



DEPARTMENT *of* COMMERCE
FEDERAL CREDIT UNION

Digital Online Banking User Guide

October 2025

<https://www.docfcu.org>

Learn how to use Digital Banking with this guide.
For questions contact us at: **1.888.626.9845**

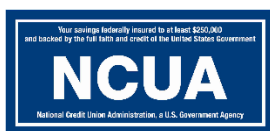


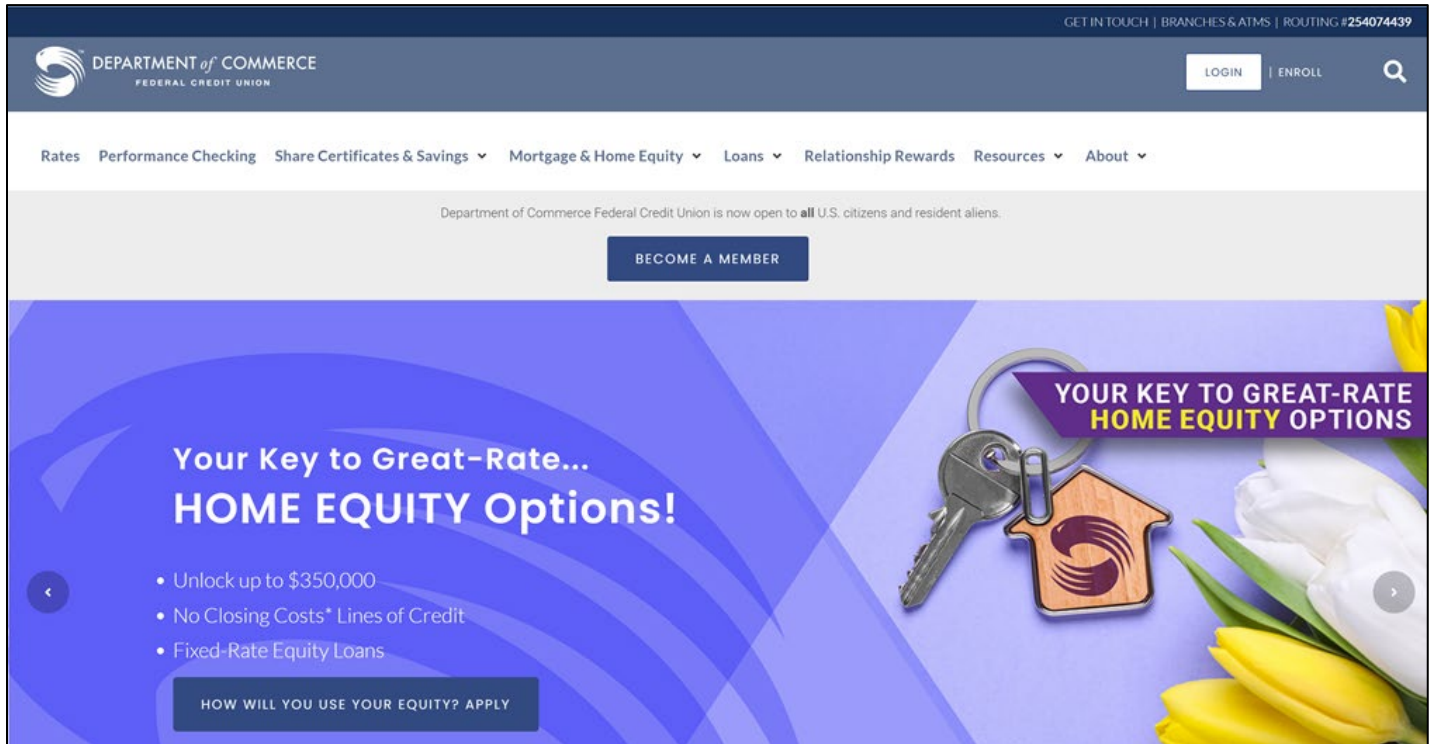
Table of Contents

First Time Login	4
Account Recovery	7
Dashboard	10
Default Layout.....	10
Organize Dashboard	11
Organize Accounts.....	12
Account View	13
Messages	13
Start a Conversation	13
Close/Delete a Message	15
Accounts.....	16
Account Information	16
Transaction Details	16
eStatements.....	17
Accessing Statements & Documents.....	17
Stop Payments	19
Place Stop Payment on a Single Check.....	19
Place a Stop Payment on a Range of Checks	20
Alerts	21
Set up Alerts.....	21
Edit or Delete an Alert.....	23
Account Settings.....	24
Submit a Transfer	25
Enroll an External Transfer Account.....	26
Edit or Delete a Scheduled Transfer	28
Remote Deposits.....	29
Enrolling for Remote Deposits	29
Viewing Remote Deposits	30
Settings	31
Profile	32
Security	33
User Alerts	34
User Agreement	35
Support.....	35

First Time Login

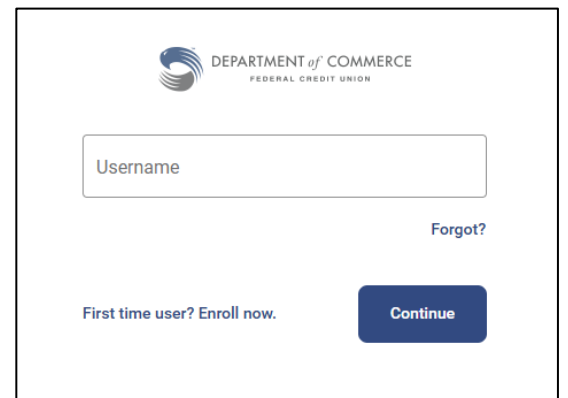
Step 1

Navigate to our website and click **LOGIN**.



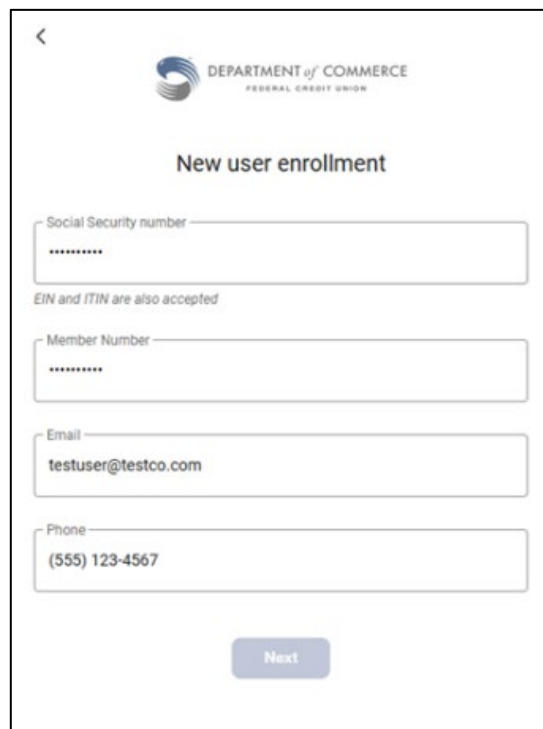
Step 2

Select **First time user? Enroll now.**

The screenshot shows the login page of the Department of Commerce Federal Credit Union. At the top, there is a dark blue header with the logo on the left and navigation links (GET IN TOUCH | BRANCHES & ATMS | ROUTING #254074439) on the right. Below the header is a white navigation bar with links: Rates, Performance Checking, Share Certificates & Savings, Mortgage & Home Equity, Loans, Relationship Rewards, Resources, and About. A banner below the navigation bar states: "Department of Commerce Federal Credit Union is now open to all U.S. citizens and resident aliens." with a "BECOME A MEMBER" button. The main content area features a large blue and purple graphic with the text "Your Key to Great-Rate... HOME EQUITY Options!". To the right of the text is an image of a keychain with a house-shaped key and a key. Below the text, there is a list of bullet points: "Unlock up to \$350,000", "No Closing Costs* Lines of Credit", and "Fixed-Rate Equity Loans". At the bottom of the graphic is a button that says "HOW WILL YOU USE YOUR EQUITY? APPLY".

Step 3

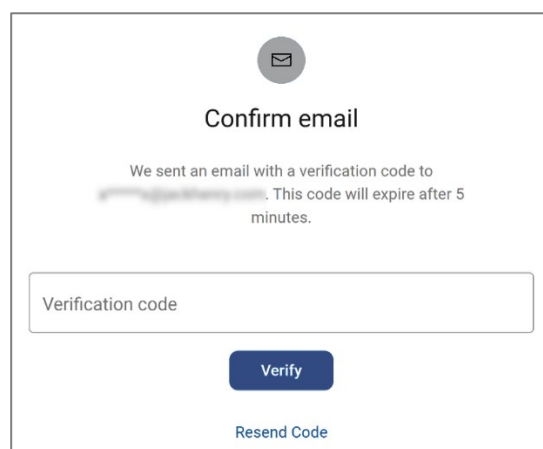
Enter your social security number, account number, email, and phone number.



The screenshot shows a mobile app interface for "New user enrollment" at the Department of Commerce Federal Credit Union. It features a back arrow in the top left, the institution's logo and name at the top, and the title "New user enrollment" in bold. Below the title are four input fields: "Social Security number" (with a masked value "*****"), "Member Number" (with a masked value "*****"), "Email" (with the value "testuser@testco.com"), and "Phone" (with the value "(555) 123-4567"). A note "EIN and ITIN are also accepted" is positioned between the Social Security and Member Number fields. A blue "Next" button is located at the bottom right.

Step 4

Enter the verification code from your email.

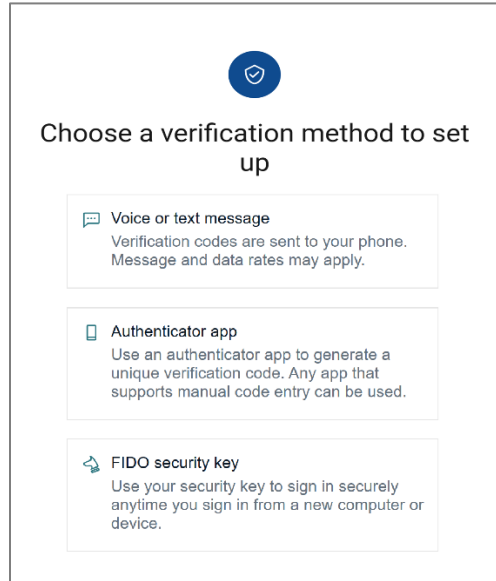


The screenshot shows a mobile app interface for "Confirm email". It features an email icon in a circle at the top, followed by the title "Confirm email". Below the title is a message: "We sent an email with a verification code to [redacted]. This code will expire after 5 minutes." Below this message is a "Verification code" input field. At the bottom, there is a blue "Verify" button and a link labeled "Resend Code".

Step 5

Click **Get Started** and choose how to receive your two factor authentication codes:

- **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- **FIDO security key:** The security code is automatically entered by the token that is connected to your device.





Choose a verification method to set up

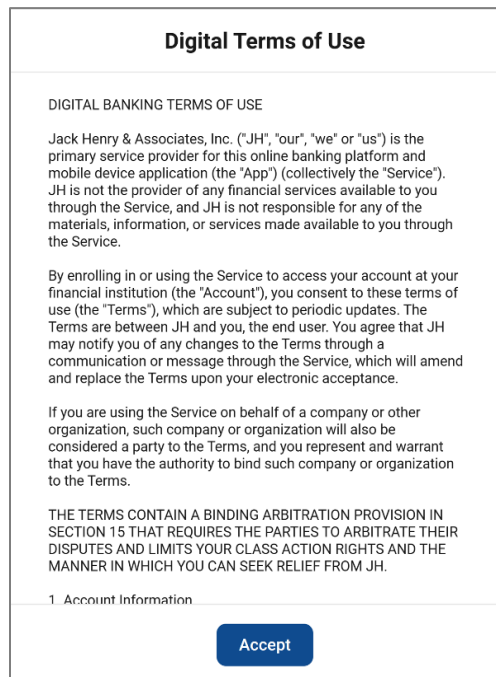
 **Voice or text message**
Verification codes are sent to your phone.
Message and data rates may apply.

 **Authenticator app**
Use an authenticator app to generate a unique verification code. Any app that supports manual code entry can be used.

 **FIDO security key**
Use your security key to sign in securely anytime you sign in from a new computer or device.

Step 6

Click **Done** and accept the **Terms and Conditions**.



Digital Terms of Use

DIGITAL BANKING TERMS OF USE

Jack Henry & Associates, Inc. ("JH", "our", "we" or "us") is the primary service provider for this online banking platform and mobile device application (the "App") (collectively the "Service"). JH is not the provider of any financial services available to you through the Service, and JH is not responsible for any of the materials, information, or services made available to you through the Service.

By enrolling in or using the Service to access your account at your financial institution (the "Account"), you consent to these terms of use (the "Terms"), which are subject to periodic updates. The Terms are between JH and you, the end user. You agree that JH may notify you of any changes to the Terms through a communication or message through the Service, which will amend and replace the Terms upon your electronic acceptance.

If you are using the Service on behalf of a company or other organization, such company or organization will also be considered a party to the Terms, and you represent and warrant that you have the authority to bind such company or organization to the Terms.

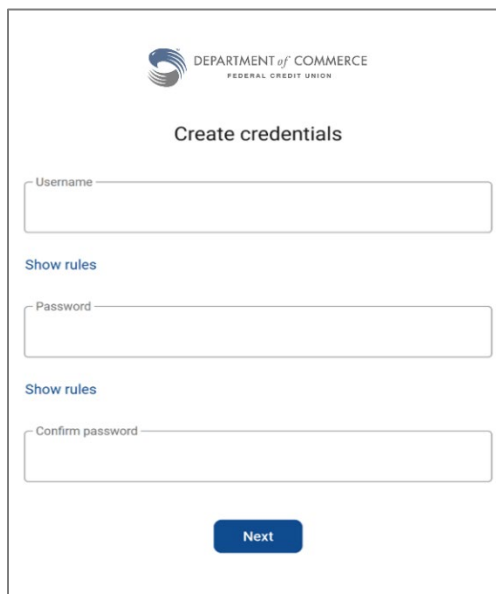
THE TERMS CONTAIN A BINDING ARBITRATION PROVISION IN SECTION 15 THAT REQUIRES THE PARTIES TO ARBITRATE THEIR DISPUTES AND LIMITS YOUR CLASS ACTION RIGHTS AND THE MANNER IN WHICH YOU CAN SEEK RELIEF FROM JH.

1. Account Information

Accept

Step 7

Create your **Username** and **Password**.



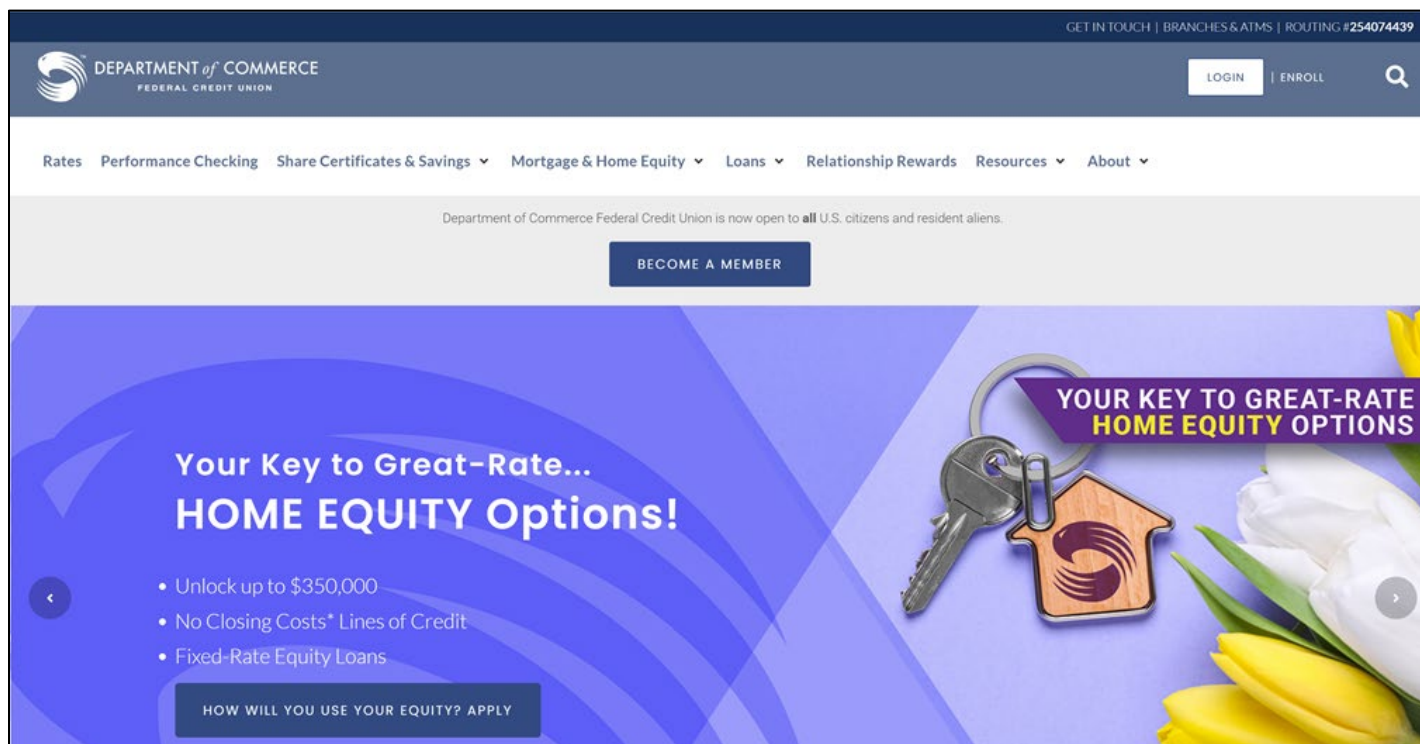
The screenshot shows a 'Create credentials' form. At the top is the Department of Commerce Federal Credit Union logo. Below the logo is the title 'Create credentials'. The form contains three input fields: 'Username', 'Password', and 'Confirm password'. Each input field has a 'Show rules' link below it. At the bottom of the form is a blue 'Next' button.

Account Recovery

Use these steps to reset your password and/or retrieve your username.

Step 1

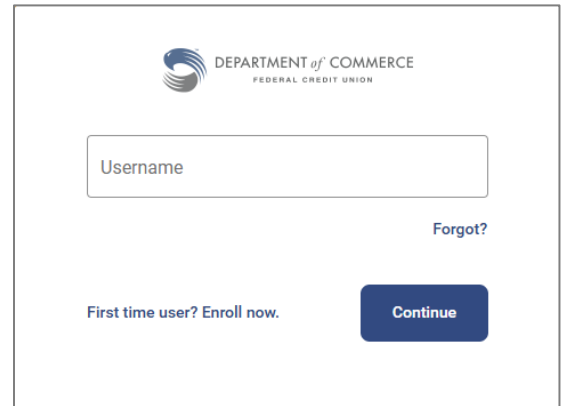
Navigate to our website. Click **LOGIN**.



The screenshot shows the homepage of the Department of Commerce Federal Credit Union website. The header includes the logo, navigation links (Rates, Performance Checking, Share Certificates & Savings, Mortgage & Home Equity, Loans, Relationship Rewards, Resources, About), and a 'BECOME A MEMBER' button. The main content area features a large blue banner with the text 'Your Key to Great-Rate... HOME EQUITY Options!' and a list of benefits: 'Unlock up to \$350,000', 'No Closing Costs* Lines of Credit', and 'Fixed-Rate Equity Loans'. A 'HOW WILL YOU USE YOUR EQUITY? APPLY' button is also present. The banner includes a keychain with a house-shaped keychain and a key, and a purple banner with the text 'YOUR KEY TO GREAT-RATE HOME EQUITY OPTIONS'.

Step 2

Select **Forgot**.

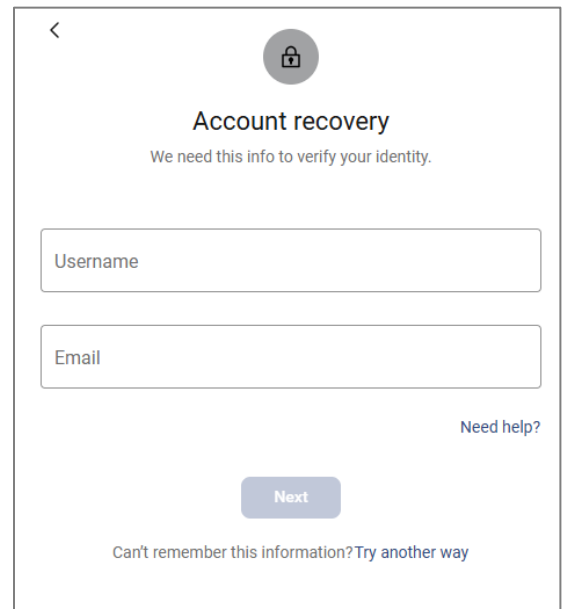


Step 3

Enter your username and email address.

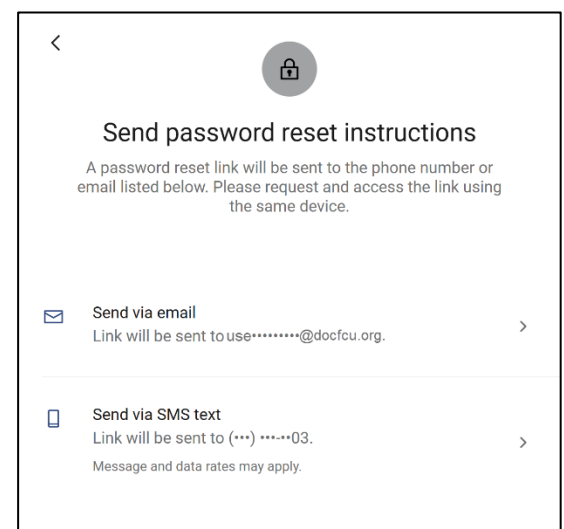
IMPORTANT: Email must match what is on file.

Don't know your username? Click **Try another way** to use your social security and account number instead.



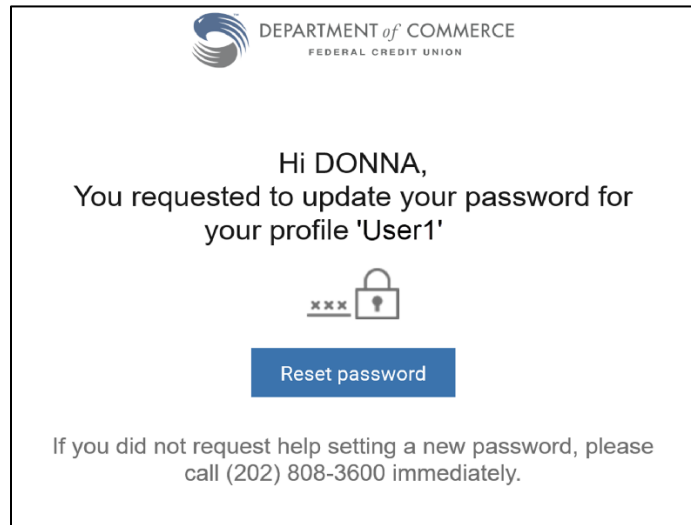
Step 4

Choose to receive your instructions via email or text.



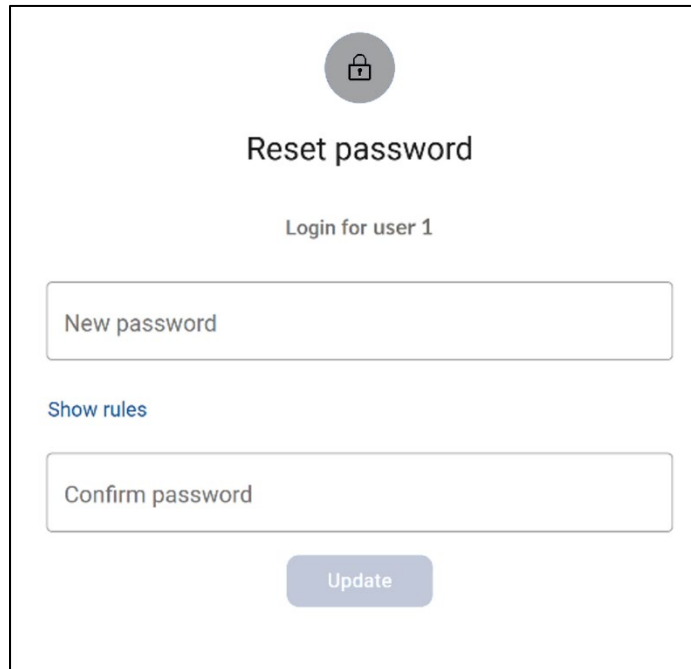
Step 5

- **Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.



Step 6

Enter the code you receive. On the next screen create a new password.

A "Reset password" form. At the top is a circular icon with a padlock. Below it is the title "Reset password" and the text "Login for user 1". There is a text input field labeled "New password". Below this is a link "Show rules". Then there is another text input field labeled "Confirm password". At the bottom is a blue button labeled "Update".

Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

Default Layout

1. **Accounts** - Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons** - Click a button to jump to that feature of online banking
3. **Transactions** - Displays recent activity on all accounts
4. **Messages** - Displays conversations between you and support representatives as well as alerts and bank messages.
5. **Transfers** - Displays scheduled transfers and a quick link to Make a Transfer
6. **Bill Pay** - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
7. **Support** - Displays information about the institution and provides multiple ways to contact the bank for support.
8. **Remote Deposits** - Displays remote deposit history to review recent submissions.

The screenshot displays the digital banking dashboard for a user named DONNA. The interface is organized into several sections:

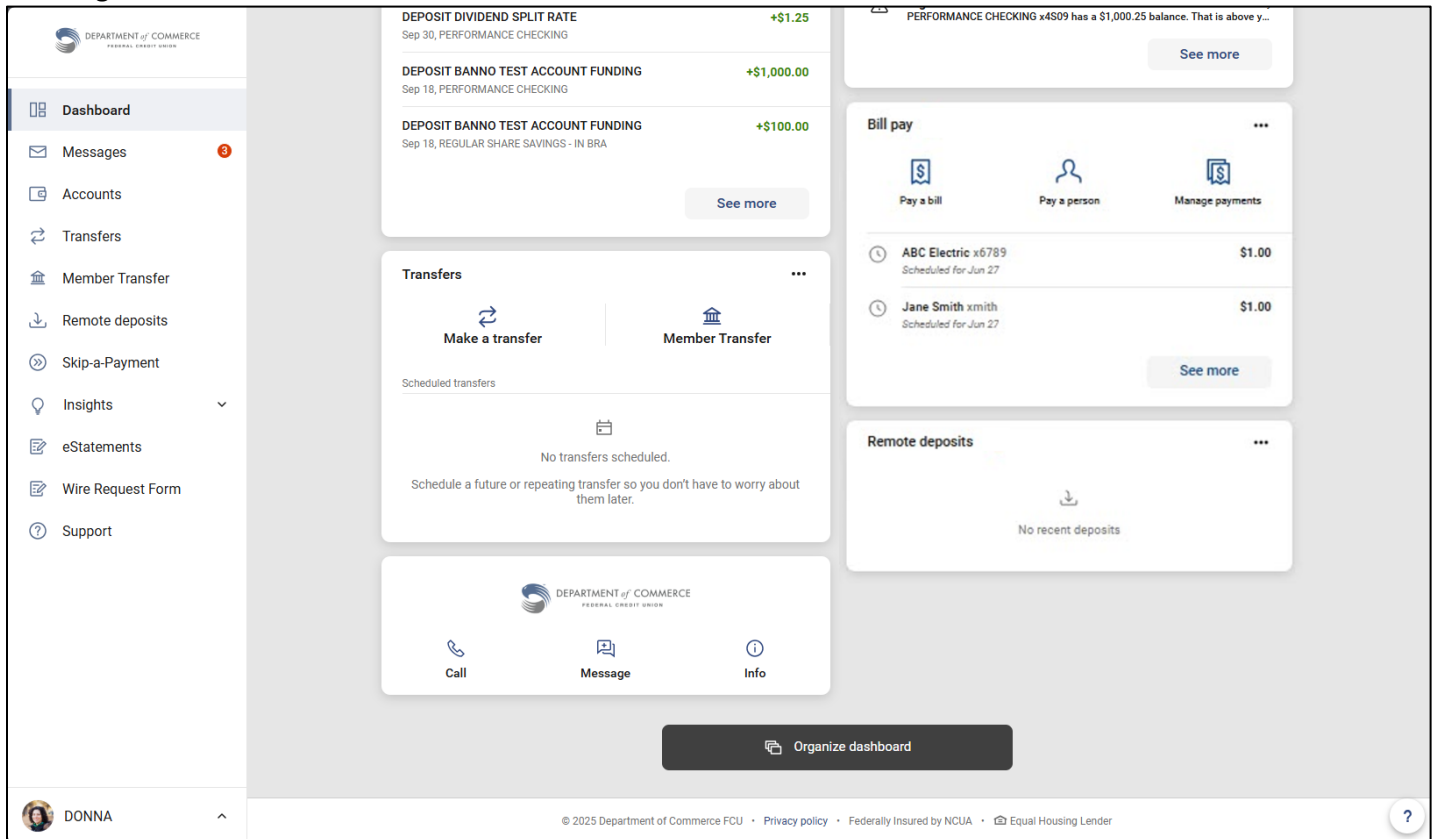
- Header:** Greeting "Hi, DONNA" and a profile picture.
- Accounts:** Two accounts are listed: "PERFORMANCE CHECKING x34S09" with a balance of \$1,000.25 Available, and "REGULAR SHARE SAVINGS - IN BRA x34S00" with a balance of \$96.00 Available.
- Quick Action Buttons:** Three buttons labeled "Transfer", "Message", and "Member Transfer" are displayed.
- Transactions:** A list of recent transactions including withdrawals, deposits, and dividend splits.
- Messages:** A list of messages, including account approval notifications and a high balance alert.
- Bill pay:** A section for managing bill payments, including a list of scheduled payments.
- Transfers:** A section for managing transfers, including a "Make a transfer" button and a list of scheduled transfers.
- Remote deposits:** A section for managing remote deposits, showing "No recent deposits".
- Footer:** A navigation bar with "Call", "Message", and "Info" buttons, and an "Organize dashboard" button.

Organize Dashboard

Use this feature to add, remove, or reorder the cards on the dashboard.

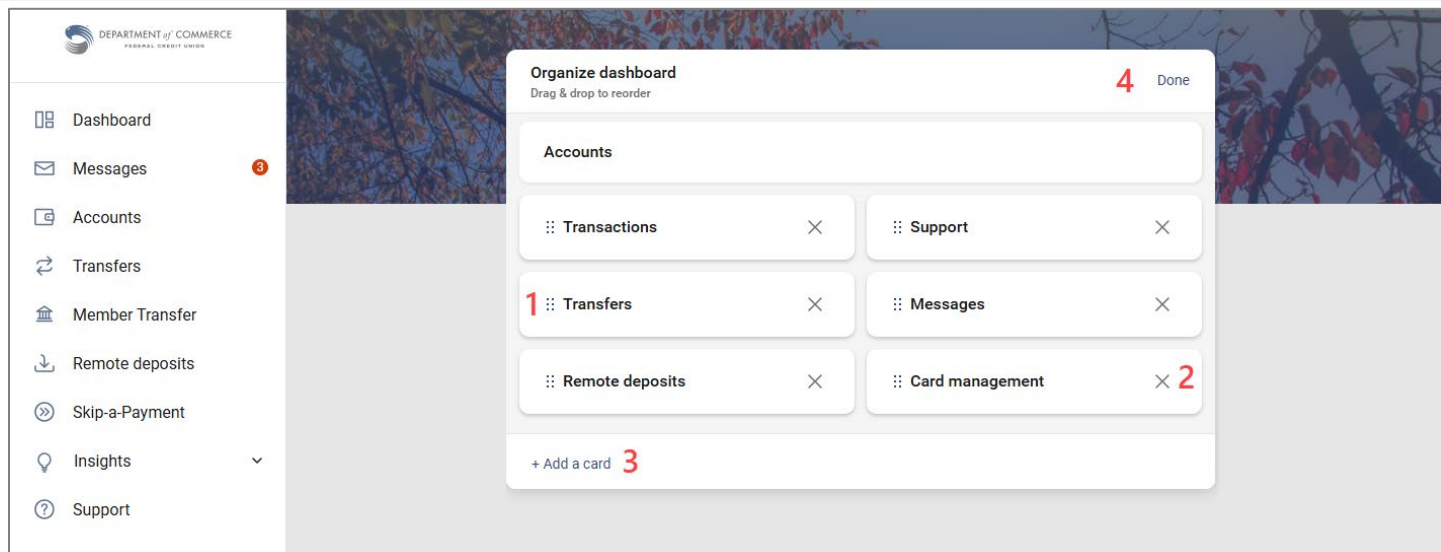
Step 1

Click **Organize Dashboard**.



Step 2

1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
2. Click the **X** to remove a card from the dashboard.
3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
4. Click **Done** once the layout suits your needs.

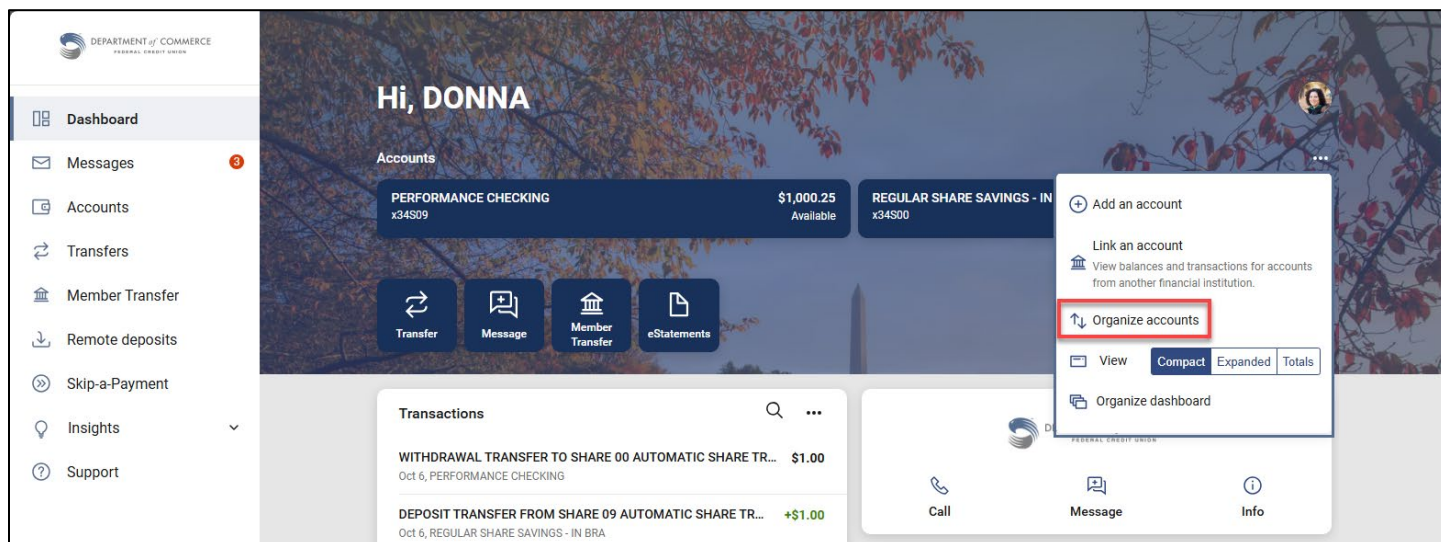


Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

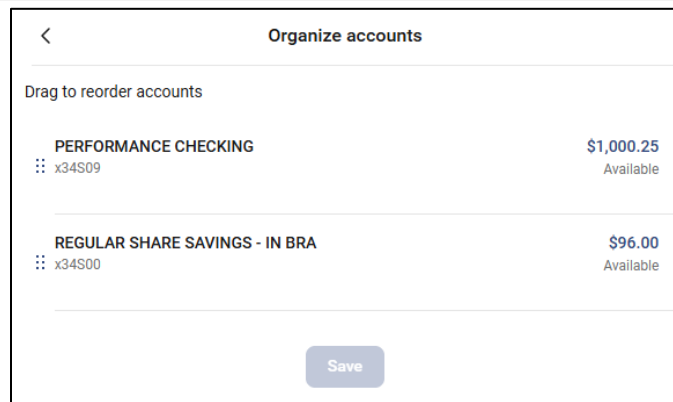
Step 1

Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



Step 2

Click and hold the **6 dot icon** to drag and drop an account to the order you prefer, then click **Save**.

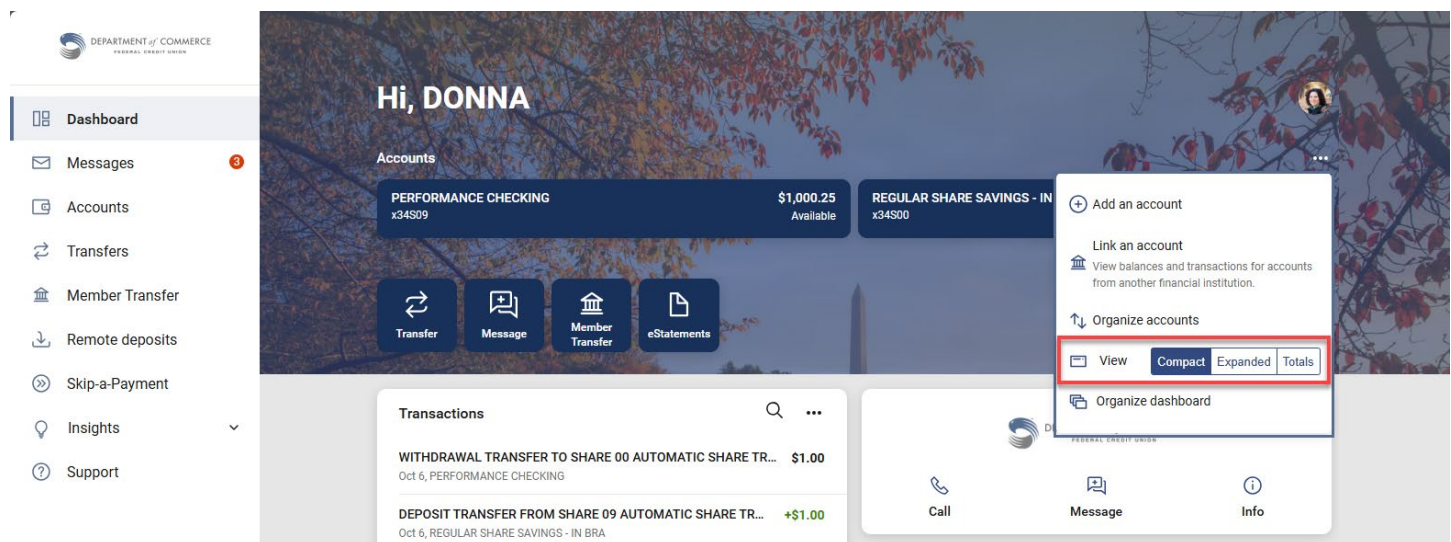


Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



Messages

Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

Start a Conversation

Step 1

Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**. Click **Start a conversation**, **Send us a message**, or select the **New conversation**.

Hi, DONNA

Accounts

Account Name	Balance
PERFORMANCE CHECKING x34S09	\$1,000.25 Available
REGULAR SHARE SAVINGS - IN BRA x34S00	\$96.00 Available

Navigation Bar: Transfer, **Message**, Member Transfer, eStatements

Transactions

Description	Amount
WITHDRAWAL TRANSFER TO SHARE 00 AUTOMATIC SHARE TR... Oct 6, PERFORMANCE CHECKING	\$1.00
DEPOSIT TRANSFER FROM SHARE 09 AUTOMATIC SHARE TR... Oct 6, REGULAR SHARE SAVINGS - IN BRA	+\$1.00
DEPOSIT DIVIDEND SPLIT RATE Sep 30, PERFORMANCE CHECKING	+\$1.25
DEPOSIT BANNO TEST ACCOUNT FUNDING Sep 18, PERFORMANCE CHECKING	+\$1,000.00
DEPOSIT BANNO TEST ACCOUNT FUNDING Sep 18, REGULAR SHARE SAVINGS - IN BRA	+\$100.00

Messages

- RDC Account Approval** 9:27 AM
Your Account PERFORMANCE CHECKING has been approved for mobile de...
- RDC Account Approval** 9:27 AM
Your Account REGULAR SHARE SAVINGS - IN BRA has been approved for m...
- High balance** 7:30 AM
PERFORMANCE CHECKING x4S09 has a \$1,000.25 balance. That is above y...

Messages

Inbox filter ▾

Welcome! Jun 3
Welcome to our new digital banking suite. N...

Department of Commerce FCU

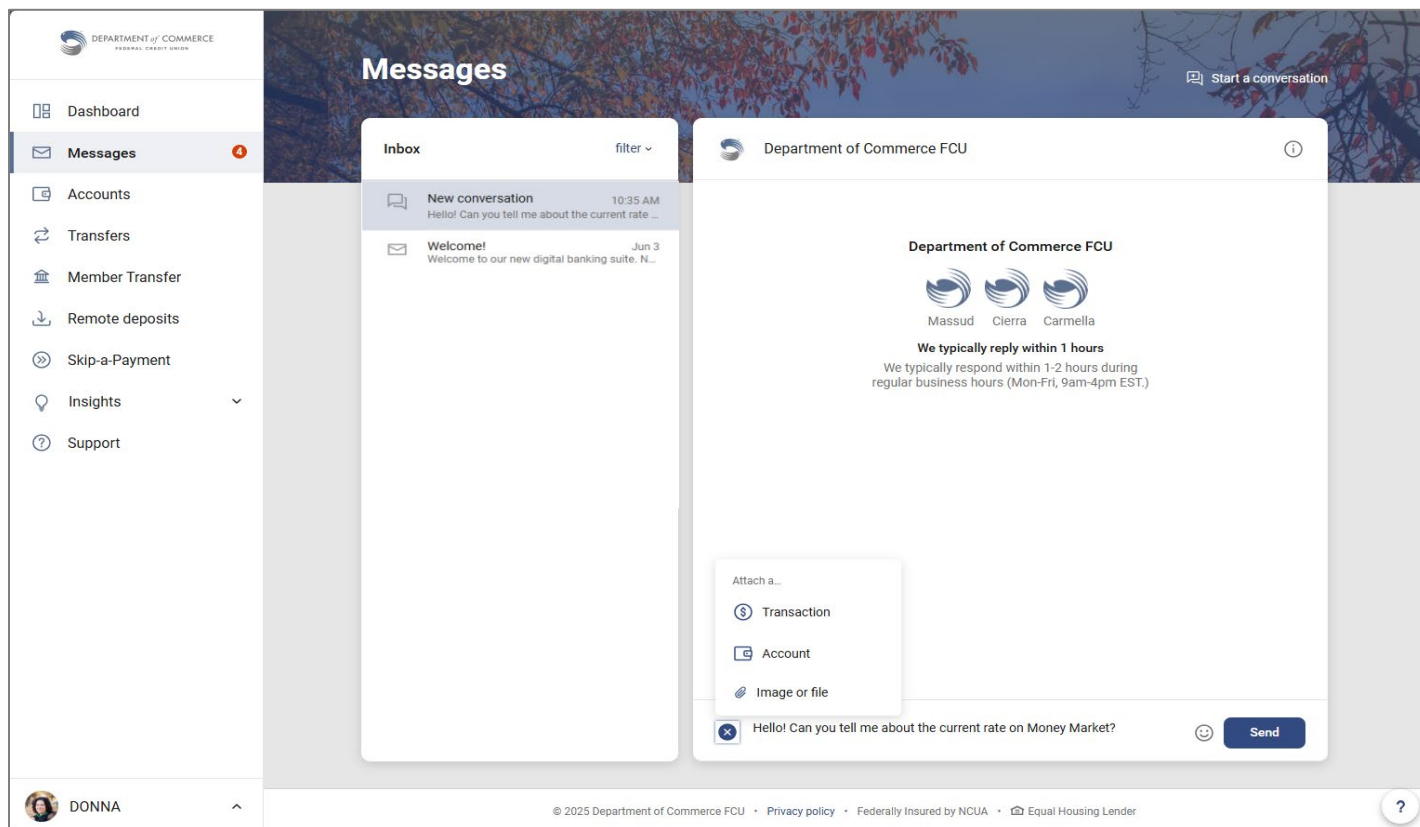
Massud Cierra Carmella

We typically reply within 1 hours
We typically respond within 1-2 hours during regular business hours (Mon-Fri, 9am-4pm EST.)

Send us a message

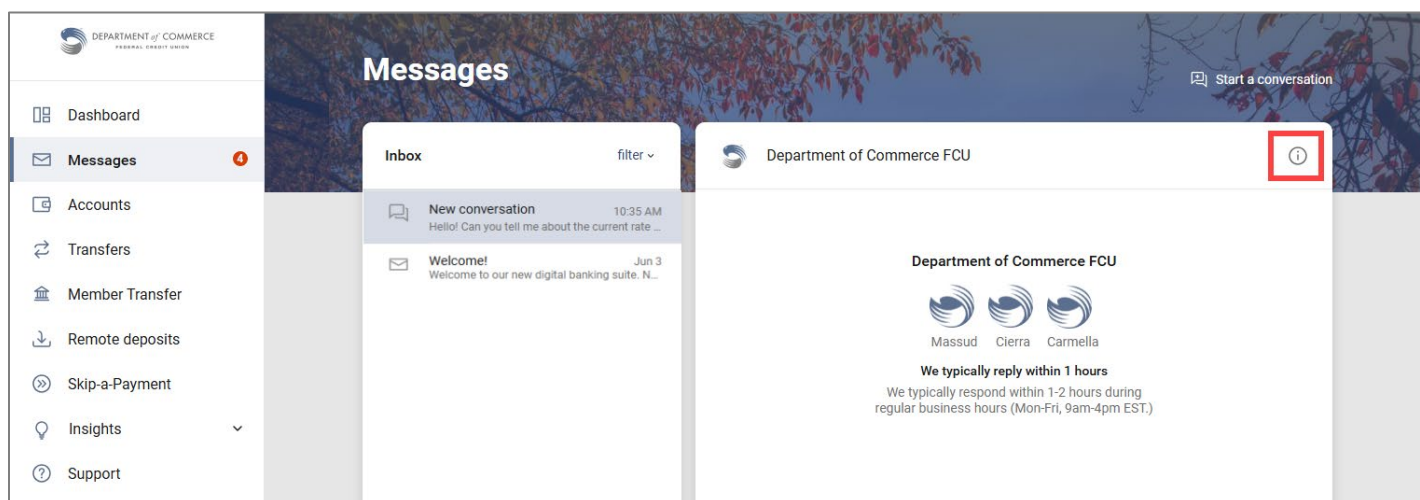
Step 2

Type your message in the field. Click the **+** to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



Close/Delete a Message

Select the icon and click **Close conversation**. Closing a conversation deletes it.



Accounts

Select **Accounts** to see a listing of all the accounts tied to your online banking ID.

Account Information

Select an account from the **Accounts** page or from the **Dashboard**.

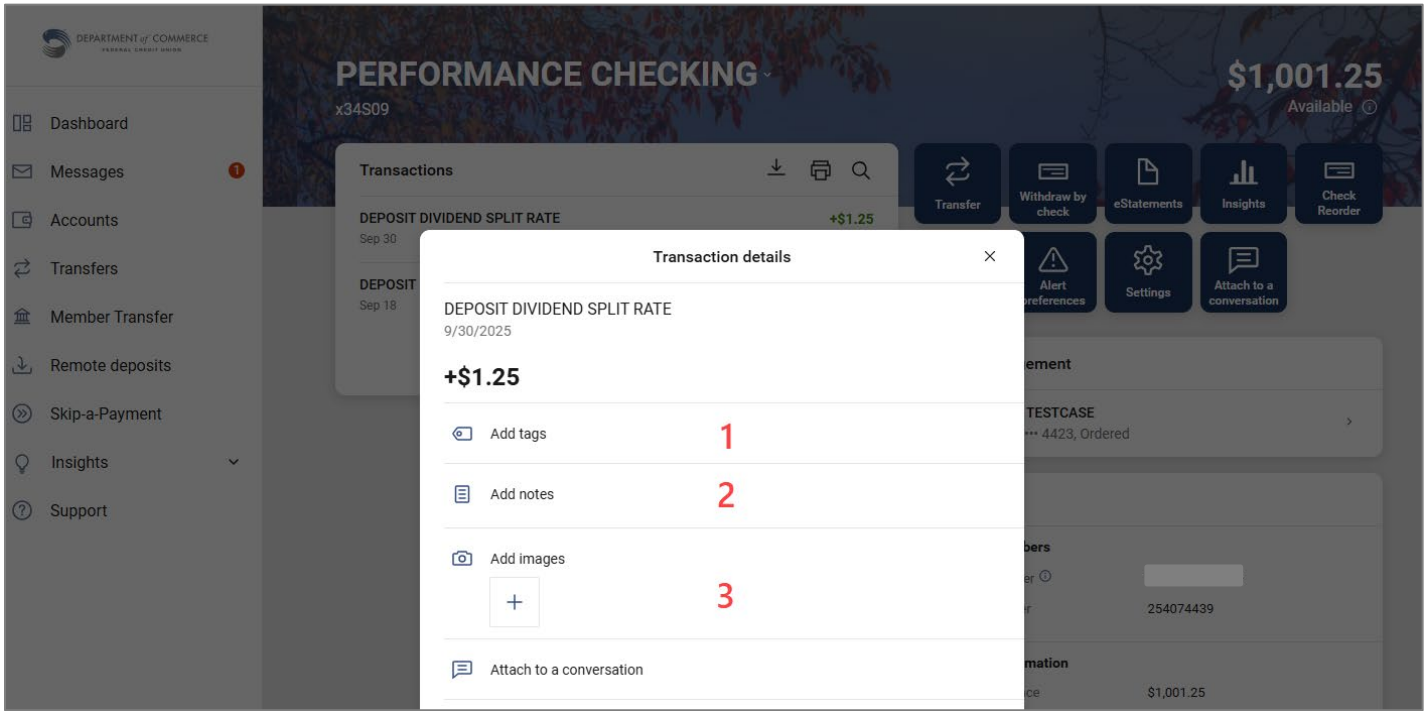
1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.

Transaction Details

Select a transaction to view additional information.

1. Add a **tag** to categorize the transaction.
2. Add **notes** to accompany the transaction description.
3. Review check **images** or add an image such as an invoice or receipt.

Attach the transaction details to a conversation with the institution.



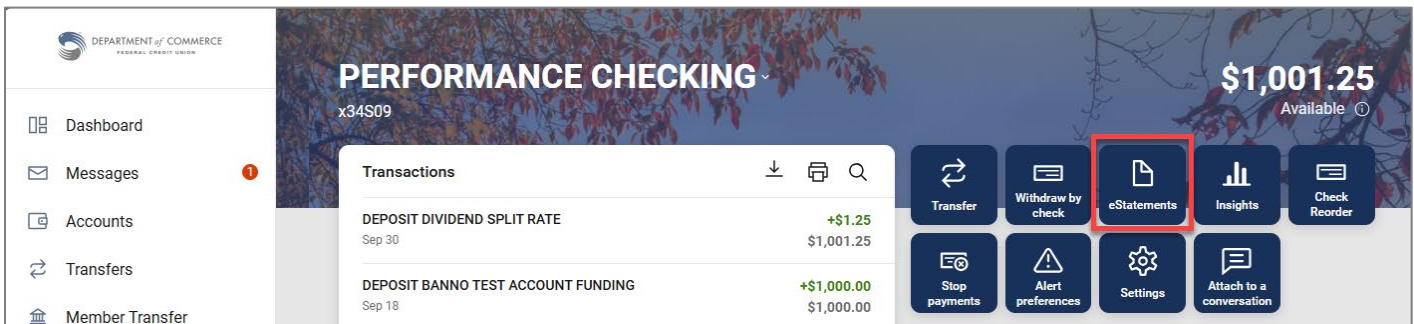
eStatements

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic documents are available to view.

Accessing Statements & Documents

Step 1

Click **eStatements** from the Accounts page or the Dashboard.



Step 2

Select a document to download and view.

You can click each column to filter and change the type of documents being displayed.

DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

[Home](#)[Settings](#)[FAQ](#)[Terms of Use](#)[Logout](#)

[View your Visa credit card statements in EZCardInfo](#)

[View your AMS account statements in Command Center Select](#)

Please note - You can only access 1099 forms for accounts on which you are listed as the primary account holder. If you are not the primary account holder, unfortunately you will be unable to view the 1099 form for that account.

If you have questions regarding any of your documents, please return to your OnCommand session and send a message to the bank.

TEST FOUR

Monthly Statement	Account Notice	Tax Form	Line of Credit Statement	Other Documents
4/30/2025	Monthly Statement		Not Viewed	View All
3/31/2025	Monthly Statement		Not Viewed	View All
2/28/2025	Monthly Statement		Not Viewed	View All
1/31/2025	Monthly Statement		Not Viewed	View All
12/31/2024	Monthly Statement		Not Viewed	View All
11/29/2024	Monthly Statement		Not Viewed	View All
10/31/2024	Monthly Statement		Not Viewed	View All
9/30/2024	Monthly Statement		Viewed	View All
8/30/2024	Monthly Statement		Viewed	View All
7/31/2024	Monthly Statement		Not Viewed	View All
6/28/2024	Monthly Statement		Not Viewed	View All

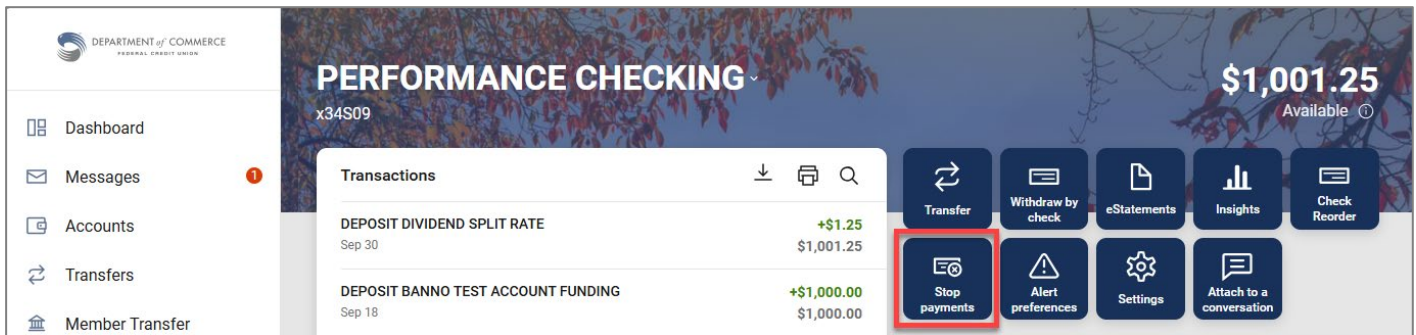
Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

Place Stop Payment on a Single Check

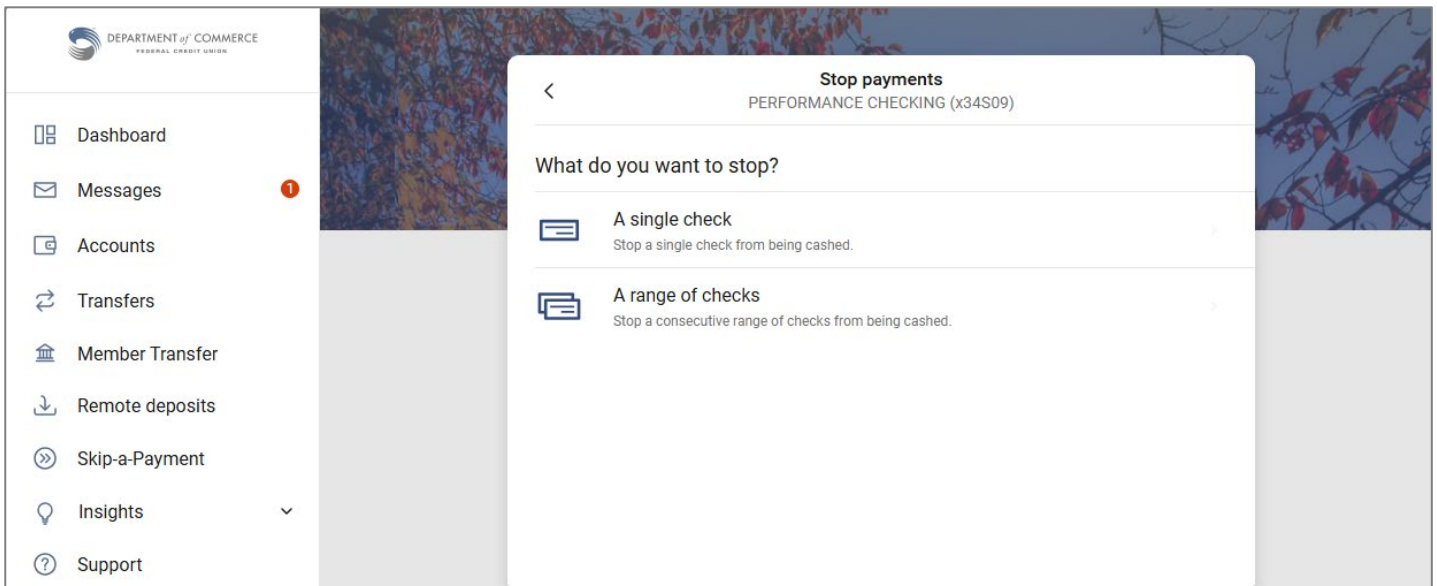
Step 1

Select the **Stop payments** button.



Step 2

Choose **A single check**.



Step 3

Complete the details.

The screenshot shows a 'Stop payments' modal form for 'PERFORMANCE CHECKING (x34S09)'. The form contains the following fields:

- Check #: 1234
- Check amount: 100.00
- Enter "0" if unknown or if it does not apply.
- Check date: 10/1/2025
- Payee: Vendor One
- Reason: Disputed

A 'Submit' button is located at the bottom right of the form. The background shows a sidebar with navigation options: Dashboard, Messages (with a red notification badge), Accounts, Transfers, Member Transfer, Remote deposits, Skip-a-Payment, Insights, and Support. The user's name 'DONNA' is visible in the bottom left corner.

Place a Stop Payment on a Range of Checks

Step 1

Select **Stop payments** button.

The screenshot displays the 'PERFORMANCE CHECKING' account page. The account balance is \$1,001.25, with a note 'Available ⓘ'. The page shows a list of transactions:

Transaction	Amount
DEPOSIT DIVIDEND SPLIT RATE Sep 30	+\$1.25 \$1,001.25
DEPOSIT BANNO TEST ACCOUNT FUNDING Sep 18	+\$1,000.00 \$1,000.00

On the right side of the page, there is a grid of action buttons: Transfer, Withdraw by check, eStatements, Insights, Check Reorder, Stop payments, Alert preferences, Settings, and Attach to a conversation. The 'Stop payments' button is highlighted.

Step 2

Choose A range of checks and complete the details.

<

Stop payments

PERFORMANCE CHECKING (x34S09)

Start check #

End check #

1001

- 1500

Reason

Lost

>

Submit

Alerts

Set up alerts to be notified about your balance or certain transactions.

Set up Alerts

Step 1

Click **Alert Preferences** and select Balances, transactions, and deposits.

DEPARTMENT of COMMERCE
FEDERAL CREDIT UNION

Dashboard

Messages

Accounts

Transfers

Member Transfer

Remote deposits

Skip-a-Payment

Insights

Support

PERFORMANCE CHECKING

x34S09

DEPOSIT DIVIDEND SPLIT RATE

Sep 30

+\$1.25

\$1,001.25

DEPOSIT BANNO TEST ACCOUNT FUNDING

Sep 18

+\$1,000.00

\$1,000.00

End of available activity

Transfer

Withdraw by check

eStatements

Insights

Check Reorder

Stop payments

Alert preferences

Settings

Attach to a conversation

Card management

DONNA TESTCASE

**** * 4423, Ordered

Details

Account numbers

Account number

Routing number

254074439

Account information

Available balance

Balance

Open date

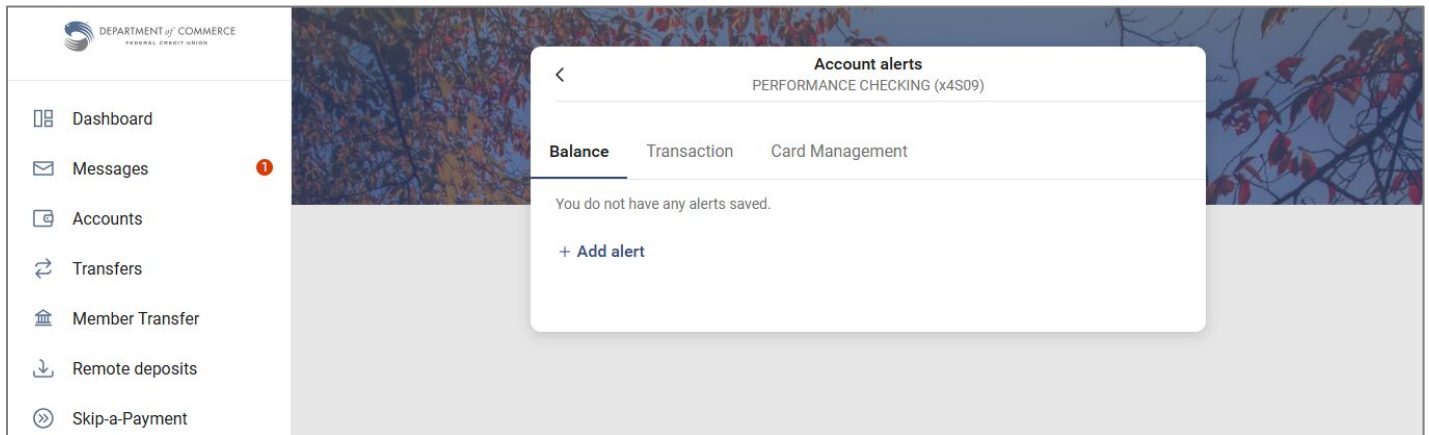
\$1,001.25

\$1,001.25

9/16/2025

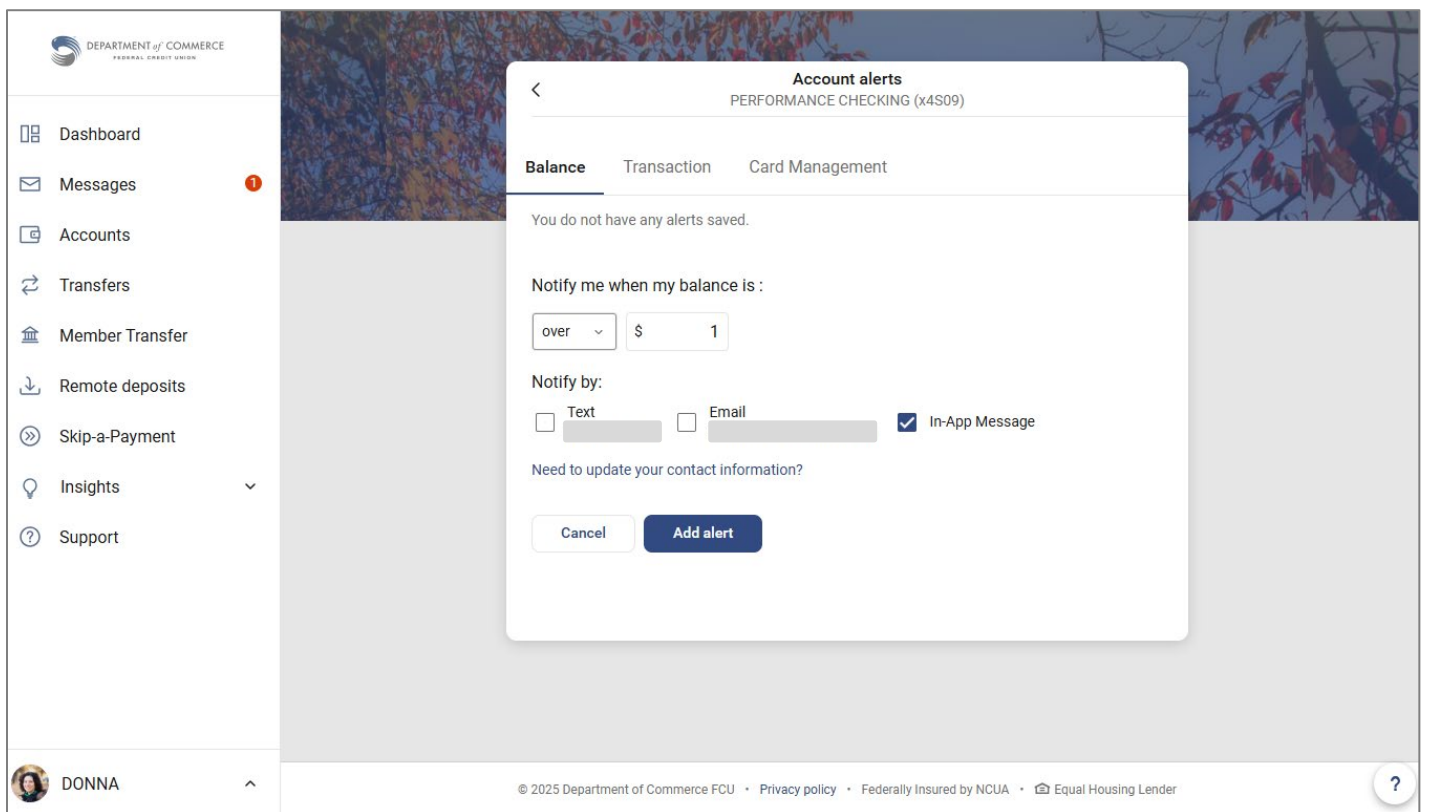
Step 2

Choose **Balance** or **Transaction** and click **+ Add alert**.



Step 3

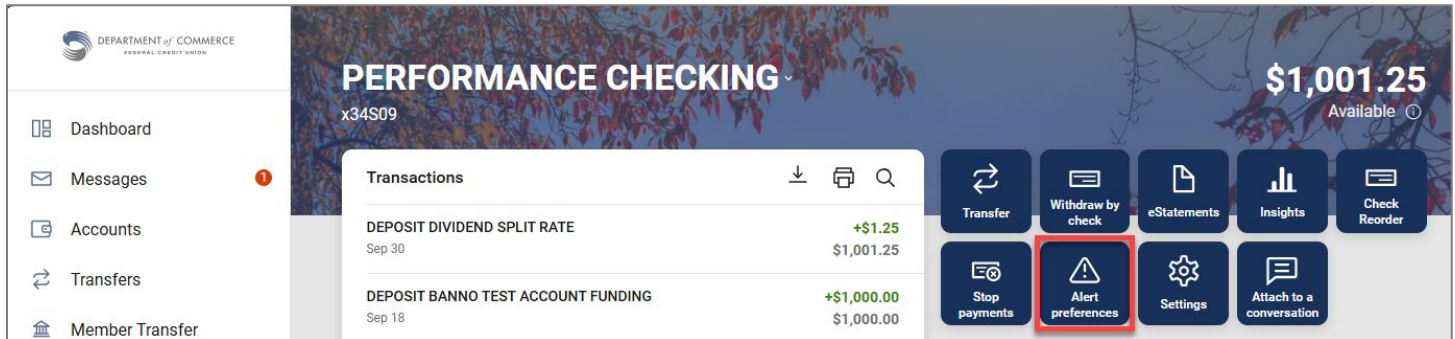
Complete the details and select how you'd like to receive the alert. Click **Add alert**.



Edit or Delete an Alert

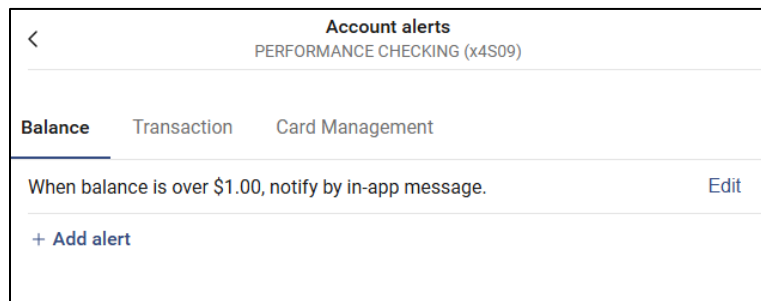
Step 1

From within the account, click **Alert Preferences** and select Balances, transactions, and deposits.



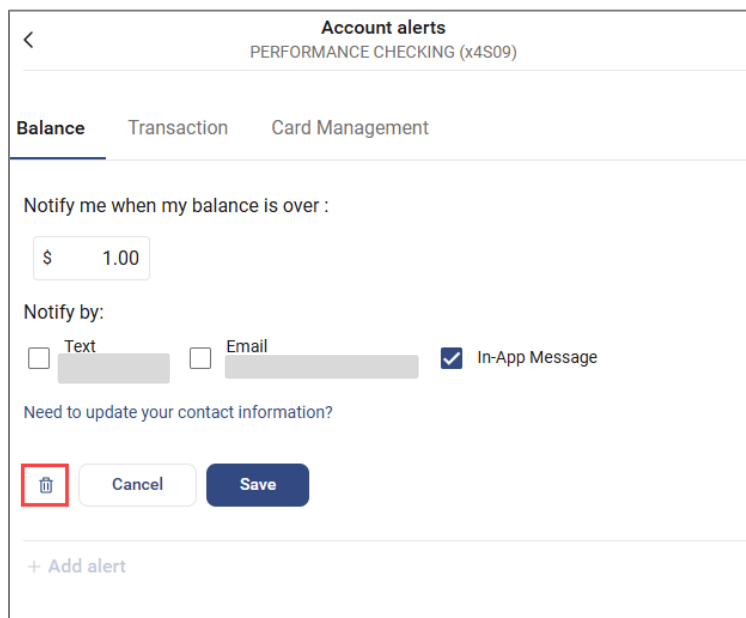
Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.



Step 3

Modify the details or click the **trash can** icon to delete.

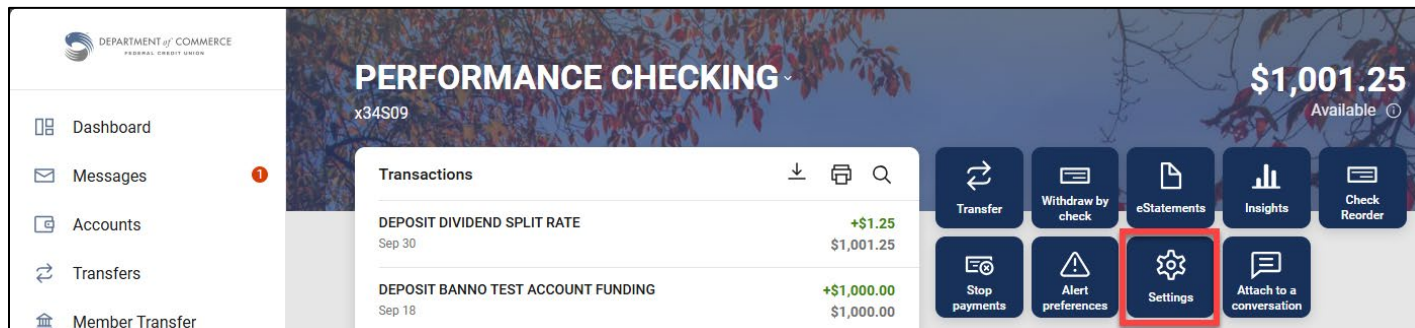


Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.

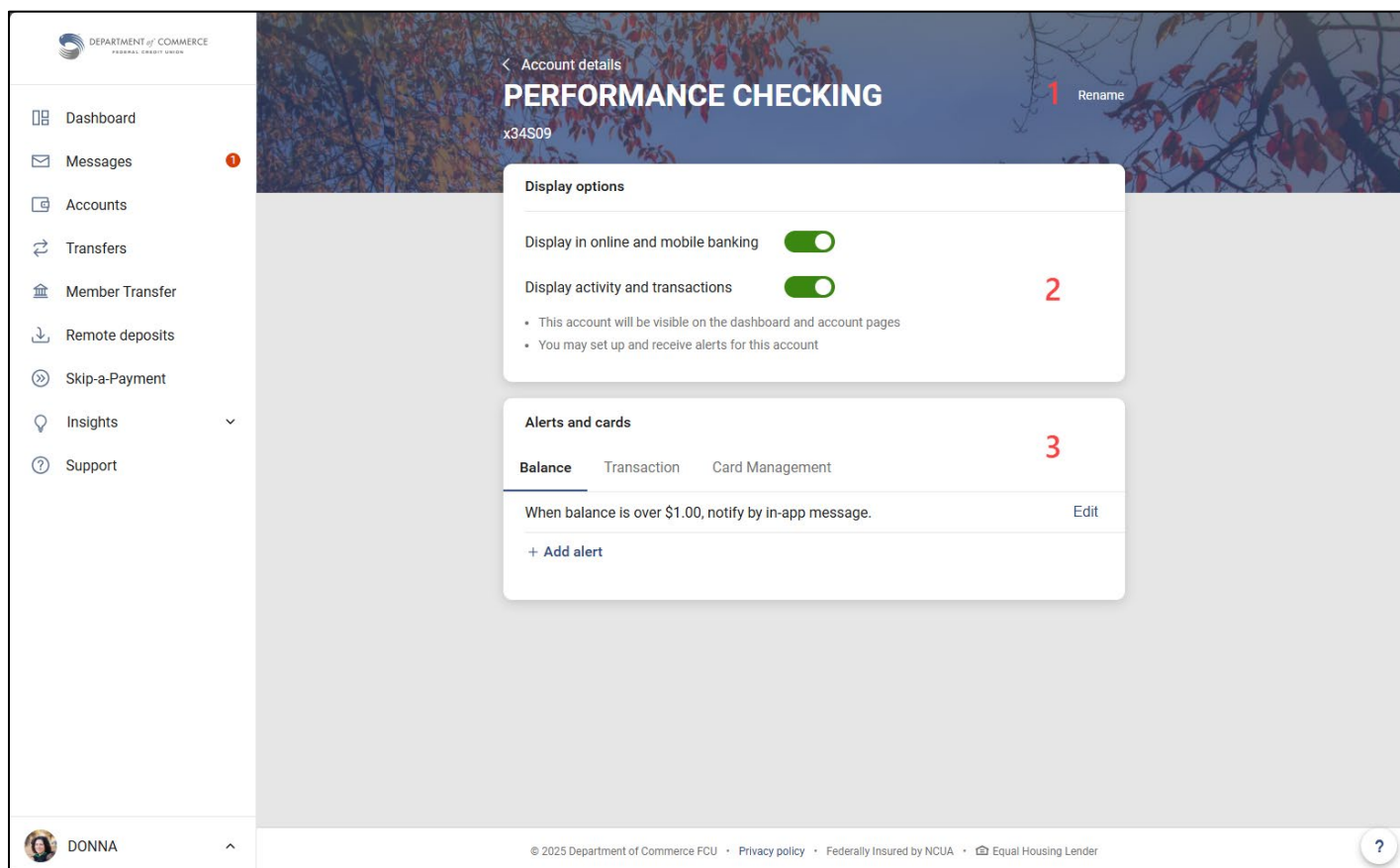
Step 1

From within the account, select **Settings**.



Step 2

1. **Rename** - Change the nickname of the account.
2. **Display** - Choose to display the account and/or activity in online banking.
3. Add or modify alerts.



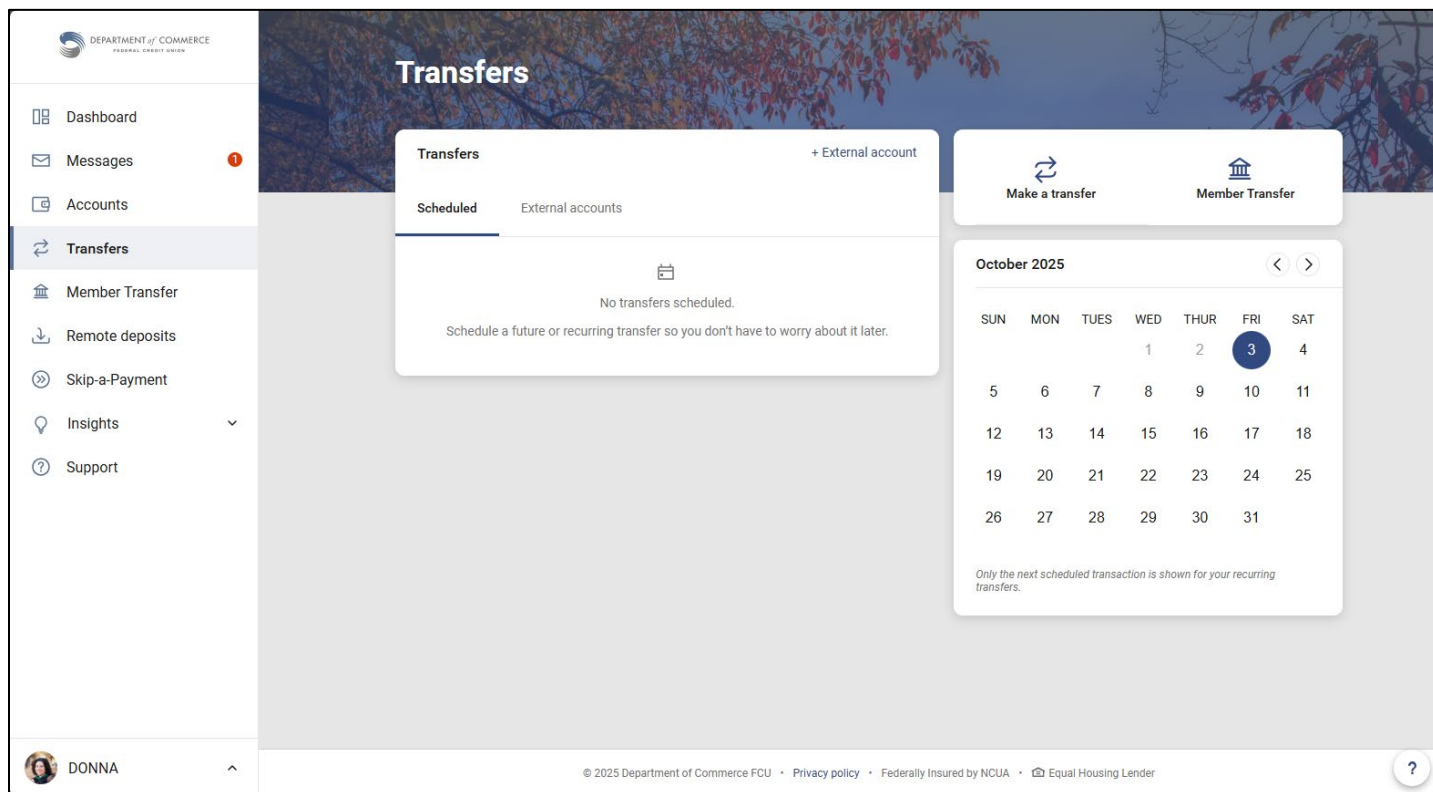
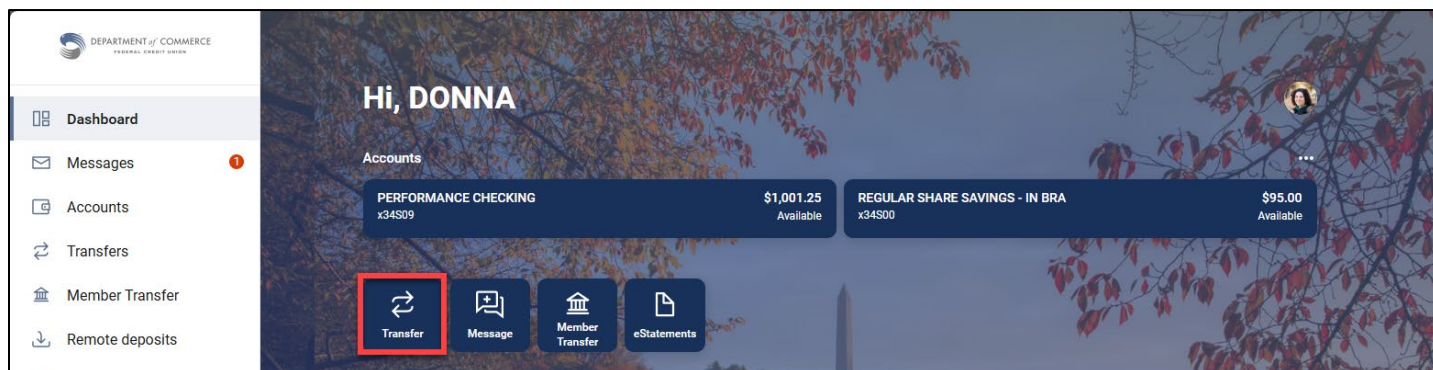
Transfers

Move money between internal and external accounts.

Submit a Transfer

Step 1

Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.



Step 2

Select your **From** and **To** accounts and enter the amount to transfer.

Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.

The screenshot shows a 'Transfer' form with the following fields and values:

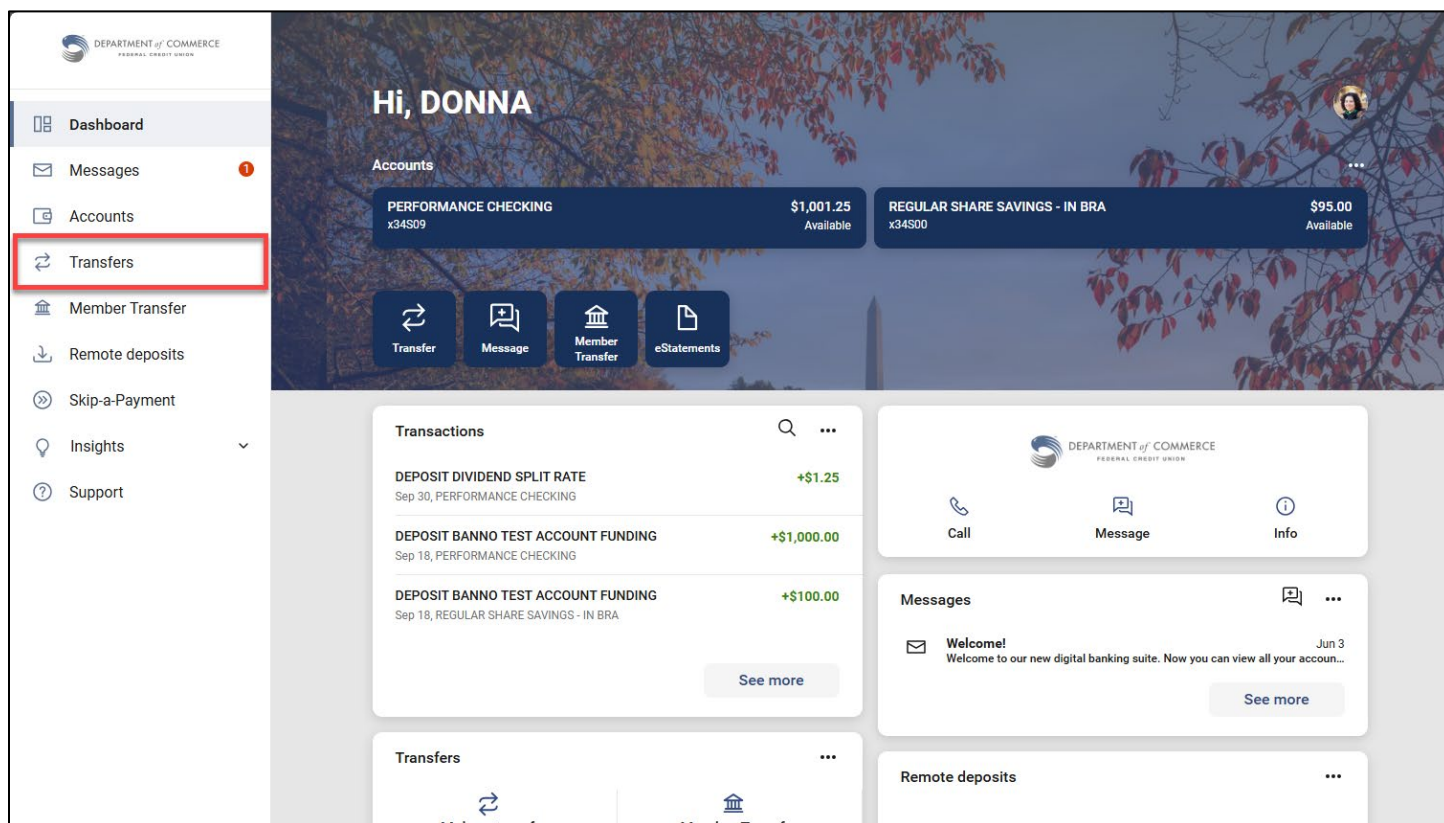
- From:** PERFORMANCE CHECKING (Balance: \$1,001.25)
- To:** REGULAR SHARE SAVINGS - IN BRA (Balance: \$95.00)
- Amount:** \$ 1.00
- Frequency:** Once
- Date:** October 13
- Buttons:** 'Hide options' and 'Submit'

Enroll an External Transfer Account

This feature is subject to approval.

Step 1

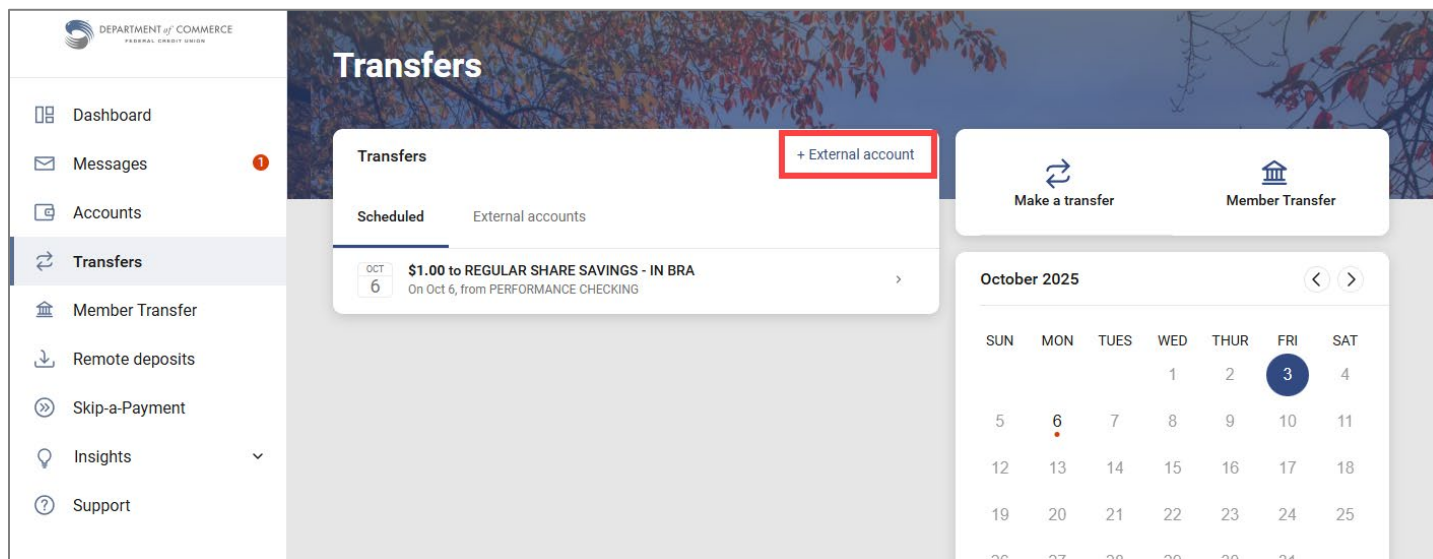
Select **Transfers** from the navigation pane.



Step 2

Select **+ External account**.

You may be prompted to verify your identity by entering your password.



Step 3

Enter an **Account name** or nickname for the account, **routing number**, **account number**, and select the **account type**. Click **Submit**.

Two small deposits will be sent to verify your account. When they arrive in 1-3 business days you'll need to log back in to confirm the amounts. By confirming these deposits you acknowledge you have legal access to this account.

<

Add external account

Account name

Enter

Routing no. ⓘ

Enter

Account no. ⓘ

Enter

Account type

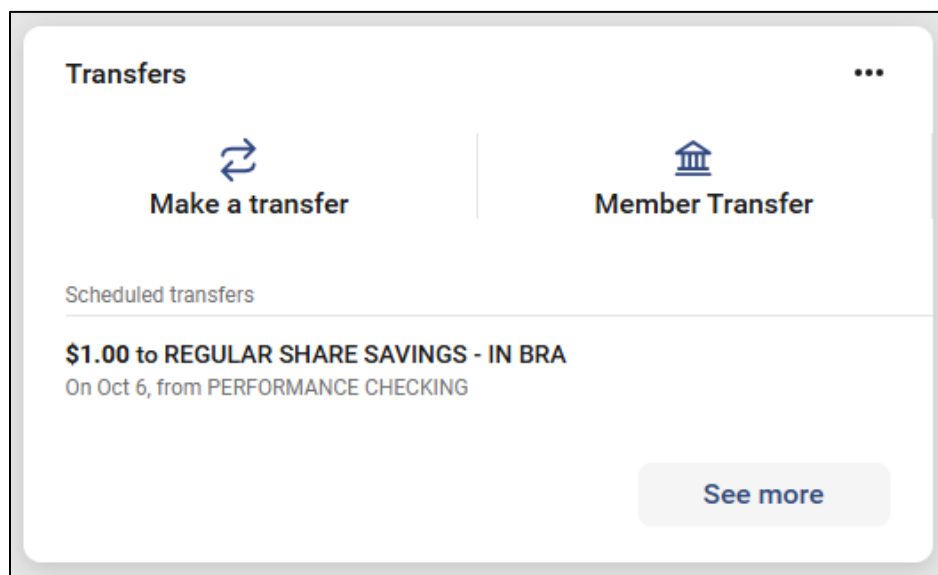
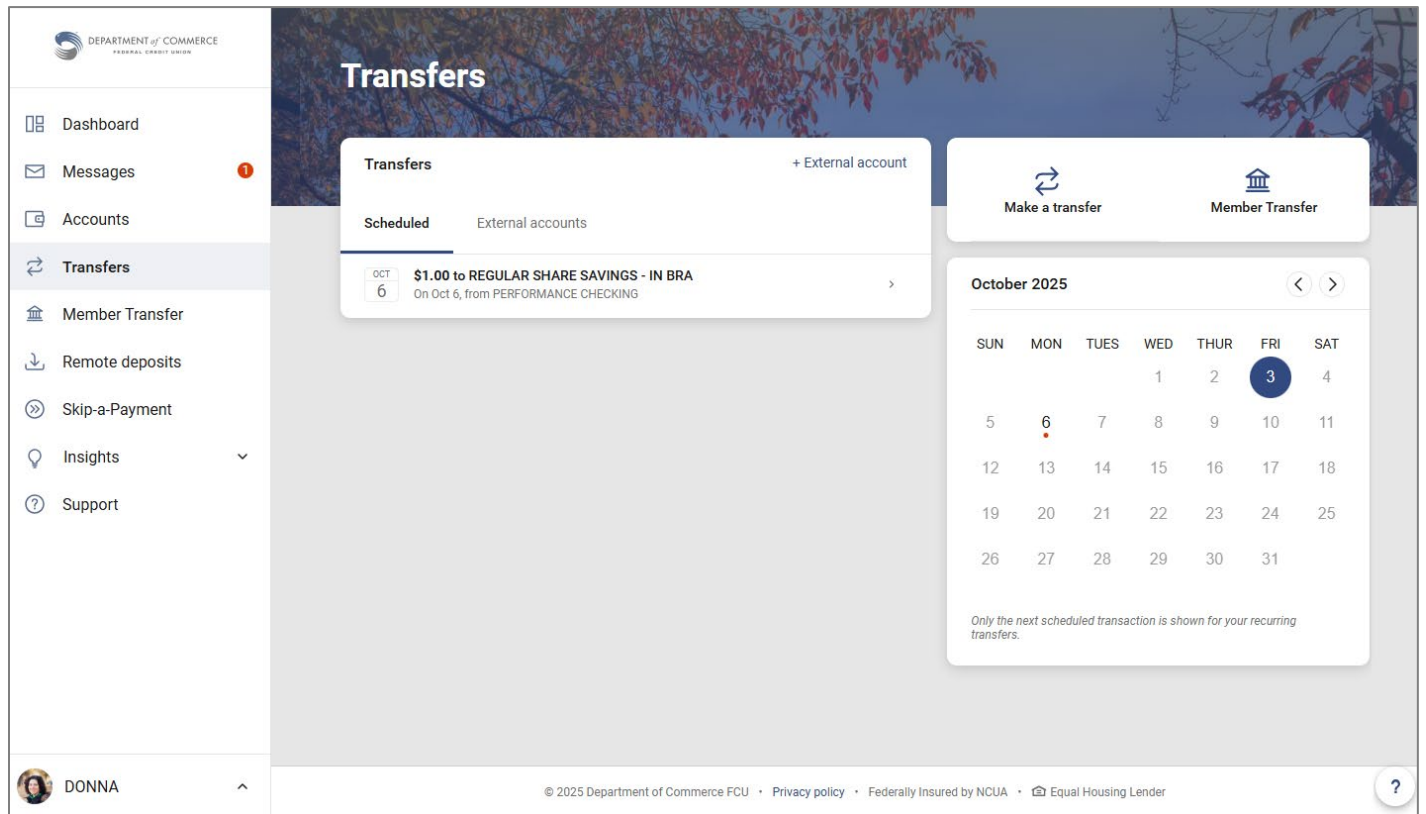
Select >

Submit

Edit or Delete a Scheduled Transfer

Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.



Step 2

Select the transfer and modify details or select the **trash can** icon to delete.

The screenshot displays the mobile app interface of the Department of Commerce Federal Credit Union. On the left is a navigation menu with options: Dashboard, Messages (with a red notification badge), Accounts, Transfers, Member Transfer, Remote deposits, Skip-a-Payment, Insights, and Support. The main content area shows a 'Transfer' modal. The modal has a title bar with a back arrow and a trash can icon. It contains the following fields: 'From' (PERFORMANCE CHECKING, \$1,001.25), 'To' (REGULAR SHARE SAVINGS - IN BRA, \$95.00), 'Amount' (\$ 1.00), 'Frequency' (Once), and 'Date' (October 6). A 'Save' button is at the bottom of the modal. The footer of the app shows the user's name 'DONNA' and a help icon. Copyright and legal information are at the very bottom.

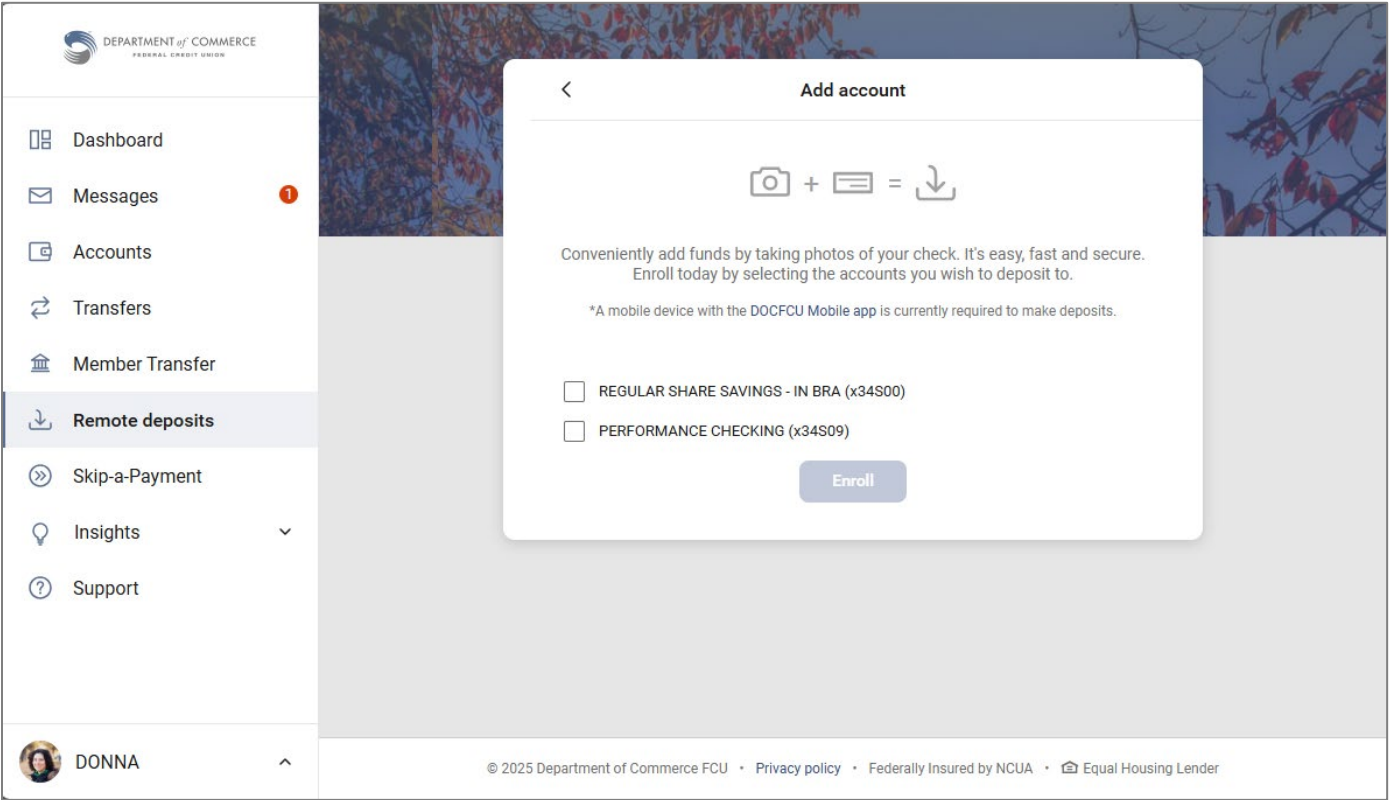
Remote Deposits

Subject to approval, deposit checks from anywhere using your mobile device.

Enrolling for Remote Deposits

Navigate to the **Remote deposits** page and select the accounts to enroll. Click **Enroll**. Click **Ok** on the confirmation screen.

You will receive a notification once your request has been approved. The account status will change from **Account pending approval** to **Enrolled**.



Viewing Remote Deposits

Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.

✓	PERFORMANCE CHECKING (x34S09)	\$1,573.85
	Accepted	Apr 29
✓	REGULAR SHARE SAVINGS - IN BRA (x34S00)	\$176.00
	Accepted	Apr 29

Settings

Manage your profile, security, and other features.

Click your name at the bottom left and select **Personal Settings**.

The screenshot displays the digital banking interface for DONNA. The top navigation bar includes the Department of Commerce Federal Credit Union logo and a user profile icon. The main dashboard area shows account balances for PERFORMANCE CHECKING (\$1,000.25) and REGULAR SHARE SAVINGS - IN BRA (\$96.00). Below this, there are buttons for Transfer, Message, Member Transfer, and eStatements. The Transactions section lists recent transactions, including a withdrawal and two deposits. The Messages section shows RDC Account Approval notifications. The left sidebar contains navigation options: Dashboard, Messages, Accounts, Transfers, Member Transfer, Remote deposits, Skip-a-Payment, Insights, Support, Add an account, Personal settings (highlighted with a red box), Account settings, Sign out, and a user profile dropdown for DONNA.

Profile

1. **Photo** - Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Member number** – Click **Show member number** to see your member number.
4. **Address** - Click **Edit address** to send us a request to update your address.
5. **Email** - Click **Edit email** to change your email address.
6. **Phone** - Click **Edit phone numbers** to modify your phone number.

You may be prompted to enter your password in order to authenticate your identity.

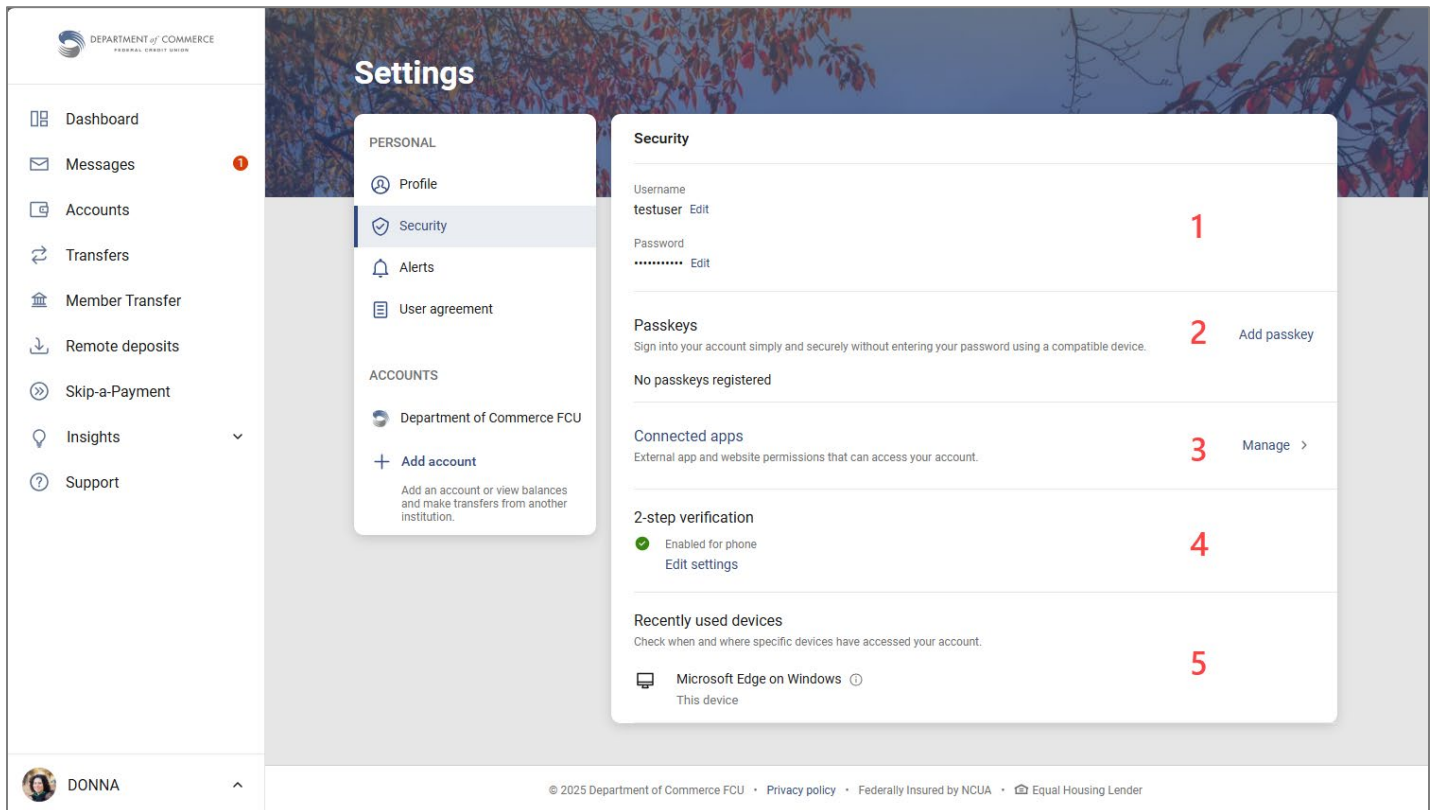
The screenshot shows the 'Settings' page with a left sidebar and a main 'Profile' section. The sidebar has 'PERSONAL' and 'ACCOUNTS' categories. The 'Profile' section contains fields for Photo, Name, Member number, Address, Email, and Phone, each with an edit link and a pencil icon. Red numbers 1 through 6 are placed next to the edit links to correspond with the numbered list in the text above.

Field	Edit Link	Callout Number
Photo	[Pencil icon]	1
First Name	Edit preferred first name	2
Member number	Show member number	3
Address	Edit address	4
Email	Edit email	5
Phone	Edit phone numbers	6

Security

1. **Credentials** - Click **Edit** to update your username and or change your password.
2. **Passkey sign in** – Toggle on if your device has biometrics to use this feature in place of entering a password.
3. **Connected apps** - Manage external apps and websites that can access your account.
4. **Two-factor authentication** - Remove or add additional authentication methods.
5. **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

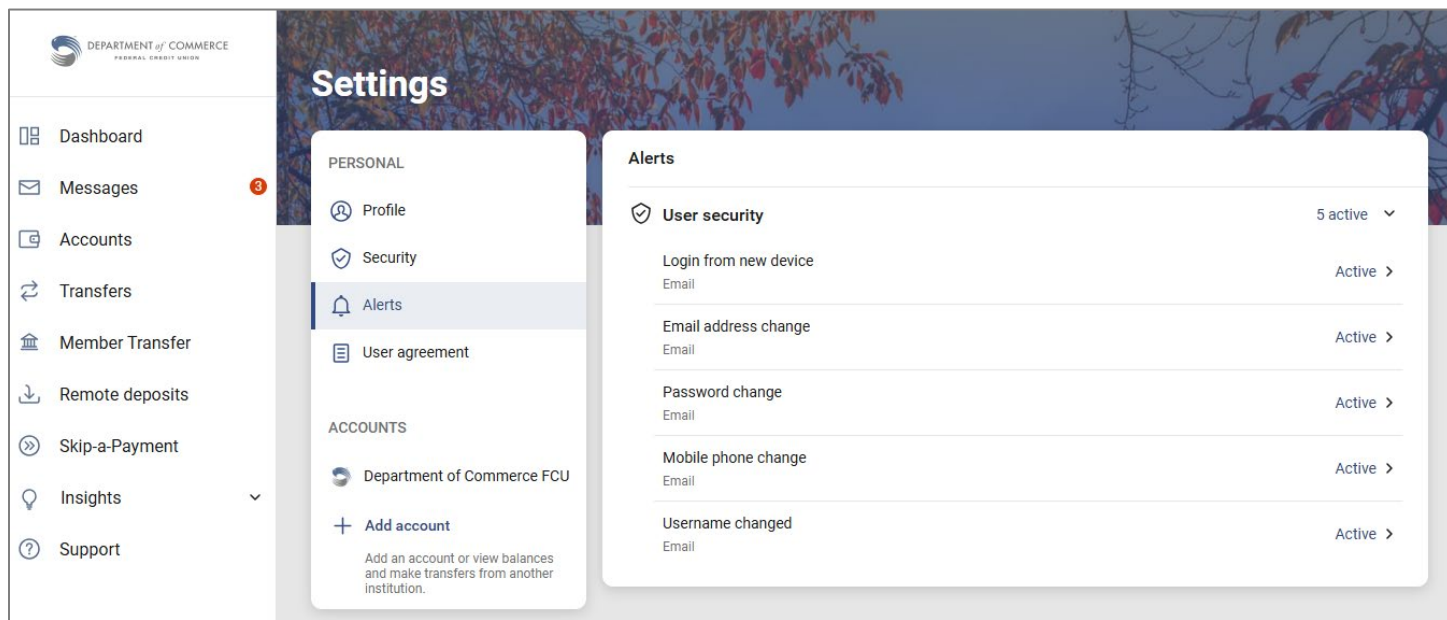
You may be prompted to enter your password in order to authenticate your identity.



User Alerts

The following alerts will automatically be sent to your email if triggered.

- Login from new device.
- Email address change.
- Password change.
- Mobile phone change.
- Username change.

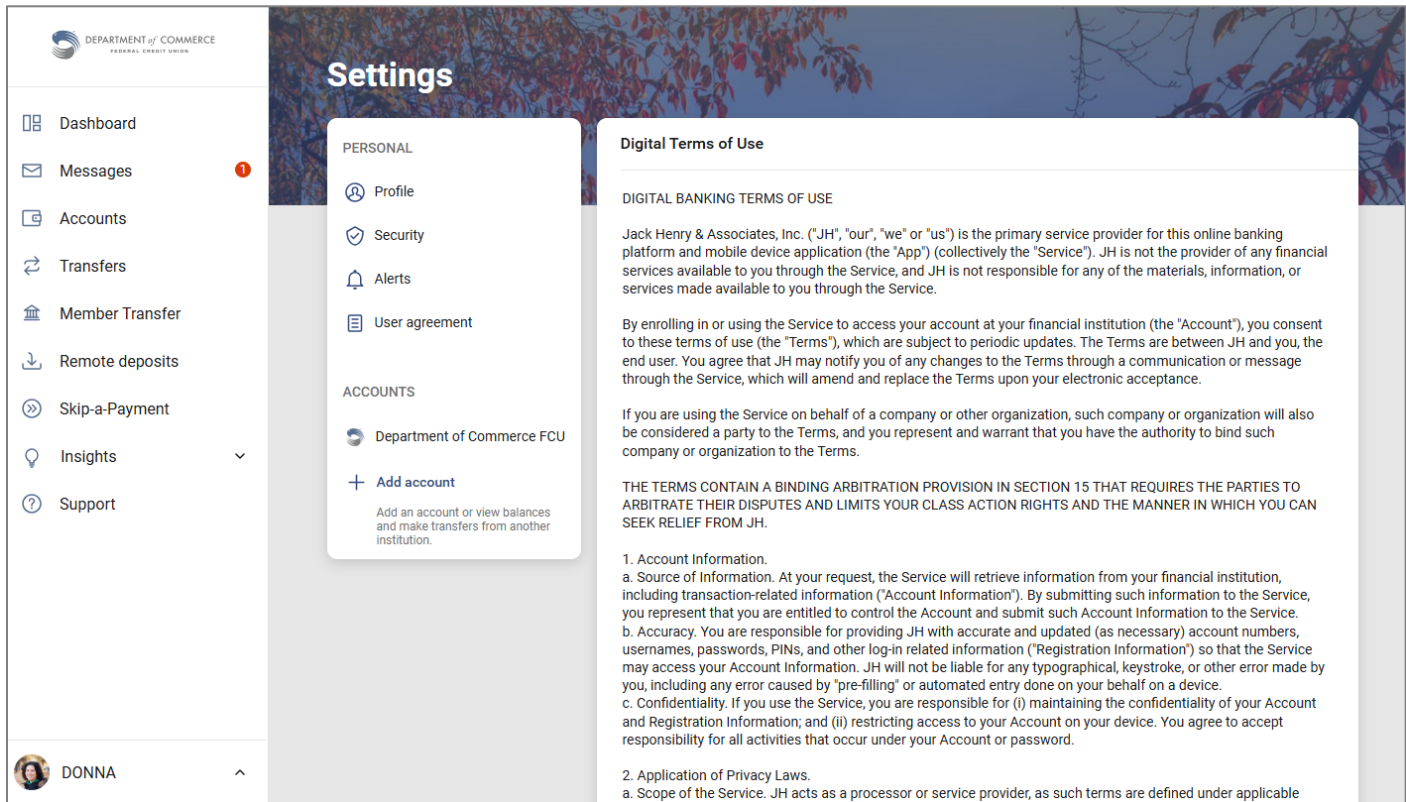


The screenshot displays the digital banking interface. On the left is a navigation sidebar with the following items: Dashboard, Messages (with a red notification badge), Accounts, Transfers, Member Transfer, Remote deposits, Skip-a-Payment, Insights, and Support. The main content area is titled 'Settings' and features a 'PERSONAL' section with options for Profile, Security, Alerts (which is highlighted), and User agreement. Below this is an 'ACCOUNTS' section showing the 'Department of Commerce FCU' account and an 'Add account' button with a sub-note: 'Add an account or view balances and make transfers from another institution.' To the right of the settings is a white 'Alerts' panel. It has a header 'Alerts' and a sub-header 'User security' with a shield icon and '5 active' status. The panel lists five active alerts, each with a title, 'Email' as the notification method, and an 'Active' status with a chevron icon: 'Login from new device', 'Email address change', 'Password change', 'Mobile phone change', and 'Username changed'.

If desired, click an alert to toggle on text or in-app alerts as well.

User Agreement

Click **User agreement** to review various documents you have accepted.



Settings

PERSONAL

- Profile
- Security
- Alerts
- User agreement

ACCOUNTS

- Department of Commerce FCU
- + Add account

Add an account or view balances and make transfers from another institution.

Digital Terms of Use

DIGITAL BANKING TERMS OF USE

Jack Henry & Associates, Inc. ("JH", "our", "we" or "us") is the primary service provider for this online banking platform and mobile device application (the "App") (collectively the "Service"). JH is not the provider of any financial services available to you through the Service, and JH is not responsible for any of the materials, information, or services made available to you through the Service.

By enrolling in or using the Service to access your account at your financial institution (the "Account"), you consent to these terms of use (the "Terms"), which are subject to periodic updates. The Terms are between JH and you, the end user. You agree that JH may notify you of any changes to the Terms through a communication or message through the Service, which will amend and replace the Terms upon your electronic acceptance.

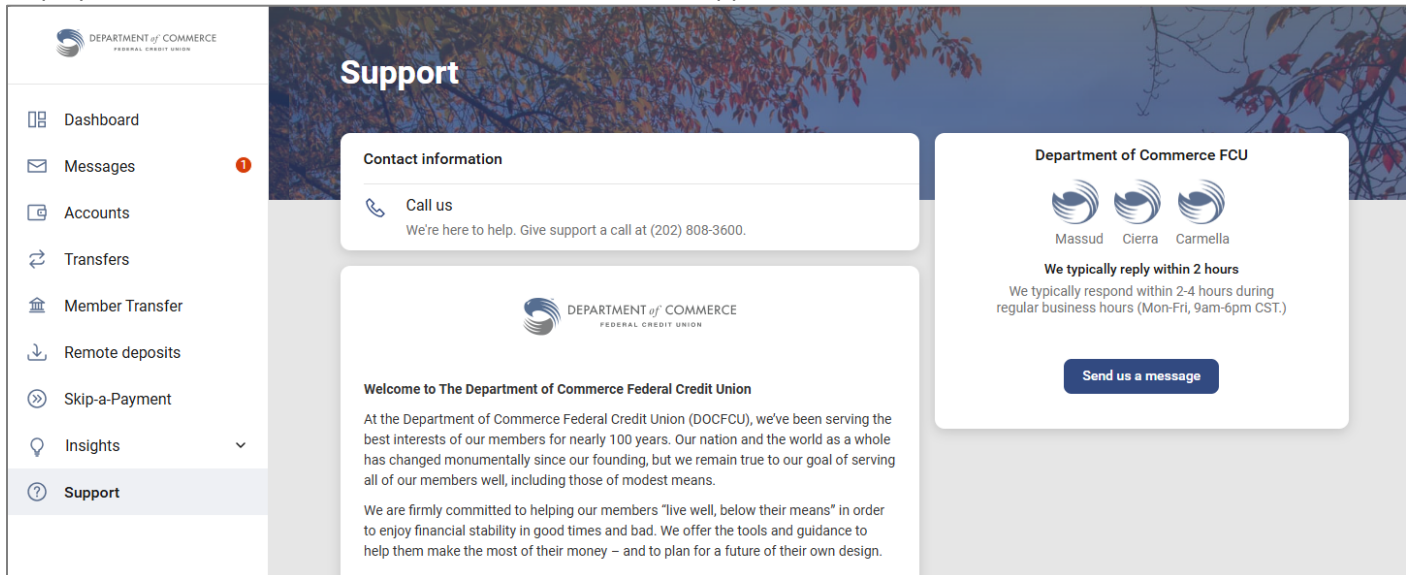
If you are using the Service on behalf of a company or other organization, such company or organization will also be considered a party to the Terms, and you represent and warrant that you have the authority to bind such company or organization to the Terms.

THE TERMS CONTAIN A BINDING ARBITRATION PROVISION IN SECTION 15 THAT REQUIRES THE PARTIES TO ARBITRATE THEIR DISPUTES AND LIMITS YOUR CLASS ACTION RIGHTS AND THE MANNER IN WHICH YOU CAN SEEK RELIEF FROM JH.

- Account Information.
 - Source of Information. At your request, the Service will retrieve information from your financial institution, including transaction-related information ("Account Information"). By submitting such information to the Service, you represent that you are entitled to control the Account and submit such Account Information to the Service.
 - Accuracy. You are responsible for providing JH with accurate and updated (as necessary) account numbers, usernames, passwords, PINs, and other log-in related information ("Registration Information") so that the Service may access your Account Information. JH will not be liable for any typographical, keystroke, or other error made by you, including any error caused by "pre-filling" or automated entry done on your behalf on a device.
 - Confidentiality. If you use the Service, you are responsible for (i) maintaining the confidentiality of your Account and Registration Information; and (ii) restricting access to your Account on your device. You agree to accept responsibility for all activities that occur under your Account or password.
- Application of Privacy Laws.
 - Scope of the Service. JH acts as a processor or service provider, as such terms are defined under applicable

Support

Displays contact and information about our institution. A support card is also available on the **Dashboard**.



Support

Contact information

Call us
We're here to help. Give support a call at (202) 808-3600.

Welcome to The Department of Commerce Federal Credit Union

At the Department of Commerce Federal Credit Union (DOCFCU), we've been serving the best interests of our members for nearly 100 years. Our nation and the world as a whole has changed monumentally since our founding, but we remain true to our goal of serving all of our members well, including those of modest means.

We are firmly committed to helping our members "live well, below their means" in order to enjoy financial stability in good times and bad. We offer the tools and guidance to help them make the most of their money – and to plan for a future of their own design.

Department of Commerce FCU

Massud Cierra Carmella

We typically reply within 2 hours
We typically respond within 2-4 hours during regular business hours (Mon-Fri, 9am-6pm CST.)

[Send us a message](#)