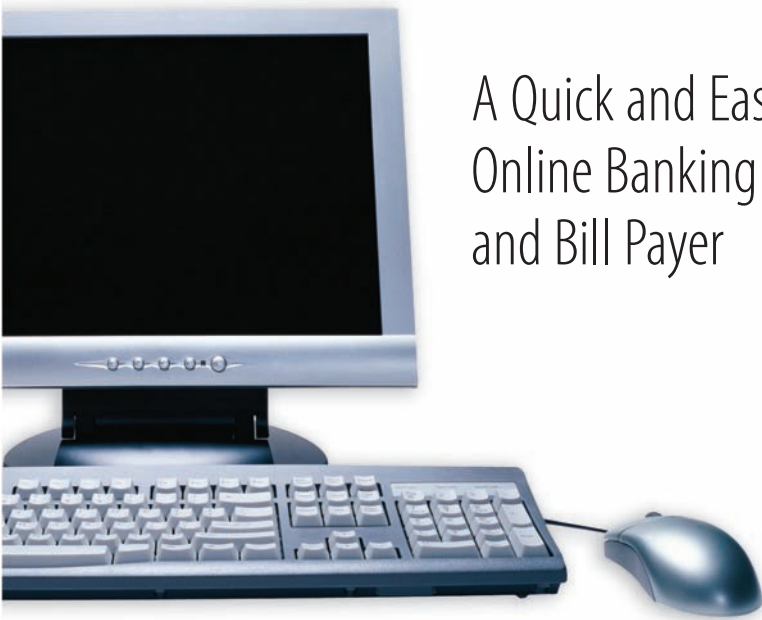




# **Dort Federal**

CREDIT UNION

A Quick and Easy Guide to  
Online Banking  
and Bill Payer



By Paul A. Murphy, Author of *Banking Online For Dummies*®

# A Quick and Easy Guide to *Online Banking and Bill Payer*

By Paul A. Murphy  
Author of *Banking Online For Dummies*®

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*Welcome*



[www.dortononline.org](http://www.dortononline.org)  
810-767-8390

Whether you're at home, at work or on the road, Dort Federal Credit Union is there for you 24 hours a day, 7 days a week with our electronic services. These services allow you to decide when and how you want to interact with us—via telephone, ATM or online.

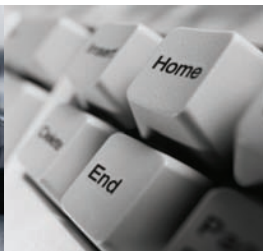
This guide is designed to help answer your questions about how to use Dort Online Banking and Bill Payer to most efficiently manage your finances. In addition to getting your account information and being able to transfer funds, you'll also be able to export account information to Quicken®, and pay your bills online. With Dort Online Banking and Bill Payer, you'll find that you are able to reduce the amount of time you spend managing your finances. Welcome, and we hope you enjoy the convenience of online banking.

Dort Federal Credit Union

**NOTE: As of June 30th, Digital Insight will no longer be supporting Microsoft® Money. Microsoft will be discontinuing the product and will only be supporting it until January 2011.**

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## *What Can Dort Online Banking Do For Me?*

With **Dort Online Banking**, you have access to your account information when you need it—it's the branch that's open 24 hours a day, 7 days a week, 365 days a year. Now you can do everything you need to from home, work, or anywhere you have Internet access. It provides a private, secure and easy way to manage your finances.

### *With Dort Online Banking You Can:*

- View updated balances and transactions for all of your accounts, including account history.
- Pay bills quickly and conveniently including the ability to schedule payments in advance and set up recurring payments.
- Reorder checks, change your address and request bill payment research.
- Transfer funds between accounts.
- Transfer funds to and from other financial institutions.
- View statements online.
- Schedule future transfers between accounts.
- Set up e-mail notifications that will alert you when a check has cleared or when an account has fallen below a particular balance.

# Security

We understand the sensitive nature of your financial records, and that's why we think it's important that you are confident in our security standards. We have several measures in place that work together to create a secure environment for your financial information. To help explain how our account access is secure, let's look at how it works.

## *Security At Your Computer*

The first step in preserving your identity is to take an active role in securing your personal information. It is recommended to access your account on a personal computer where no one else may have access to it without your permission. Your password should not be selected from obvious clues like the names of your children or pets. We also discourage you from saving passwords in your computer.



## *Securing Data As It Travels Across “The Net”*

Dort Online Banking is a very secure way to handle your online transactions. We only require that your web browser have encryption capability, which most browsers already have. This will prevent anyone from “eavesdropping” on your data as it travels between you and Dort FCU. We call this type of software security protection Secure Sockets Layer or SSL.

When you log on to our web site, our computers detect if your browser is enabled for encryption. Behind the scenes, and in a matter of milliseconds, your computer and ours randomly pick a number that will serve as the “key” during your online session.

As a user, you don't have to do a thing, except make sure your web browser version can participate in this process. After both computers select a random key, information you send to us is scrambled when it crosses the Internet until it reaches our computers where it is then unscrambled for processing. This ensures that no one can identify the information without the matching keys.

### *Security At Dort Federal Credit Union*

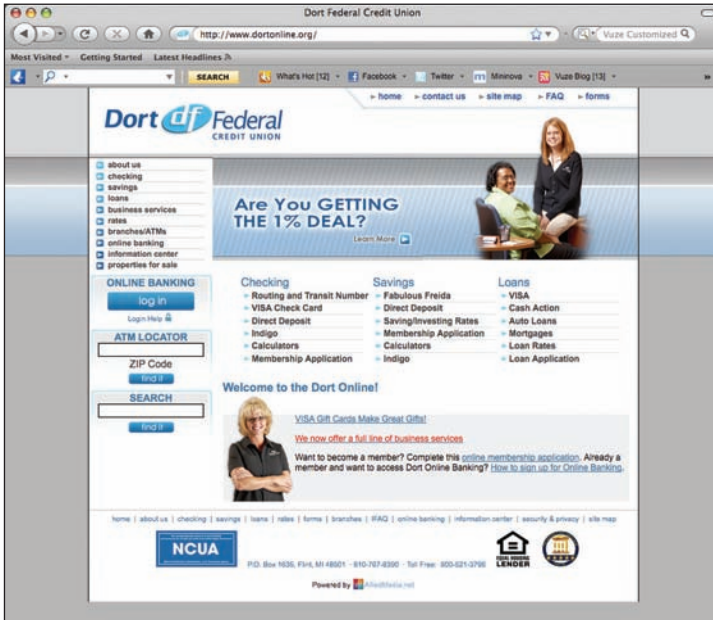
At Dort FCU, we employ the latest computer technology to protect your data on all of our computers, including those used in supporting our Online Banking system. Once your information reaches us via the Internet, it goes through another security computer, called a firewall. A firewall acts as a security guard for Internet traffic and ensures that your information is safe.

### *System Requirements*

Dort Online Banking can be accessed from any computer with Internet access and a secure web browser such as Microsoft® Internet Explorer 6.0 or higher. If your computer operates with Microsoft® Windows® 2000 or higher, or an Apple® Macintosh® 10.2 or higher, you most likely have all the software that is required.

# Online Banking Overview

With **Dort Online Banking**, it's safe, fast and easy to manage your finances on your terms. Now you can take care of your financial needs from home, work or anywhere you have Internet access. Plus, you're not limited to business hours.



## *Look at all you can do:*

- Pay anyone, anytime, anywhere...with a few clicks of the mouse!
- Transfer funds any time of the day or night.
- See detailed views of your account activity, including individual transaction histories.
- Schedule payments up to one year in advance of the due date.
- Set up recurring payments to be made automatically at the frequency you specify.
- Manage your money easily by exporting your account information to Quicken®.

**NOTE:** As of June 30th, Digital Insight will no longer be supporting Microsoft® Money. Microsoft will be discontinuing the product and will only be supporting it until January 2011.

# Getting Started

You're now ready to access your accounts. Follow the steps below and you'll be managing your money online like a pro in minutes.

**Open your web browser and go to [www.dortonline.org](http://www.dortonline.org).**



**Click here to log in to Dort Online Banking.**

# Logging In

Logging in to **Dort Online Banking** is as easy as one, two, three. Just launch your web browser, (Microsoft® Internet Explorer or Netscape Navigator®) and go to [www.dortononline.org](http://www.dortononline.org). On this screen you will see the login logo for Online Banking. Click here to access the login screen displayed.

**Enter your Dort Member Number and Password.  
Your initial Password is your Fabulous Freida PIN.**

The screenshot shows the Dort Online Banking login page. At the top left is the Dort Federal Credit Union logo. A navigation menu on the left lists various services like checking, savings, loans, and online banking. The main content area features a banner with two women and the text 'Online Banking'. Below the banner is the 'ONLINE BANKING' login form with fields for Member Number and Password, and a 'login' button. To the right of the login form is a 'Message of the Day' section with a welcome message and a list of instructions for first-time users. Below the message is a note about passwords and a link to 'Get a 1% Rebate on Your New or Used Vehicle Financing'. At the bottom of the message section is a note about double-checking passwords and a link for users who are unsure to 'Take a test drive!'.

**NOTE:** As a security measure, if you or someone else attempts to gain access to your account using an incorrect/invalid Member Number and/or Password five times in a row, your account will be locked even if the correct Member Number and Password are used after that. If this occurs, simply call 810-767-8390 to have your account “unlocked.”

# Account Information

This page allows you a quick view of all your accounts. With Account Summary, you can view your current deposit and loan balances, view several months of transaction history for each account and transfer funds between your accounts.

Gain immediate information about any of your accounts from the Account Summary menu.

Click the Printer Friendly Version link to make a hard copy of your account information.

The screenshot displays the DORT Federal Credit Union Account Summary page. The navigation menu includes: Online Banking, Transfer Funds, Statements, Secure Forms, Check Records, Stock Quotes, Account Summary (selected), Rate Payment, Account Export, Notifications, Search History, FinanceWorks. The page header shows the user is logged in as DORT FEDERAL CU VER | XXXXX. A message states: "Your last successful log-in was on June 24, 2009. What's this?" Below this, a security notice reads: "Your Online Banking account is not protected with Enhanced Login Security. You have currently logged in from a computer without added security. What's this? Moving? Don't forget to let us know what your new address is." A "Printer Friendly Version" link is located to the right of this notice. The "Deposit Accounts" section contains the following table:

Account Name	Account Number	Account Type	Account Balance	Available Balance	Recent Notifications
PRIMARY SHRS MTHLY STMT	1	Share	4.66	-0.34	<a href="#">View Recent Transactions</a>
BUSINESS CHECKING	8	Share Draft	0.80	0.80	<a href="#">View Recent Transactions</a>
SHARS DRAFT	9	Share Draft	0.18	0.18	<a href="#">View Recent Transactions</a>

The "Loan Accounts" section contains the following table:

Loan Name	Loan Number	Loan Type	Balance	Available Balance	Rate	Scheduled Payment	Due Date	Recent Notifications
CAL	158	credit line	0.00	100.00	12.000	0.00	Jun. 26, 2009	<a href="#">View Recent Transactions</a>
VISA REWARDS	159	credit card	0.00	100.00	11.500	0.00	Jun. 26, 2009	<a href="#">View Recent Transactions</a>
VISA CHURCHBACK	161	credit card	0.00	100.00	8.900	0.00	Jun. 26, 2009	<a href="#">View Recent Transactions</a>
Business Overdraft LOC	182	credit line	0.00	100.00	17.990	0.00	Jul. 31, 2009	<a href="#">View Recent Transactions</a>

Below the tables is a "Quick Transfer" form with fields for Amount, From Account, and To Account, each with a dropdown menu. There are "Transfer" and "Reset" buttons. Contact information includes: feedback@dortfcu.org • 810-767-8390 • 800-521-3796 • Knowledge Base/FAQs. At the bottom, there is a "Change Current Member" section with fields for Member Number and Password, and a "Login" button. Logos for NCUA and Equal Housing Lender are present. The footer contains a list of links: home, about us, checking, savings, loans, rates, forms, IRAG, online banking, information center, security & privacy, site map, P.O. Box 1025, Ft. Collins, CO 80501 • 810-767-8390 • Toll Free: 800-521-3796. The page number 88 of 101 is visible in the bottom right corner.

See a detailed listing of all transactions for each account by selecting the linked account name (see next page).

# Account History

When you select a linked account name listed on the Account Summary screen, you will be shown a window with detailed information about that account.

**All transactions are listed by date and check number in columns.**

History from 06-01-2009 to 06-29-2009

Date	Transaction / Description	Credit	Debit
06-24-2009	LOAN CHG / REQMT THIS CYCLE 0.00, MINPMT 0.00, CYCLE DATE 06-24-09		0.00

**View Another Date Range**  
05 / 17 / 2009 to 05 / 31 / 2009

**View Another Account**  
View this date range for: 162: Business Overdraft LOC

**Quick Export**  
All transactions in the selected date range will be downloaded.  
06 / 01 / 2009 to 06 / 29 / 2009

Export this date range to: -- select format --

**Change Current Member:**  
Member Number: Password: Login

Below the transaction listing is the option to download the displayed transaction history into Quicken®.

At the bottom are fields which let you enter a different date range for the transaction detail.

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# Transfer Funds

It's easy to transfer money from one account to another. Click on **Transfer Funds** and you will be taken to a screen that resembles the one below. This allows you to transfer funds between your accounts.

**Click on Transfer Funds.**

**Enter the amount you wish to transfer.**

**Select the account you want to transfer funds FROM.**

**Select the account you want to transfer funds TO.**

The screenshot shows the DORT FEDERAL CU WEB interface. At the top, there is a navigation menu with options like Online Banking, Bill Payer, Transfer Funds, Statements, Secure Forms, Check Records, and Stock Quotes. Below the navigation menu, there is a section for "Account Transfer" with a "Transfer Amount" field. Below that, there are two dropdown menus for "FROM Account" and "TO Account". There are also radio buttons for "Standard Payment" and "Multiple Payment". At the bottom of the form, there is a "Transfer Funds" button and a "Clear" button. The footer of the page includes the NCUA logo, a "LENDER" logo, and contact information for DORT FEDERAL CU WEB.

**Click here to submit the transfer. You'll be taken to a review page where you can double check all the details before completing the transfer.**

# Account Maintenance

One big benefit of **Dort Online Banking** is your access to information about all of your accounts at any time. Management and maintenance of your accounts is much easier when they are right in front of you.

**Click on Account Summary to list all of your accounts.**

**Click the Printer Friendly Version link to make a copy of any page for your files.**

user options > help > sign off  
Welcome: DORT FEDERAL CU VER | XXXXX

Online Banking | Bill Payer | Transfer Funds | Statements | Secure Forms | Check Records | Stock Quotes  
Account Summary | Stop Payment | Account Export | Notifications | Search History | FinanceWorks

Your last successful log-in was on June 24, 2009. [What's this?](#) [Printer Friendly Version](#)

Your Online Banking account is not protected with Enhanced Login Security. You have currently logged in from a computer without added security. [What's this?](#)  
Moving? Don't forget to let us know what your new address is.

**Deposit Accounts** [How do I sort?](#)

Account Name	Account Number	Account Type	Account Balance	Available Balance	Recent Notifications
<a href="#">PRIMARY SHRS MONTHLY STMT</a>	1	Share	4.66	-0.34	<a href="#">View Recent Transactions</a>
<a href="#">BUSINESS CHECKING</a>	8	Share Draft	0.80	0.80	<a href="#">View Recent Transactions</a>
<a href="#">SHARE DRAFT</a>	9	Share Draft	0.18	0.18	<a href="#">View Recent Transactions</a>

**Loan Accounts** [How do I sort?](#)

Loan Name	Loan Number	Loan Type	Balance	Available Balance	Rate	Scheduled Payment	Due Date	Recent Notifications
<a href="#">CAL</a>	158	credit line	0.00	100.00	12.000	0.00	Jun. 26, 2009	<a href="#">View Recent Transactions</a>
<a href="#">VISA NEW REWARDS</a>	159	credit card	0.00	100.00	11.800	0.00	Jun. 26, 2009	<a href="#">View Recent Transactions</a>
<a href="#">VISA CASHBACK</a>	161	credit card	0.00	100.00	8.900	0.00	Jun. 26, 2009	<a href="#">View Recent Transactions</a>
<a href="#">Business Overdraft LOC</a>	182	credit line	0.00	100.00	17.990	0.00	Jul. 24, 2009	<a href="#">View Recent Transactions</a>

**Quick Transfer**

Amount: 0.00 From Account: --select-- To Account: --select--

[Transfer](#) [Reset](#)

[feedback@dortfcu.org](mailto:feedback@dortfcu.org) - 810-767-8390 - 800-521-3796 - [Knowledge Base/FAQs](#)

**Change Current Member:**

Member Number: \_\_\_\_\_ Password: \_\_\_\_\_ [Login](#)

NCUA

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P.O. Box 1035, Flint, MI 48821 810-767-8390 Toll Free: 800-521-3796

06/24/09 10:2

**Click on any underlined account name or title to see a detailed listing of that account.**

**All commands in the menu bar at the top and side are also listed at the bottom for selection.**

# Personal Finance Works™

Gain greater control over all your finances with FinanceWorks™, a powerful tool that will help you manage your spending, savings, credit cards and loan accounts, all without leaving Dort Online Banking.

You can click on the FinanceWorks™ image on the Account Summary screen.

You can also access Personal FinanceWorks™ by clicking on the FinanceWorks™ link in the Online Banking submenu.

The screenshot shows the 'Account Summary' page of the Dort Online Banking interface. At the top, there is a navigation bar with 'Online Banking' selected. Below it, a secondary menu contains 'Account Summary', 'Stop Payment', 'Account Export', 'Notifications', 'Search History', and 'FinanceWorks'. A callout box with a black border and arrow points from the 'FinanceWorks' link in this menu to a larger, detailed view of the FinanceWorks interface shown in a separate window below.

Account Name	Account Number	Account Type	Account Balance	Available Balance	Recent Notifications
<a href="#">PRIMARY SHRS MNTHLY STMT</a>	1	Share	4.66	-0.34	<a href="#">View Recent Transactions</a>
<a href="#">BUSINESS CHECKING</a>	8	Share Draft	0.80	0.80	<a href="#">View Recent Transactions</a>
<a href="#">SHARE DRAFT</a>	9	Share Draft	0.18	0.18	<a href="#">View Recent Transactions</a>

The FinanceWorks interface is displayed in a separate window. It features the 'FinanceWorks powered by Quicken' logo and the headline 'Your Complete Financial Picture... All in One Place'. A 'Take a Tour' button is visible in the top right corner. Below the headline, there is a checkbox for 'I have read and agree to the Terms and Conditions' and a prominent yellow 'Enter FinanceWorks' button. A callout box with a black border and arrow points from this button to the text below.

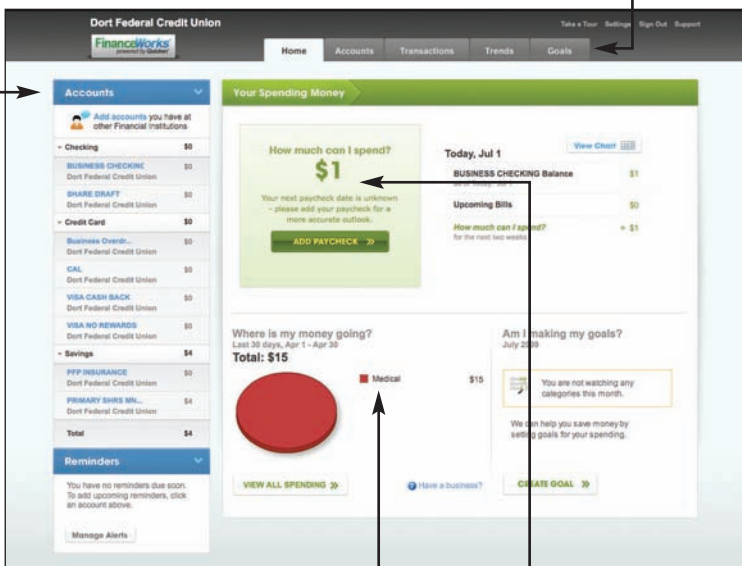
To enter FinanceWorks™, click here.

# FinanceWorks™ Overview

FinanceWorks™ allows you to track your spending, savings and add external accounts, including deposits, credit cards and loans—even create bill reminders through a single, easy-to-use menu.

**View your accounts being tracked here.  
You can add, edit or delete accounts  
shown in FinanceWorks™.**

**Use the tabs in the menu to  
navigate FinanceWorks™.**



**Spending is automatically  
categorized so you can see what  
you're spending your money on  
during a specified time period.**

**Cash flow projection is  
based on paycheck cycle.**

# Search All Accounts

Save time and avoid costly oversights by using the Search for transactions feature in FinanceWorks™. You can search all your accounts by payee, check number, note or amount, without having to log in to each individual account.

The accounts you can search are located here.

Begin by clicking Transactions in the main menu.

The screenshot shows the FinanceWorks interface for Dort Federal Credit Union. On the left, there is a list of accounts with their balances. On the right, the 'Transactions' page is displayed, featuring a search bar and a table of cleared transactions for April 1 to April 30.

Date	Account	Check #	Payee	Category	Note	Amount
04-07-2009	VISA CASH BAC		PAYOFF FROM MBR 52157 ACCT	Choose a category		1.29
04-07-2009	VISA CASH BAC		PAYMENT FROM MBR 52969 ACC	Transfer in		13.49
04-07-2009	VISA CASH BAC		Walgreens	Medical		-1.29
04-07-2009	VISA CASH BAC		PURCHASE 04-03-09 RTE AID ST	Medical		-13.49
04-01-2009	PRIMARY SHRE		Dividend	Interest		6.01

Transactions will be displayed by date. You can also sort transactions by account, check number, payee, category or amount.

Enter the search criteria in the field provided, then click GO.

# Add a New Account

Whether it's a credit card, car loan or savings account, FinanceWorks™ makes it easy to add an account from outside Dort FCU.

From the My Finances screen, click Add accounts.

Enter the name of the institution that holds the account you would like to add.

The screenshot displays the FinanceWorks interface. On the left, the 'Accounts' menu is open, showing a list of existing accounts and a link to 'Add accounts you have at other Financial Institutions'. On the right, the 'Find Your Financial Institution' page is shown, featuring a search box with the prompt 'Search for your financial institution' and a list of institutions under the heading 'All financial institutions'. A 'Popular Questions' section is located at the bottom left of the interface.

If you are unable to locate the institution for the account you wish to add, click here.

You can search for the institution you would like to add from our database of institutions.

# Interface with Quicken® or Microsoft® Money

This page allows you to export your account information into either a QFX or OFX file format. To export your account information into Quicken®, follow the instructions found on the screen displayed.

**Access the account history for the data you wish to download.**

The screenshot shows the 'Account Export' page on the DORT FEDERAL CREDIT UNION website. The page includes a header with the logo and navigation links. Below the header is a menu bar with options like 'Online Banking', 'Bill Payer', 'Transfer Funds', 'eStatements', 'Secure Forms', 'Check Records', and 'Stock Quotes'. The main content area is titled 'Account Export' and contains a form with a dropdown for 'Please choose a SOURCE account ...', date pickers for '06 01 2009' to '06 29 2009', another dropdown for 'Please choose an export format', and a 'Download Data' button. Below the form is a paragraph of text and a 'NOTE'. At the bottom, there is a 'Change Current Member' section with 'Member Number' and 'Password' fields and a 'Login' button. The footer includes NCUA and Equal Housing Lender logos, a navigation menu, and contact information.

**Select the format you prefer.**

**Click the Download Data button to download the data to your hard drive.**

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# Bill Payer Overview

Online Bill Payer offers you convenience, cost-savings and best of all, time savings! No more buying stamps, writing checks and sealing envelopes. Pay all your bills online anytime, anywhere—just by logging in to **Dort Online Bill Payer**.

**Incoming e-bills appear here. You can choose to pay them directly from this screen.**

The screenshot displays the 'Make Payments' interface for Dort Federal Credit Union. At the top, there are navigation tabs for 'Online Banking', 'Bill Payer', 'Transfer Funds', 'eStatements', 'Secure Forms', 'Check Records', and 'Stock Quotes'. Below these are sub-tabs for 'Make Payments', 'Expedited Payment', 'Manage Categories', 'View Report', 'Search Records', 'Funding Accounts', 'Add Funding Account', and 'Personal Information'. The main content area is titled 'Make Payments' and includes a 'Pay from:' dropdown set to 'CHECKING-3... \*3206', a 'Show:' dropdown set to 'Active payees', and a 'Sort by:' dropdown set to 'Name'. A 'Find payee:' search box is also present. The 'Pending Payments' section shows 'No payments are pending.' The 'Last 5 Processed Payments' section shows 'No payments have processed.' The 'Other Tasks' section includes links for 'Pay someone else', 'Accounts to use', 'Find a payment', 'Expedited payment', 'Order bill', and 'Order mail'. The 'Pay Someone New' section has a 'Person or Business Name' field and a 'Continue' button.

Pay To	Last Paid	Amount	Send On	
Colibank		\$	06/29/2009	Pay
E-bill: Set up e-bill Add memo				
Consumers		\$	06/29/2009	Pay
E-bill: Set up e-bill Add memo				
Discover		\$	06/29/2009	Pay
E-bill: Set up e-bill Add memo				
Maid Service		\$	06/29/2009	Pay
Add memo				
Our VISA Card		\$	06/29/2009	Pay
Add memo				
Presentment Test		\$	06/29/2009	Pay
Add memo				
TEST		\$	06/29/2009	Pay
Add memo				

**Pending Payments show on this screen. You may edit or cancel them anytime prior to processing from here.**

*Pay anyone, anytime, from anywhere.*

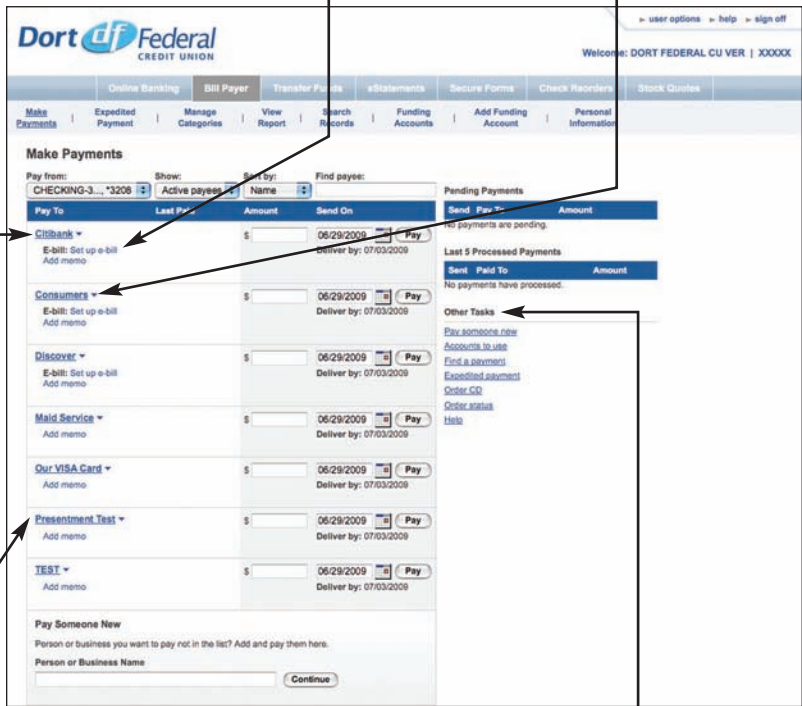
- Payment history is automatically collected for your records.
- You choose the date you want your payment to be made...up to one year in advance.
- Schedule recurring payments for regularly occurring bills.
- Edit or delete scheduled payments any time before a payment is processed.

A payee is any person or company that you pay\*, including your utility company, your credit card company or even your baby sitter—anyone to whom you would normally send a check. The page below lists a sample set of payees.

Clicking the payee name will display detailed information about the payee.

If the payee has e-bills available, click the link to set up.

Payment Option drop-down menu allows you to set up automatic payments, or edit an automatic payment you have already set up.



By clicking the payee name you can set up e-mail notifications to be sent when you receive a bill or when a bill is paid. You can also edit a previously setup e-mail.

You can find several Other Tasks to perform here. Click on a link to begin.

\* You may not pay court-directed, government or tax related payees.

# Adding a Payee

From the **Make Payments** window, you can quickly add new payees. **Pay Someone New** allows you to create a new payee by searching an electronic database or adding the payee manually.

<b>Consumers</b> ▾ E-bill: Set up e-bill Add memo	\$	06/30/2009	Pa
<b>Discover</b> ▾ E-bill: Set up e-bill Add memo	\$	06/30/2009	Pa
<b>Maid Service</b> ▾ Add memo	\$	06/30/2009	Pa
<b>Our VISA Card</b> ▾ Add memo	\$	06/30/2009	Pa

**Pay Someone New**  
Person or business you want to pay not in the list? Add and pay them here.

Person or Business Name

   
Banco Popular  
Banco Popular MasterCard

[Help](#) [Glossary](#) [FAQs](#) [Contact Us](#)

**To Pay Someone New that is not on your list, enter the Payee Name, then click Continue.**

**All possible payees matching your search criteria will appear in a list. Select your payee and confirm the information in a secondary screen.**

**Add a Person or Business to Pay** x

We need some information before sending your first payment to Best Buy.

**Good News!**  
Since we already know this business, we just need an account number and zip code to set them up.

Your Best Buy account number:  [Learn more...](#)

Zip code where you send payments:  -

Entering all 9 digits helps us more accurately identify this payee.

**Enter the Payee's account number and Zip code, then click Continue to add the Payee to your list.**

# Adding a Payee

If you are paying a merchant not listed in our database or an individual such as your baby sitter, you will need to add them manually.

**Add a Person or Business to Pay** x

We need some information before sending your first payment to Best Buy.

Address:

City: State: Zip code:  
 --  63123 -

Phone (optional):  
 -  -

Entering all 9 digits helps us more accurately identify this payee.

If you ask us to investigate a payment issue, we'll use this number to contact the payee.

[Continue](#) [Cancel](#)

**Enter their remittance details as shown on your bill, then click Continue to receive confirmation.**

**Add a Person or Business to Pay** x

Best Buy is now saved and ready to be paid.

Payee information [Change](#)

Best Buy  
123 Any Street  
Anytown, MO 63123

Account number: \*6789  
Phone number: Not on file

Payments to Best Buy typically require up to 4 business days to arrive.

[Learn more](#)

**Go Green: Receive Best Buy as an e-bill**  
Reduce paper and have your bills delivered right to your computer. It's convenient, safe, and secure. You just view and pay - it's that simple!  
[Get started now](#)

[Go to Make Payments](#)

**Once the Payee is entered, they are saved and ready to be paid. To return to Make Payments, click here.**

**If your new Payee qualifies to be set for an E-bill, you will receive a message here. Click here to Get started now.**

# Making Payments

Use this feature to make a payment to one or more payees. It's easier than writing a check!

**Select the account from which to make the payments.**

The screenshot displays the 'Make Payments' page on the Dort Federal Credit Union website. At the top, there are navigation tabs for 'Make Payments', 'Expedited Payment', 'Manage Categories', 'View Report', 'Search Records', 'Funding Accounts', 'Add Funding Account', and 'Personal Information'. The main content area is titled 'Make Payments' and includes a 'Pay from:' dropdown menu set to 'CHECKING-3... \*1320'. Below this is a table of payees with columns for 'Pay To', 'Last Paid', 'Amount', and 'Send On'. Each row has a 'Pay' button and a calendar icon. The payees listed are Citibank, Consumers, Discover, Mail Service, Our VISA Card, Presentment Test, and TEST. To the right of the table are sections for 'Pending Payments' and 'Last 5 Processed Payments'. At the bottom, there is a 'Pay Someone New' section with a text input field and a 'Continue' button. A red arrow points to the 'Pay' button for the 'TEST' payee.

**Enter the payment Amount and the Send On date, or select from the convenient calendar feature for each payment you wish to pay. Click Pay when finished.**



# Setting Up E-bills

E-bills make it easy to receive and immediately pay bills directly within Online Bill Payer. No need to worry about lost or late received billing statements after signing up for E-bills. There are several places within Online Bill Payer where you can link to set up E-bills; on the Payee screen, on the Payments screen and as an option after setting up a payee. Note, not all payees offer E-bills.

**Select the Billing Cycle, then click Continue. Follow the on-screen directions to complete the process.**

The screenshot shows the Citibank website interface for setting up an e-bill. At the top, there is a navigation bar with links for Online Banking, Bill Payer, Transfer Funds, eStatements, Secure Forms, Check Records, and Stock Quotes. Below this is a secondary navigation bar with links for Make Payments, Expedited Payment, Manage Categories, View Report, Search Records, Funding Accounts, Add Funding Account, and Personal Information. The main heading is "Set up an e-bill for Citibank".

The form contains the following elements:

- User ID:** A text input field.
- Password:** A text input field.
- Confirm password:** A text input field.
- Forgot your login information?** A link that says "Forgot your login information? Don't have an account? Go to the Citibank website now."
- Optional Security Questions:** A section with the text: "(Optional) Please select the same security questions and answers that you originally set up on the Citibank website. If you have forgotten your questions and answers, please sign on to the Citibank website and from the 'Manage My Account' menu, point to the 'Update Personal Profile' option and select 'Edit Security Questions.'"
- Security Questions:** Three numbered questions, each with a dropdown menu for the question and a text input field for the answer.
- Billing cycle:** A dropdown menu currently set to "Once a month" and a link for "Learn more...".
- Buttons:** A "Continue" button and a "Don't set up e-bill" button. A red arrow points to the "Continue" button.
- Footer:** Links for "Help", "Glossary", "FAQs", and "Contact Us".

# Payment History

By clicking **View payment history** in the payment option list of the Payee, you will be shown a listing of the payee's historical payments.

**Click the View Payment History link next to the payee for whom you wish to view payments.**

The screenshot shows the 'Make Payments' section of the Dorton Federal Credit Union website. It features a table of payees with columns for 'Pay To', 'Last Paid', 'Amount', and 'Send On'. An arrow points to the 'View payment history' link next to the 'Citibank' payee.

Pay To	Last Paid	Amount	Send On
Best Buy		\$	06/29/2009
Citibank		\$	06/29/2009
Consumers		\$	06/29/2009
Discount		\$	06/29/2009
Mail Service		\$	06/29/2009
Our VISA Card		\$	06/29/2009

The screenshot shows the 'View Payment History' section of the Dorton Federal Credit Union website. It features a table of historical payments with columns for 'Sent On', 'Amount', 'Status/Confirmation', and 'Paid From'. Arrows point to the 'Add a note' and 'Edit/delete report' links.

Sent On	Amount	Status/Confirmation	Paid From
12/12/2007	\$25.00	Canceled 09F00E86	CHECKING-3208, *3208
11-09/2007	\$25.00	Canceled 390BKEW8	CHECKING-3208, *3208
<b>Grand total:</b>		<b>\$50.00</b>	

**Payments are arranged by the most recent date they were paid.**

**Click the Add a note link to add a comment about the payment.**

**Click here to edit or delete a report.**

**Historical payments can not be edited or deleted.**

# Edit Payments

Make Edits and Deletions to your payee schedule by following these steps.

To edit the payment, click the Details link next to the pending payment on the Make Payments screen. To cancel the payment, click Cancel.

**Make Payments**

Pay from: CHECKING-3208 | Show: All payees | Sort by: Name | Find payee:

Pay To	Last Paid	Amount	Send On
Best Buy E-bill: Set up e-bill Add memo		\$	06/29/2009 Deliver by: 07/03/2009
Cibola E-bill: Set up e-bill Add memo		\$	06/29/2009 Deliver by: 07/03/2009

**Pending Payments**

Send	Pay To	Amount
06/29	Best Buy	\$2.00
Total:		\$ 2.00

**Last 6 Processed Payments**

Send	Pay To	Amount
No payments have processed.		

Click Edit payment to continue to edit your Payment Details.

**Payment Details**

Payee: Best Buy, \*6789  
Category: None  
Amount: \$2.00  
Payment type: Check  
Payment option: One-time payment  
Paid from: CHECKING-3208, \*3208  
Send on: 06/29/2009  
Deliver by: 07/03/2009  
Confirmation: LBRBS680  
Sent to: 123 Any Street  
Anytown, MO 63123  
Payee phone: Not on file  
Memo:  
Status: Scheduled

Buttons: Notes, Edit payment, Cancel payment, Close

**Edit Payment**

Best Buy, \*6789

Amount to pay: \$ 2.00

Send on: 06/29/2009  
Deliver by: 07/03/2009

Pay from: CHECKING-3208  
Payment category: None  
Memo:

Buttons: Save, Don't save changes

Make the appropriate changes, then click Save.

## *Fabulous Freida Audio System*

All you need to take advantage of our **Fabulous Freida Audio System** program is a telephone with touch-tone capabilities and a few minutes to enroll. **Fabulous Freida** is convenient, easy and available 24 hours a day. Look at all the functions you can perform from anywhere you have access to a phone:

- **Deposit and Loan Account Balances**–24/7.
- **Additional Account Information**–Find out your current interest rate, accrued interest, maturity dates, available credit line and loan payment amounts.
- **Account History**–Find out if checks have cleared or if deposits were made.
- **Stop Payment**–On a check or a range of checks.
- **Specific Check Inquiry**–Enter a check number to find out if it has cleared and the amount of the check.
- **Current Interest Rates**–Available for both our savings and loan products.
- **Office hours and locations.**



Fabulous Freida is easy to use. All you need is the following:

- A touch-tone phone.
- A Fabulous Freida Personal Identification Number (PIN).
- Fabulous Freida phone number (810) 238-8140 or (800) 225-4395.
- A list of transaction service code options or use Fabulous Freida's audio list. Transaction code lists are available on [dortononline.org](http://dortononline.org), or at any Dort Federal office.
- Your Dort Federal Member Number as shown on your statement or membership card.

# How To Contact Dort FCU

We want to make communicating with us at Dort Financial Credit Union quick and easy. You can e-mail us at [feedback@dortfcu.org](mailto:feedback@dortfcu.org). You may call us during regular business hours: 810-767-8390.

**From the home page, click the contact us link to view branch and ATM locations, hours and phone numbers. This link also allows you to access an e-mail link to send an unencrypted message to us anytime you are online.**

**Dort *df* Federal CREDIT UNION**

» home » **contact us** » site map » FAQ » forms

- about us
- checking
- savings
- loans
- business services
- rates
- branches/ATMs
- online banking
- information center
- properties for sale

## Branches/ATMs

Home > Branches/Maps

### ATMs and ATM Locators

Main Office Location	Main Office Hours	
2845 Davison Road Flint, MI 48506 (810) 767-8390 (800) 521-3796	<b>Monday - Friday</b> Drive-Up Tellers & Call Center ONLY 8:00am - 6:00pm	
<b>Mailing Address</b> P.O. Box 1635 Flint, MI 48501-1635	<b>Full Service</b> 9:00am - 6:00pm	
<b>Email</b> <a href="mailto:feedback@dortfcu.org">feedback@dortfcu.org</a>	<b>Saturday Hours</b> Full Service 9:00am - 12:30pm	
<b>Fabulous Freida</b> (810) 238-8140 (800) 225-4395	<b>Coin Machine Available</b> Yes	
<b>Lost/Stolen VISA Cards</b> (800) 543-5073	<b>Free Notary</b> Yes	

State Road Location	State Road Hours	
1441 S. State Road Davison, MI 48423 (810) 767-8390	<b>Monday - Friday</b> Drive-Up Tellers and Call Center ONLY 8:00 am - 6:00 pm	
<b>Mailing Address</b> 1441 S. State Road Davison, MI 48423	<b>Full Service</b> 9:00 am - 6:00 pm	

# Quick Steps To Logging In

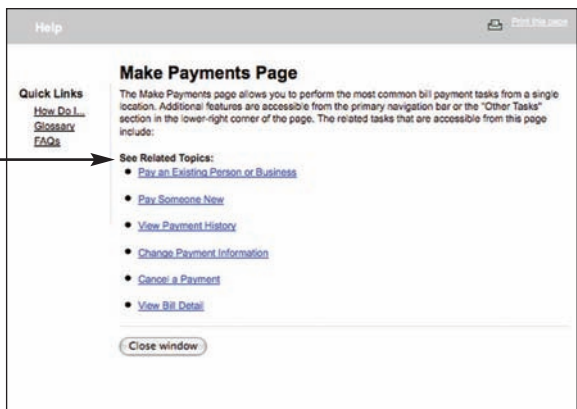
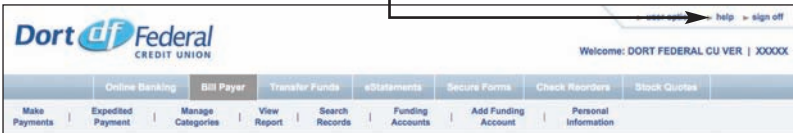
## Logging In

1. Open your web browser and go to [www.dortononline.org](http://www.dortononline.org).
2. Click the Online Banking Login logo.
3. Enter your **Dort Online Banking Member Number and Password**, and click Log In.
4. Forget your password? Call Member Services at 810-767-8390.

## Bill Payer

1. Login to **Dort Online Banking**.
2. In the navigation menu click **Bill Payer**.
3. Select which payment function you want to perform.
4. Follow prompts and instructions.

**Help with understanding any of the features or transactions is literally a click away. While viewing any screen, click the help link for more details about the screen you are viewing. Our member services are also available by calling 810-767-8390.**



**From any screen, click the help link to receive help on the screen you are viewing. A list of Related Topics are also shown for your convenience.**



***Dort Federal***  
CREDIT UNION



[www.dortonline.org](http://www.dortonline.org)  
810-767-8390