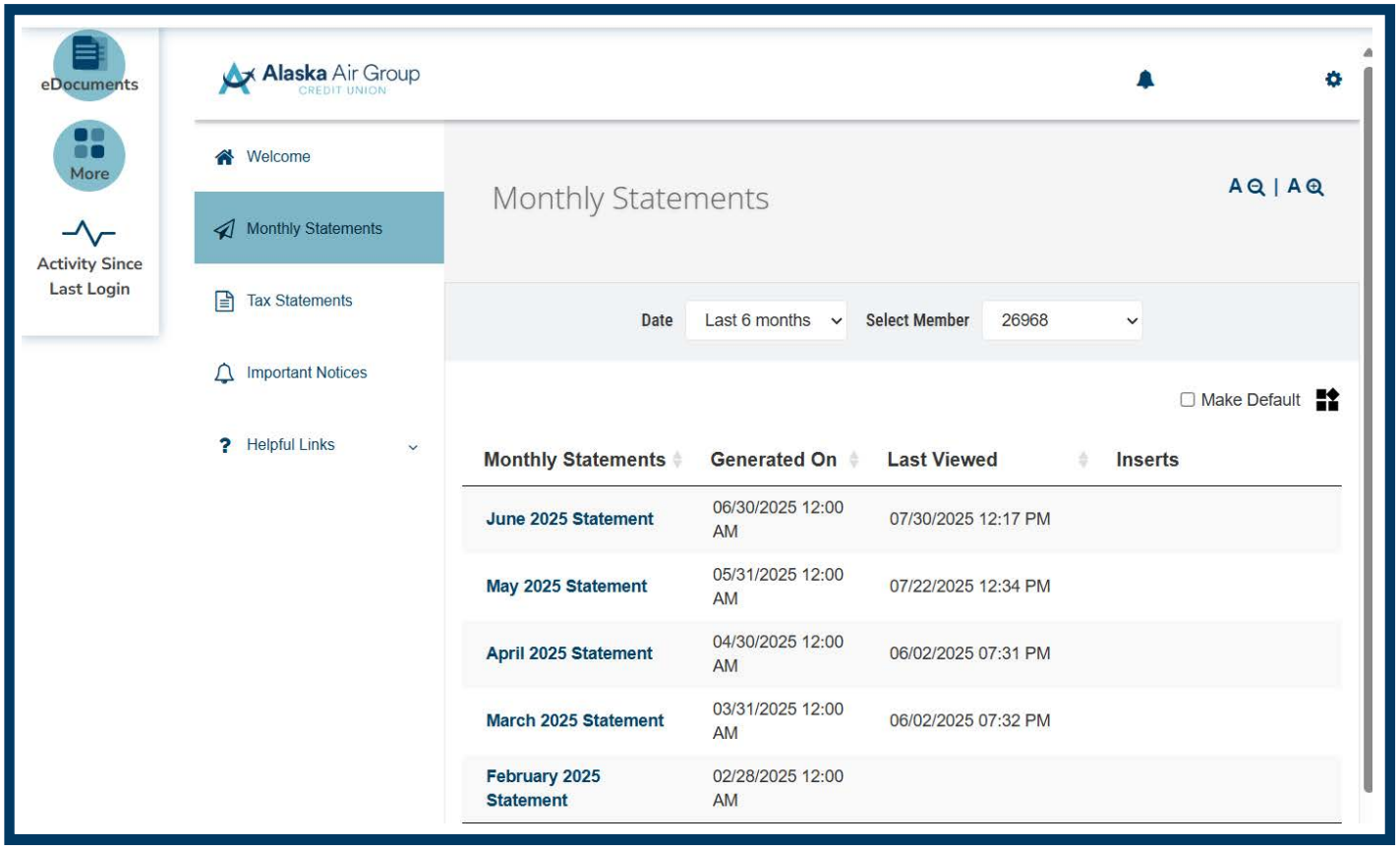
View electronic statements, eNotices, and eTax information, and change your statement delivery method in eDocuments.



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

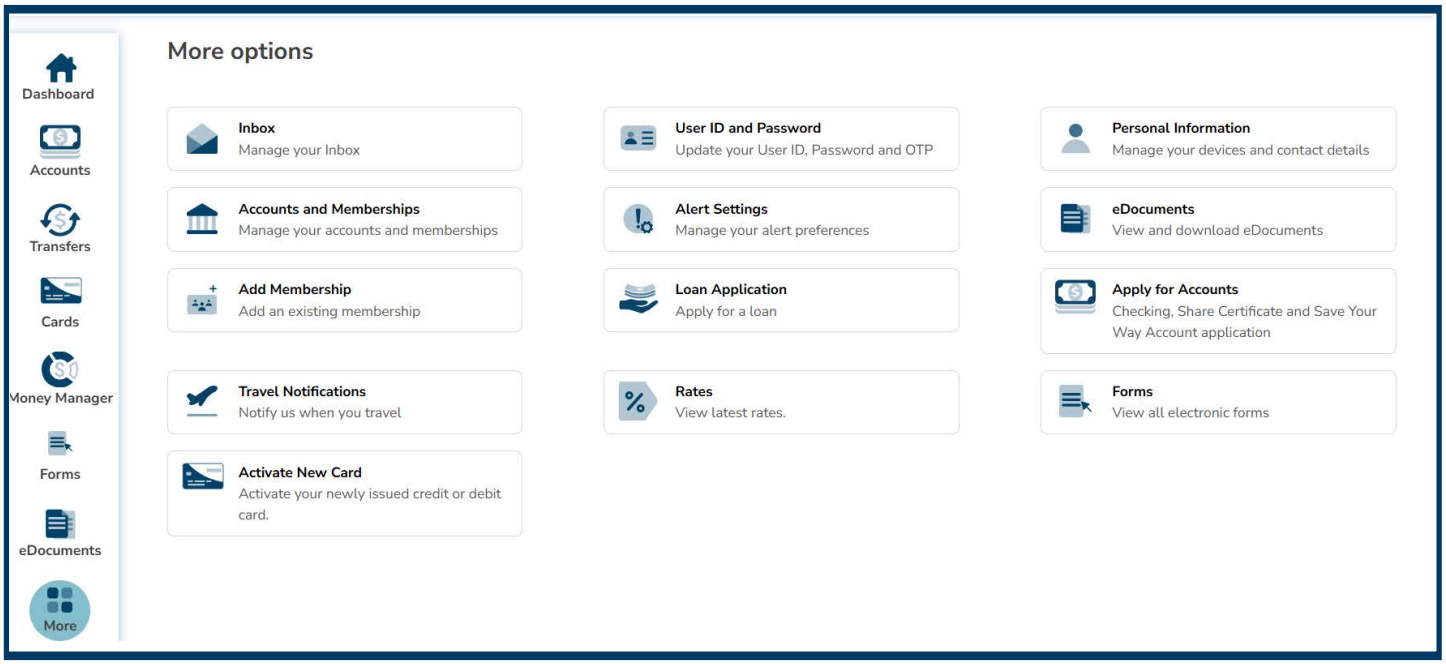
From there, you can view eStatements, eTax documents, and eNotices.

Adjust your statement delivery method from the Delivery Settings tab.

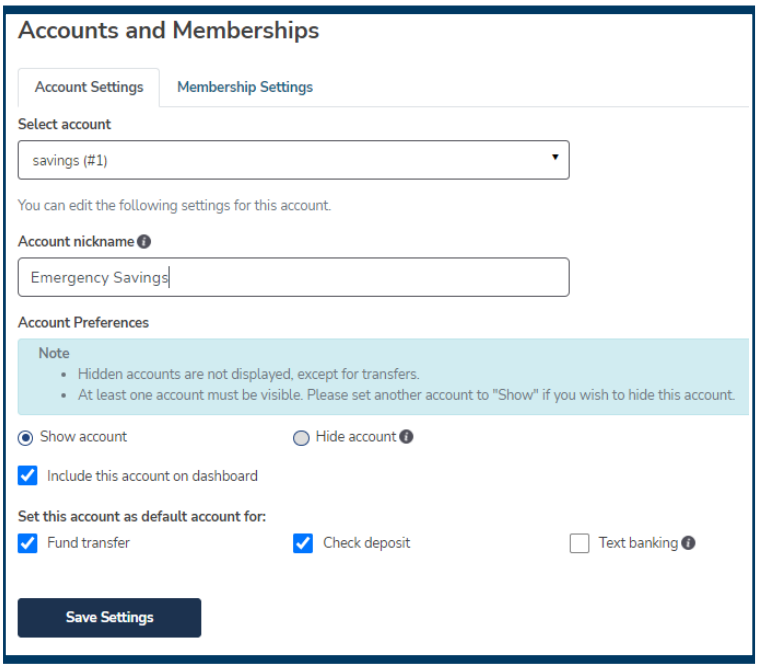


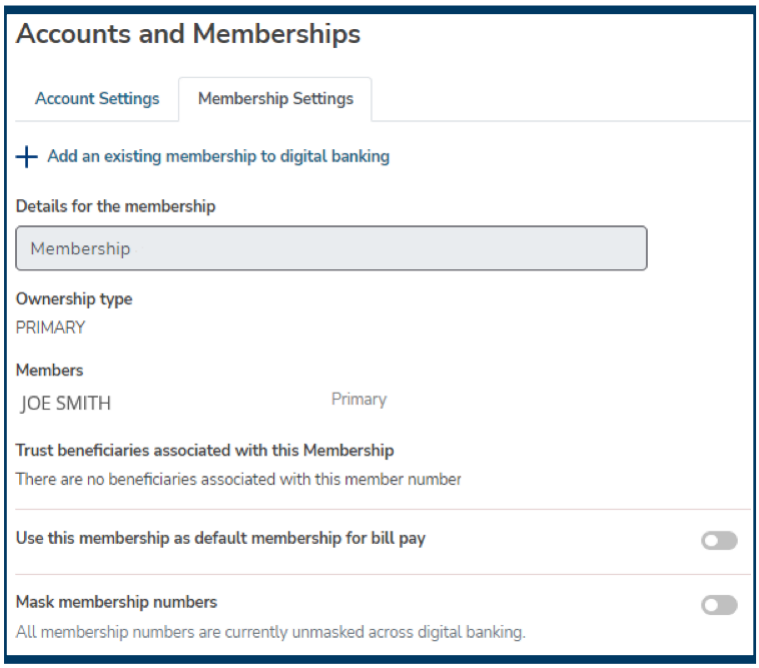
More

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.



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).





FAQs

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 am 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

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