

EMORTELLE™

GIA - For Members Use



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a) What is GIA?

GIA is an online facility to allow members to access their current financial data and perform a limited transaction set in the comfort of their home or office 24 hours each day. The interface is a secured, interactive and dynamic window into your account information.

Through this facility, you can:

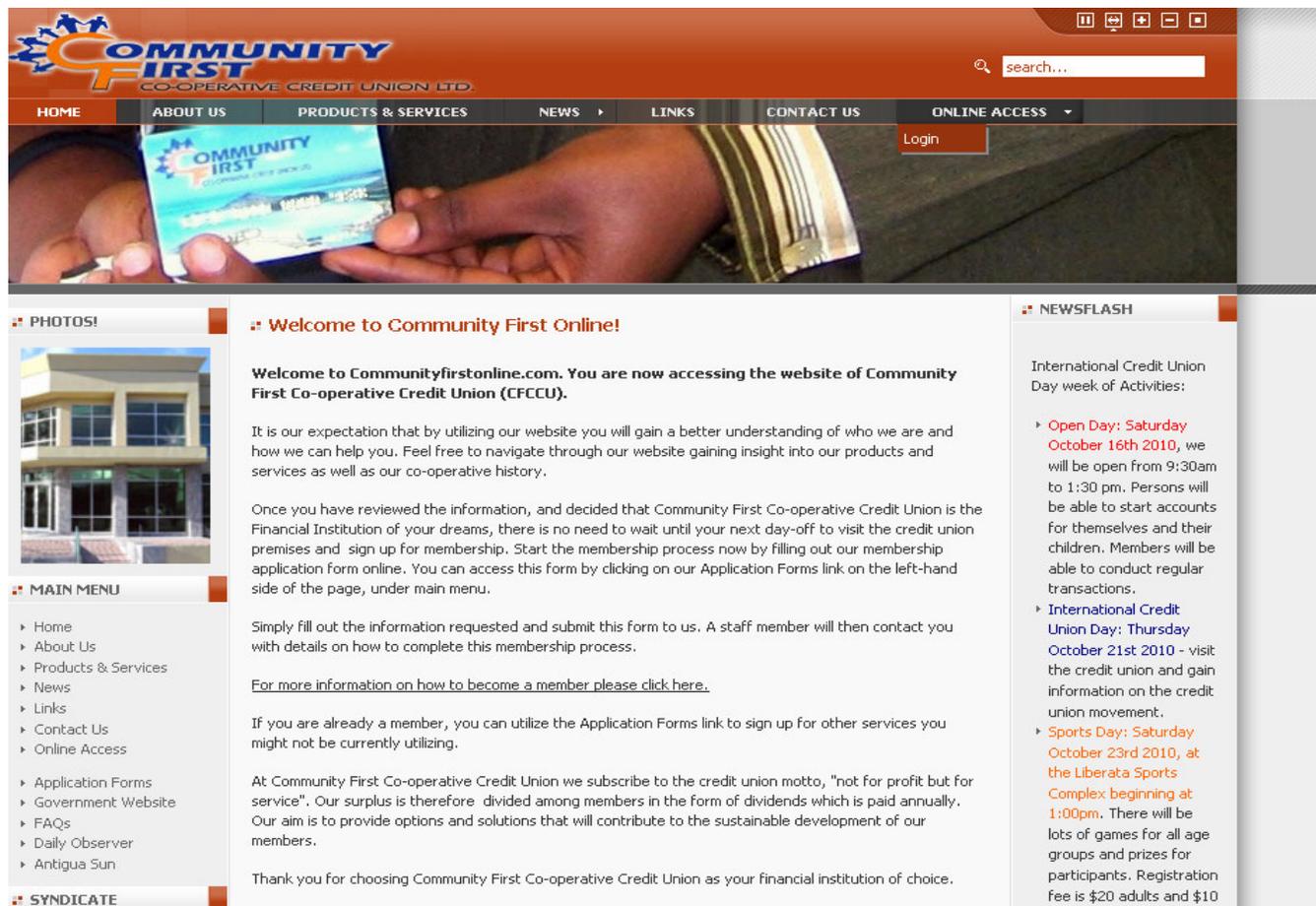
- Login to the system
- Change Your Password
- Update Personal Information
- Perform Balance Inquiries on a Single or All Accounts
- Transfer Funds From Accounts
- Transfer Funds to Other Members' Accounts
- Execute Bill Payments
- Obtain Quick Statements for a Single or All Accounts
- Request an Extended Statement (for any period) for a Single or All Accounts
- Apply for a Loan
- Execute a Loan Projection
- Request a Letter (E.g. Embassy letter)
- Request a Cheque (withdrawal from a deposit or share account)
- Enquire On a Status of a Request
- Print the Details of Any Request \ Option
- Logout of the System

Upon completing any request, the system would provide you with a reference number; take note of this number; as it may be used in the future for referencing purposes.

b) GIA (Online)

1) Login

1. Access the Community First Cooperative Credit Union's (CFCCU / the credit union hereafter) website at www.communityfirstonline.com
2. Select 'Online Access' and click 'Login' (see screenshot below)



The screenshot shows the homepage of the Community First Cooperative Credit Union website. The header features the logo and navigation menu. The 'ONLINE ACCESS' menu is expanded, showing a 'Login' button. The main content area includes a welcome message and a 'NEWSFLASH' section.

COMMUNITY FIRST
CO-OPERATIVE CREDIT UNION LTD.

HOME ABOUT US PRODUCTS & SERVICES NEWS LINKS CONTACT US ONLINE ACCESS

search...

Login

PHOTOS!

Welcome to Community First Online!

Welcome to Communityfirstonline.com. You are now accessing the website of Community First Co-operative Credit Union (CFCCU).

It is our expectation that by utilizing our website you will gain a better understanding of who we are and how we can help you. Feel free to navigate through our website gaining insight into our products and services as well as our co-operative history.

Once you have reviewed the information, and decided that Community First Co-operative Credit Union is the Financial Institution of your dreams, there is no need to wait until your next day-off to visit the credit union premises and sign up for membership. Start the membership process now by filling out our membership application form online. You can access this form by clicking on our Application Forms link on the left-hand side of the page, under main menu.

Simply fill out the information requested and submit this form to us. A staff member will then contact you with details on how to complete this membership process.

[For more information on how to become a member please click here.](#)

If you are already a member, you can utilize the Application Forms link to sign up for other services you might not be currently utilizing.

At Community First Co-operative Credit Union we subscribe to the credit union motto, "not for profit but for service". Our surplus is therefore divided among members in the form of dividends which is paid annually. Our aim is to provide options and solutions that will contribute to the sustainable development of our members.

Thank you for choosing Community First Co-operative Credit Union as your financial institution of choice.

NEWSFLASH

International Credit Union Day week of Activities:

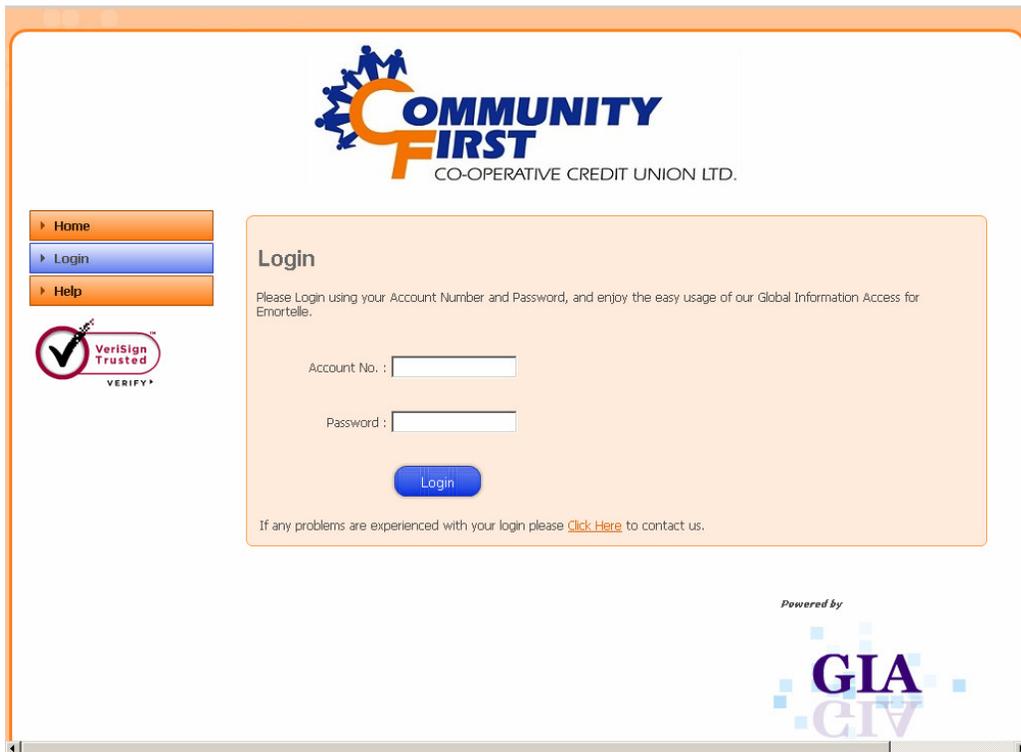
- Open Day: **Saturday October 16th 2010**, we will be open from 9:30am to 1:30 pm. Persons will be able to start accounts for themselves and their children. Members will be able to conduct regular transactions.
- International Credit Union Day: **Thursday October 21st 2010** - visit the credit union and gain information on the credit union movement.
- Sports Day: **Saturday October 23rd 2010**, at the Liberata Sports Complex beginning at 1:00pm. There will be lots of games for all age groups and prizes for participants. Registration fee is \$20 adults and \$10 children.

MAIN MENU

- Home
- About Us
- Products & Services
- News
- Links
- Contact Us
- Online Access
- Application Forms
- Government Website
- FAQs
- Daily Observer
- Antigua Sun

SYNDICATE

3. The following site will be loaded <https://gia.msd-tt.com/cfcu/login.php>



4. Enter your 'Account Number' and 'Password' as provided by the CFCCU
5. Click 'Login'

Example:



Once you are logging in for the first time, you would be prompted to change your Password.
Example:

Change Password

This is your first login. Please change your password now.
 This option allows you to change your current password. The password must contain at least one digit, upper case and lower case characters.

Old Password

New password

Confirm New password

Upon successful login, your Personal Information would be displayed in a window.
Example:

Your Area

Welcome
 Lending Agency Limited
 Login ID: 000001

- ✓ [Logout](#)
- ✓ [Change Password](#)
- ✓ [Update Personal Information](#)

Home

Balance Enquiry

Transfer Funds

Member to Member

Bill Payment

Statement Request

Loan Application

Loan Projection

Request Letter

Cheque Request

Get Status

Print Page

Your Information

Please notify us if any of your information below is missing or invalid:

Name: JANE DOE

Address:
 Corner Austin Street
 & Eastern Main Road

Mailing
Address: Corner Austin Street
 & Eastern Main Road

Phone: 868-663-2848
Work 868-663-2768

Phone:
Mobile
Phone:

E-mail: info@msd-tt.com

No. of 43

Logins:
Date of 1959/04/07

Birth:

[Click here](#) if you would like to change your information.

1. In order to request changes to be made to your personal information, click 'Update Personal Information' or 'Click here'
2. Enter the necessary data and click 'Save'
3. Take note of your reference number

c) Button options

Select the required button option:

Home	Would re-direct to the website's home page (www.communityfirstonline.com)
Balance Enquiry	To verify \ check balances on All or Selected Accounts
Transfer Funds	From one of your account products to another of your account product
Member to Member	Transfer funds from one of your account products to another member's account product
Bill Payment	Request a bill payment from one of your deposit or share accounts
Statement Request	Simple: To generate a statement for a set-amount of transactions Extended: Request a statement for any period, to be e-mailed to you
Loan Application	Must complete the Loan Application Form and submit for approval
Loan Projection	Generate a loan repayment schedule for any loan type, period and value
Request Letter	To request a letter from an available listing
Cheque Request	To request a cheque withdrawal from one of your deposit accounts
Get Status	To request a status on a previous transaction using your supplied reference number
Print Page	Print the Details of Any Request \ Option page

d) Balance Enquiry (To verify / check balances on All or Selected Accounts)

1. Select the 'Balance Enquiry' button option
2. Use the drop down box to select a specific account product and click 'Submit'
3. Or click 'Submit' on 'Show All' for balances on all account products

Balance Enquiry

Use this option to verify\check balances on All or selected account.

SHOW ALL ▼

Example of a selected account product

Example of ALL account products

Balance Enquiry

Name of Account:REGULAR SAVINGS
 Balance:\$ 2,000.00
 Available Balance:\$ 2,000.00
 System Date:2010/09/14
 System Time:13:31:23

Balance Enquiry

Account Description	Ledger Balance	Available Balance	Interest
PERMNT SHA	\$ 90,000.00	\$ 90,000.00	
REG SAVING	\$ 2,000.00	\$ 2,000.00	
DEPOSITS	\$ 3,000.00	\$ 3,000.00	

Field	Description
Name of Account	The name of the respective account product at the credit union
Ledger Balance	The balance as at the date and time the request was executed
Interest	This applies to loans, and is the outstanding interest due balance
Last Paid	This applies to loans, and is the last time a payment was made on the loan
Available Balance	The actual balance available to you, calculated as: Leger balance - (Pledged + On hold)
System Date and Time	The actual date and time the request was made

e) Transfer Funds *(From one of your account products to another of your account product)*

1. Select the 'Transfer Funds' button option
2. Use the drop down boxes to select the appropriate 'From' and 'To' accounts
3. Enter the respective amount to be transferred and any further instructions
4. Click 'Submit' and 'Confirm' or 'Cancel' the transaction. Once confirmed, take note of the reference number

Transfer Funds

Use this option to request a transfer of funds from one account to another.

Transfer funds FROM Transfer funds TO

REGULAR SAVINGS SCHOOL SAVERS

Available Balance: \$ 2,000.00

Enter Amount to Transfer:

Further instructions:

(You may enter up to 432 characters.)

432 characters left

Transfer Funds

You have requested the transfer of \$ 550.00 from REGULAR SAVINGS to SCHOOL SAVERS.

Date: September 14, 2010

Time: 1:50 pm

Transfer Funds

Your request was submitted for the transfer of \$ 550.00 from REGULAR SAVINGS to SCHOOL SAVERS. The status is currently Pending.

Please use this reference number for a status update:

0000533

Date: September 14, 2010

Time: 1:51 pm

f) Member to Member (Transfer funds from one of your account products to another member's account product)

1. Select the 'Member to Member' button option
2. Use the drop down boxes to select the appropriate 'From' and 'To' accounts
3. Enter the member who should receive the funds full account number
4. Enter the amount to be transferred
5. Click 'Submit' and 'Confirm' or 'Cancel' the transaction, once confirmed, take note of the reference number

Member to Member Transfer

Use this option to request a transfer of funds from one client's account to another client's account.

Transfer funds FROM	TO member	Transfer funds TO
REGULAR SAVINGS ▼	000008	SCHOOL SAVERS ▼
Available Balance: \$ 2,000.00	Please enter member's Account Number above	
Enter Amount to Transfer: <input style="width: 150px;" type="text" value="\$ 550"/>		
<input style="background-color: #76923c; color: white; border: none; padding: 5px 15px; border-radius: 5px;" type="button" value="Submit"/>		

Member to Member Transfer

Your request was submitted for a transfer of \$ 550.00 from REGULAR SAVINGS to account number: 00000008, SCHOOL SAVERS.
The status is currently Pending.

Please use this reference number for a status update:
00000534

Date: September 14, 2010
Time: 1:56 pm

Member to Member Transfer

You have requested the transfer of \$ 550.00 from REGULAR SAVINGS to account number: 00000008, SCHOOL SAVERS.

Date: September 14, 2010
Time: 1:56 pm

g) Bill Payment *(Request a bill payment from one of your deposit or share accounts)*

1. Select the 'Bill Payment' button option
2. Use the drop down boxes to select the appropriate 'From' account and 'To' company
3. Enter the amount to be transferred
4. Enter company's reference or account number for the bill being paid in the text box
5. Click 'Submit' and 'Confirm' or 'Cancel' the transaction. Once confirmed, take note of the reference number

Bill Payment

The Bill Payment option allows you to pay bills to a company directly from your accounts.

Transfer funds FROM TO company

REGULAR SAVINGS CABLE AND WIRELESS

Available Balance: \$ 2,000.00

Enter Amount to Transfer:

Further instructions:
(You may enter up to 432 characters.)

432 characters left

Bill Payment

You have requested the payment of \$ 125.00 from REGULAR SAVINGS to CABLE AND WIRELESS.
Date: September 14, 2010
Time: 2:06 pm

Bill Payment

Your request was submitted for the payment of from REGULAR SAVINGS to .
The status is currently Pending.
Please use this reference number for a status update:
00000535
Date: September 14, 2010
Time: 2:07 pm

h) Statement Request

1. Select the 'Statement Request' button option
2. Use the drop down box to select the appropriate account product

Statement Request

Use this option to either generate a Simple statement (a specific number of transactions) or request an Extended statements for any period, which would be emailed to you; for any of your accounts. .

Hold control and click to select multiple accounts

[Please Select Accounts]

PERMANENT SHARES

REGULAR SAVINGS

MATERNITY LOAN

THIRD LOAN

Type of Statement Simple Extended

Start Date:

End Date:

E-mail to:

1) **Extended:** Request a statement for any period, to be e-mailed to you

- I. Choose the 'Extended' option; specify the period in the 'start' and 'end' date fields
Click 'Submit' and take note of your reference number

Statement Request

Your request was submitted for an extended statement.
The status is currently Pending.

Please use this reference number for a status update:
00000537

Date: September 14, 2010
Time: 2:28 pm

2) Simple: To generate a statement for a set-amount of transactions

- I. Choose the 'Simple' option and click 'Submit'; a list of transactions would be shown in a window

Statement Request

REGULAR SAVINGS

TR Date	Description	Debit	Credit	Balance
2010/08/12	Deposit		\$ 1,000.00	\$ 2,000.00
2010/08/06	Deposit		\$ 1,000.00	\$ 1,000.00

Field	Description
Tr. Date	The date the transaction took effect at our organisation
Description	The type of transaction executed, such as withdrawal, deposit, loan issue
Debit	If the respective account was debited with the transaction type, the value would be shown under this column; such as a withdrawal, loan issue
Credit	If the respective account was credited with the transaction type, the value would be shown under this column, such as a deposit
Balance	The balance after the transaction was executed

i) Request Letter *(To request a letter from an available listing)*

1. Select the 'Request Letter' button option
2. Use the drop down box to select the required letter
3. Click 'Send Request'; take note of the reference number

Request Letter

[Please Select a Letter Type] ▼

Send Request

j) Loan Application *(Must complete the Loan Application Form and submit for approval)*

1. Select the 'Loan Application' button option
2. Fill out the form and click 'Send Application'; take note of the reference number

Preliminary Loan Application

Your application was submitted.
The status is currently Pending.

Please use this reference number for a status update:

00000538

Date: September 14, 2010

Time: 2:46 pm

k) Loan Projection *(Generate a loan repayment schedule for any loan type, period and value)*

1. Select the 'Loan Projection' button option
2. Use the drop down box to select the respective loan type (notice the interest rate)
3. Select the start date, enter the duration in months and the amount of the loan
4. Click 'Submit' and the schedule would be produced in a window

Loan Projection

This option allows you to view the repayment

Loan account

Date

Term months

Amount



Date	Interest	Principal	Balance
2010-Oct	\$ 52.08	\$ 5,184.51	\$ 57,315.49
2010-Nov	\$ 47.76	\$ 5,188.83	\$ 52,126.66
2010-Dec	\$ 43.44	\$ 5,193.15	\$ 46,933.52

1) Cheque Request *(To request a cheque withdrawal from one of your deposit or share accounts)*

1. Select the 'Cheque Request' button option
2. Use the drop down boxes to select the appropriate 'From' account and 'To' payee details
3. Enter the cheque amount (withdrawal amount) and any pertinent details
4. Click 'Submit' and 'Confirm' or 'Cancel' the transaction. Once confirmed, take note of the reference number

Cheque Request

Use this option to request a cheque withdrawal from one of your deposit accounts

FROM Account:

TO Payee:

Enter Cheque Amount:

Details:

Cheque Request

Your request was submitted for a cheque of the amount: \$ 2,500.00.
The status is currently Pending.

From **REGULAR SAVINGS**
To Payee: **MICRO SOFTWARE DESIGNS LIMITED**

Please use this reference number for a status update:
00000541
Date: September 14, 2010
Time: 3:30 pm

Cheque Request

You have requested a Cheque for the amount of: **\$ 2,500.00**
From **REGULAR SAVINGS**
To Payee: **MICRO SOFTWARE DESIGNS LIMITED**

Date: September 14, 2010
Time: 3:28 pm

m) Get Status (To request a status on a previous transaction using your supplied reference number)

Note: This option may also be used to 'Cancel' a pending transaction

1. Select the 'Get Status' button option

Transactions

Get Status

Use this option to request a status on a previous transaction using your supplied reference number

Enter Ref#:

1) Single reference number

- I. Enter a single supplied reference number and click 'Send'
- II. View the status details of the single transaction request in the window

2) Multiple reference numbers

- I. Click the 'Filter by Date' option button; select the period
- II. Click 'Send' and view the details of the pending transactions in the window

Transactions

Tick the checkboxes associated with the reference number of the transaction you wish to cancel

Transaction Date	Reference No.	Status	Status Date	Rejection Code	Description
2010/09/14	00000541	<input type="checkbox"/>			Cheque Withdrawal

3) How to cancel a pending transaction

1. Check \ tick the required transaction\s under the 'Status' column
2. Click 'Cancel Selected Transaction' and the system would cancel the pending transaction

Transactions

Tick the checkboxes associated with the reference number of the transaction you wish to cancel

Transaction Date	Reference No.	Status	Status Date	Rejection Code	Description
2010/09/14	00000530	<input type="checkbox"/>			Change Personal Data
2010/09/14	00000531	<input checked="" type="checkbox"/>			Change Personal Data
2010/09/14	00000532	<input type="checkbox"/>			Funds Transfer
2010/09/14	00000533	<input type="checkbox"/>			Funds Transfer
2010/09/14	00000534	<input type="checkbox"/>			Member to Member Transfer
2010/09/14	00000535	<input checked="" type="checkbox"/>			Bill Payment
2010/09/14	00000536	<input type="checkbox"/>			Extended Statement Request
2010/09/14	00000537	<input type="checkbox"/>			Extended Statement Request
2010/09/14	00000538	<input type="checkbox"/>			Loan Application
2010/09/14	00000539	Member Cancelled			Embassy Letter Request
2010/09/14	00000541	<input type="checkbox"/>			Cheque Withdrawal



Transactions

Reference: 00000531 Status:Successful
 Reference: 00000535 Status:Successful

n) Print Page *(Print the details of any request \ option page)*

1. Select the required option button, e.g. Loan Application, Cheque Request, Update Personal Information and select the 'Print Page' button option.
2. The window to select the required printer will pop-up on screen, choose and print.

Update Personal Information

Name: MICRO SOFTWARE DESIGNS LIMITED

Address:

Mailing Address:

Phone:

Work Phone:

Mobile Phone:

E-mail:

Date of Birth:

No. of Logins: 54

Print

Printer

Name:

Status: Ready

Type: HP Color LaserJet CP2020 Series PCL 6

Where: HPColorLaserJetCP2025dn

Comment: Print to file

Print range

All

Pages from: to:

Selection

Copies

Number of copies:

Collate

Print Frames:

As laid out on the screen

The selected frame

Each frame separately

o) Legal Notices

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