Digital Banking & Bill Pay Quick Start Guide

This guide will help you transition from LincolnWay Electronic Banking to CoVantage Credit Union Digital Banking. If you have any questions, please call 800-398-2667.

Important Dates Related to LincolnWay Community Bank Electronic Banking

Prior to December 29	• Download or print copies of your scheduled transfers (internal and external) and bill payments as these will not transfer to your CoVantage Credit Union Digital Banking.
December 29	• The last day to use LincolnWay's electronic banking.
December 30	• LincolnWay Community Bank electronic banking will move to read-only mode after 5 pm. LincolnWay transactions after December 30 will not appear in your account activity until January 3 when you log into MyCoVantage, CoVantage Credit Union's digital banking service.
January 3	• LincolnWay Community Bank electronic banking will be disabled. • Customers can now enroll in MyCoVantage beginning at 8 am. Please do not attempt to enroll any sooner than this date.

Accessing CoVantage Credit Union Mobile Banking Starting January 3

Download the App 	• The MyCoVantage App is available for download in the Apple Store or Google Play. • Select "ENROLL" and complete the process for immediate access. You will need your new CoVantage six-digit account number that you received on or around December 21 to enroll. • If you have previously logged into MyCoVantage digital banking, use the User ID and password you set up.

Accessing CoVantage Credit Union Digital Banking Starting January 3

First Time Login	• From a computer or mobile device, go to www.covantagecu.org and click on the MyCoVantage Login blue bar at the top and then click on "Sign up." • There will be several screens to complete the registration process (using the primary account holder's information), including creating a username and password. • You will need your new CoVantage six-digit account number that you received on or around December 21 to enroll and log in. • If you are a business electronic banking user, you will need to schedule an appointment to register to use MyCoVantage by going to **https://mbr411.com/lnkbb**. In-person or phone appointments will be available beginning Tues., Jan. 3, 2023. If you are unable to make an appointment during the times available, call our Contact Center at 800-398-2667 beginning Tues., Jan. 3 and a representative can assist you with registering your business account. • Joint owners on a consumer account will need to share one username and password for MyCoVantage access.
Accounts	• In the Accounts tabs, confirm that all your accounts are listed. • To view all accounts with matching names under a single username, navigate to Manage Services and Settings, then Secure Forms. Click the "Request to Link Accounts" button. Follow the prompts to complete the request.

covantagecu.org/lincolnway

Internal Transfers	• Internal transfers setup with LincolnWay are not converting to MyCoVantage. You can setup transfers following the steps below.
	• Go to the "Transfers" tab to set up internal transfers. Select the specific account, date you want the transfer to occur, and amount. They can be set up as one-time or recurring transfers. You will need to verify your identity to continue.
	• To transfer money to another CoVantage member, all you need is the recipient's base account number (1-7 digits) and last name. Navigate to Transfer/Pay and click the "Member to Member" button, then "Add Member" and follow the prompts to add a new recipient.
Establishing External Transfers	• External transfers are not converting to MyCoVantage.
	• To transfer funds between your accounts at other financial institutions or with other people, go to the Pay Tab to re-enroll in these services.
Text Banking Alerts	• Go to the Manage Services and Settings Tab to re-enroll in alerts such as viewing checks that have cleared and transactions over a certain dollar amount. Alerts are currently sent via email. Text alerts and push notifications will be available with an update to our app in 2023.
e-Statements	• ALL of your past LincolnWay e-statements will not carry over to CoVantage's digital banking. It is important that if you are an e-statement user that you download these prior to December 29. However, LincolnWay customers who were previously enrolled in e-statements can view the past one year of LincolnWay account activity in PDF format within MyCoVantage beginning January 31, 2023.
	• Go to the Documents icon to enroll.
	• When statements begin producing for account activity with CoVantage, you can go to the Documents tab and select "Member Statements" to view the documents.
	• At the beginning of each month or quarter, you will receive an email stating that your e-Statement is ready to view in MyCoVantage.
Personal Information	• Go to My Profile to update your username, password, email address, and security options.

Accessing CoVantage Credit Union Bill Pay Starting January 3

Access Bill Pay	• LincolnWay electronic banking bill payments are not converting to MyCoVantage.
	• Go to the "Pay" tab to set up new bill payments. You will need to verify your identity to continue.
	• To prepare for this, print a copy of your current bill payments to use as a reference when adding these bill payments to MyCoVantage digital banking.
Add Payees	• Select "Add" on the bill payment dashboard.
	• Add a new payee by entering information in the required fields. Some payees may prepopulate.
	• You will receive an email confirmation each time a new payee is added.
Payments	• Select the arrow below Quick Pay in the bill payment dashboard. The dashboard also shows scheduled payments and payment history.
	• Specify the send date, enter the dollar amount to send, and choose payment frequency.
	• Depending on the type of payment and recipient, it will be delivered electronically or by check.

The CoVantage Credit Union Mission is to welcome all regardless of wealth; provide outstanding value and exceptional service; work with members experiencing financial challenge; and remain financially strong.