Updating your profile

You can update your contact information in your profile. The information in the profile is used to fill out certain forms. We can also use it if we need to contact you.

To update your profile

1. In the Menu, click or tap **Settings > Profile**. The Profile page appears.

2. Make any needed changes to the contact information.
3. Click or tap **Submit Profile**.

Requesting an address change

You can use online banking and the mobile banking app to request us to update an address associated with one or more of your accounts. Depending on the number and type of accounts, it may take 24 to 48 hours to make the changes. The request affects the account profile, statement, and other mail and correspondence related to the account.

For your security, we review the change before it takes effect and may need to contact you to verify the change.

To request an address change

1. In the Menu, click or tap **Settings > Address Change**. The Address Change page appears.
2. Do the following:
   a. Make any needed changes to your contact information.
   b. In the Select an Account list, click or tap one or more accounts to include, or click or tap **Select All**.
3. Click or tap **Submit.**
4. On the success message, click or tap **Close**.

Configuring account preferences

You can use the Account Preferences page to configure the following:

- The display name for each account
- The account order on the Home page
- (Optional) Text banking settings.

To configure an account display name

1. In the Menu, click or tap **Settings > Account**. The Account Preferences page appears.

2. Locate the account that you want to assign a display name. In the list, accounts are grouped by type. Enter the name in the **Display Name** field. The display name appears instead of a generic name in online banking and the mobile banking app.
3. Click or tap **Submit** to submit the change.

To configure the order that accounts appear in

1. In the Account Preferences page, enter a value in the **Order** field for each account.
2. Click or tap **Submit**.

Selecting a theme and a language

A theme changes the arrangement of the elements in online banking and the mobile banking app, along with the background image, the colors, and the fonts. You can also change the preferred language in online banking and the mobile banking app.

> **Note:** If no alternate themes or languages are available, the theme and language settings do not appear.

To change the selected theme

1. In the Menu, click or tap **Settings > Themes**. The Themes page appears.
2. Click or tap the theme that you want to use. The theme changes immediately across all of your supported devices.

To change the selected language

1. In the Menu, click or tap **Settings > Themes**. The Themes page appears.
2. Select the language that you want to use in the **Language** drop-down list. The language changes immediately across all of your supported devices.

Changing your security preferences

Changing your password

You can change your account password for online banking and the mobile banking app. The password is the same for both. See "Password tips and recommendations" on page 90 for tips to select a secure password.

To change your account password

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
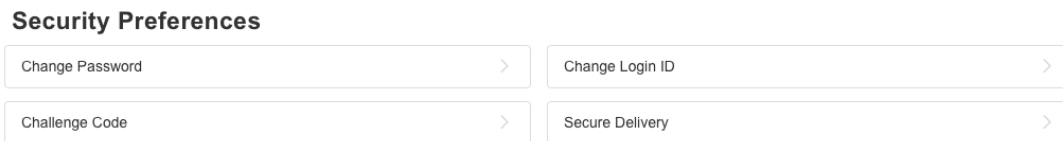
2. Click or tap **Change Password**.
3. Enter your existing password in the **Old Password** field.
4. Enter your new password in the **New Password** field.
5. Re-enter the new password in the **Confirm New Password** field.
6. Click or tap **Change Password** to submit the change.

Changing your Login ID

You can change your Login ID. You use the same Login ID for both online banking and the mobile banking app.

To change your Login ID

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Change Login ID**. The Change Login ID tab appears.

> 💡 **Tip:** If the Change Login ID tab does not appear on the Security Preferences page, contact us to change your Login ID.

3. Enter the new ID in the **New Login ID** field.
4. Click or tap **Submit**.

Changing your phishing protection phrase

When you configure a phishing protection phrase, the phrase appears when you log in to online banking and the mobile banking app.

To change your phishing protection phrase

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Phishing Phrase**. The Phishing Phrase tab appears.

> 📄 **Note:** The Phishing Phrase tab does not appear if your account is not configured to use a phishing protection phrase.

3. Enter the phishing protection phrase in the **My Phrase** field.
4. Click or tap **Submit**.

Configuring a challenge code

A challenge code can be used to temporarily access online banking or the mobile banking app when you cannot receive a Secure Access Code. You cannot use a challenge code to register a browser or device.

> **Note:** Not all accounts are configured to use a challenge code.

To configure the challenge code

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Challenge Code**. The Challenge Code tab appears.
3. Do the following:
   a. Enter the challenge code in the **Challenge Code** field.
   b. Re-enter the code in the **Confirm Challenge Code** field.
4. Click or tap **Submit**.

Configuring secure delivery contact information

You can configure your secure delivery contact information that we use to send Secure Access Codes. We only send Secure Access Codes to a known secure delivery contact.

Secure Access Code delivery methods

Method	Details
Phone	The system calls the telephone number on file. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Email	The system sends a short email with the code. Depending on the configuration of the filters on your mail server, the message may be in your junk or spam mailbox.

To add a new secure delivery contact

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.

Secure Delivery Contact Information

Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

PHONE

Edit   Delete

SMS

Edit   Delete

* - Indicates required field

New Phone Number   New SMS Text Number

3. Click or tap one of the following:
    - **New Email Address**
    - **New Phone Number**
    - **New SMS Text Number**
4. Enter the contact information and click or tap **Save**.

To edit a secure delivery contact

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and click or tap **Edit**.
4. Make any needed changes to the contact information and click or tap **Save**.

To delete a secure delivery contact

1. In the Menu, click or tap **Settings > Security Preferences**. The Security Preferences page appears.
2. Click or tap **Secure Delivery**. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and click or tap **Delete**.

Configuring text banking

You can use text banking to send text (SMS) message from your mobile phone or other supported device to get account information or to perform transfers.

Enrolling in text banking

You use the Text Enrollment page to enroll in text banking.

To enroll in text banking

1. In the Menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Do the following:
   a. Click or tap **On**.
   b. Enter the number that you want to enable for text banking in the **SMS Text Number** field.
   c. Click or tap **Terms and Conditions** and read the terms and conditions.
   d. Click or tap **Privacy Policy** and read the privacy policy.
   e. Select the **Agree To Terms** check box.
   f. Click or tap **Save**.
3. In the **Enrollment Successful** message, do one of the following:
   - Click or tap **Close** to close the Text Banking settings.
   - Click or tap **Visit Preferences** to configure account preferences for text banking.

Configuring account preferences for text banking

You can use the Text tab on the Account Preferences page to configure text banking preferences. Before you use text banking, you must select the accounts that you want to use with text banking and assign each a text banking nickname. You can also configure the account order.

To configure text banking preferences for accounts

1. In the Menu, click or tap **Settings > Account**. The Account Preferences page appears.
2. Click or tap **Text**.
3. Locate each account that you want to use with text banking and do the following:
   a. Enter a four-character nickname to use for the account in text banking in the **Nickname** field.
   b. Select the **Enabled** check box for the account. You can only use accounts that you enable for text banking.
   c. In the **Order** field, enter a number for the account order.
   d. Click or tap **Submit**.

Using text banking

To use text banking, you send a text message to us with a command. When the action is complete, the text message reply includes the information or the results of the action.

> **Note:** A signature or any other text in a text banking message may cause difficulties processing text banking commands. You should disable any automatic signature or other text when you send a text banking command.

> **Caution:** When you send or receive a text banking message, normal text message and data rates apply.

You send the text message to 226563 (BANKME). You can send one of the following commands:

Text banking commands

Command	Result
BAL	The current account balance for all enabled accounts.
BAL *<account nickname>*	The current account balance for the account that you specify.
HIST *<account nickname>*	Recent history for the account that you specify.
XFER *<from account nickname> <to account nickname> <amount>*	Transfers the amount that you specify from one account to another.
LIST	A list of all available text banking commands.
HELP	A list of contact points for information about text banking. This may include the website address, phone number, or other information.
STOP	Disables text banking. You can also use the settings in online banking and the mobile banking app to enable and disable text banking.

Updating text banking preferences

You can use the Text Enrollment page to update your text number or to disable text banking.

To update the text banking number

1. In the Menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Enter the new number that you want to enable for text banking in the **SMS Text Number** field.
3. Click or tap **Save**.

To disable text banking

1. In the Menu, click or tap **Settings > Text Enrollment**. The Text Enrollment page appears.
2. Click or tap **Off**.
3. Click or tap **Save**.