Getting Started with Transaction Download and Online Bill Payment in Quicken 2004

Refer to this guide for instructions on using Quicken's online account services to save time and automatically keep your records up to date.

Chesterfield Federal Credit Union

SOLUTIONS FOR ALL YOUR FINANCIAL NEEDS

This guide includes the following sections:

Information You'll Need to Get Started

To download your transactions with Quicken, you must have Internet access. In addition, to complete setting up your Quicken accounts for transaction download or online bill payment services you will need to enter a Customer ID and PIN. Your Quicken Customer ID / PIN is the same as the Username and Password you use to log in to CFCU's PCU Online Banking. If you are not a registered user of PCU Online Banking, go to our website at www.chesterfieldfcu.net and click on "Apply" above the flashing PCU symbol.

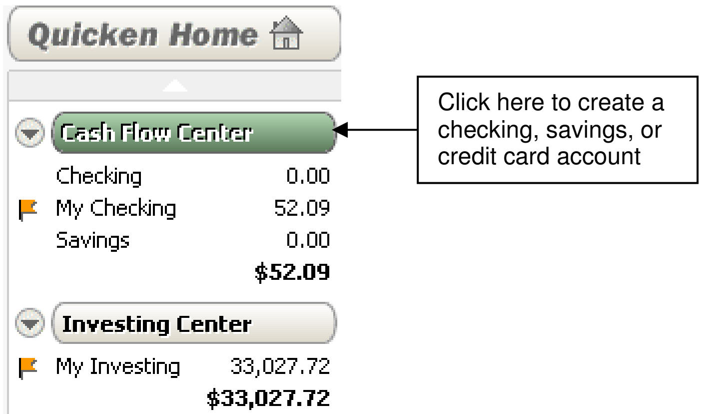
This guide will show you how to setup and download your accounts. For step-by-step help with an online task, choose **Learn About Downloading Transactions** from the Quicken **Help** menu.

Important: First, get the latest program updates!

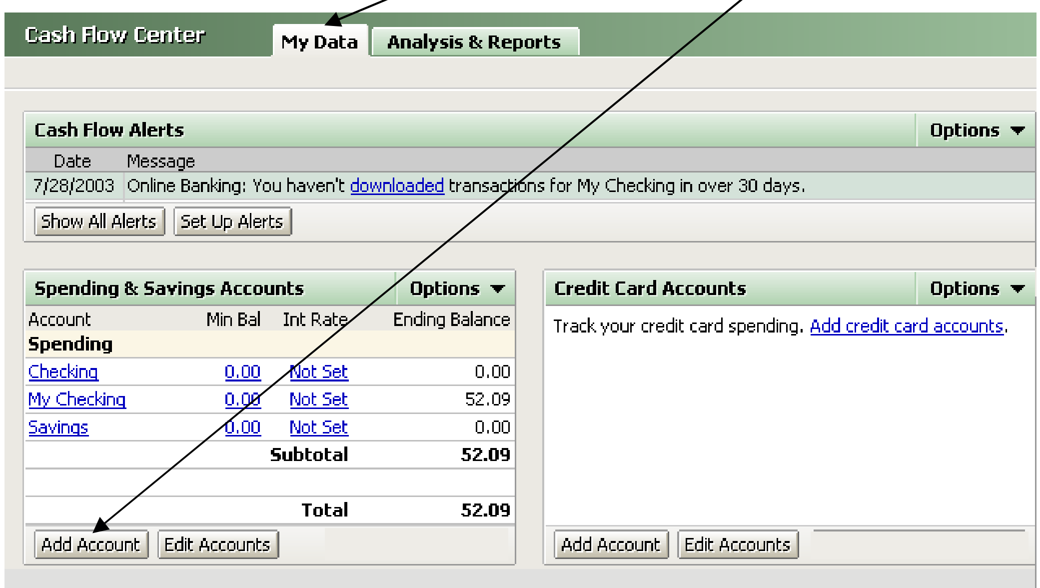
To get the latest directory of participating financial institutions and program updates click **Update** on your Quicken toolbar. In the dialog, click **Update Now**, Quicken will automatically check for available updates. When this download process is complete, **exit** and **restart** Quicken.

Creating a New Quicken Account (Using Express Setup)

Step 1 From the Account Bar, click **Cash Flow Center.**



Step 2 In the Cash Flow Center, click the **My Data** tab and then click **Add Account**.



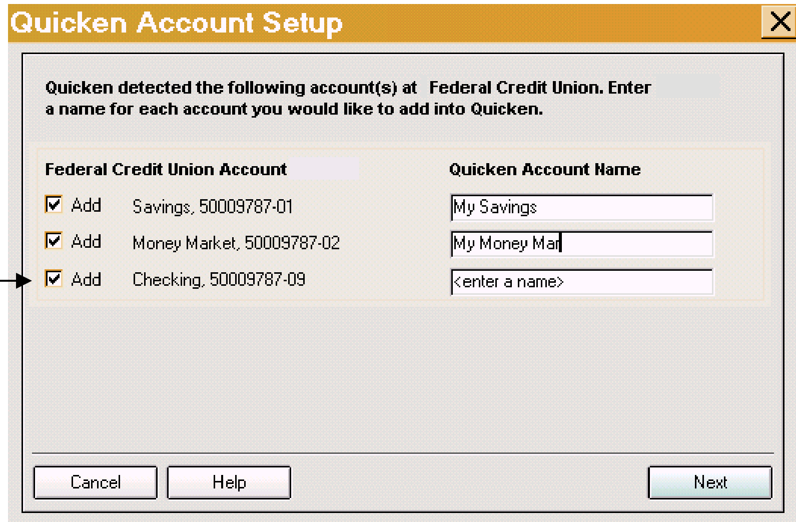
Step 3 Enter **Chesterfield Employees FCU** in the financial institution selection dialog and click **Next**.

Step 4 Click **Next** to accept the **Online** option in this dialog. Note, that you can download any of the account types listed under **Download Availability**.

Step 5 The next dialog asks for your **Customer ID** and **PIN**, enter this information. If you're unsure about which ID/PIN to use, see the information under "Need a Customer ID and PIN?" to the right in this dialog. Click **Next**.

Step 6 Specify a Quicken account name, or use an existing Quicken register if you are presently manually entering transactions. Click **Next** when you have specified how Quicken should handle each online account.

To ignore the selected online account, click the **Add** checkbox. Quicken will not download transactions from this online account



Simply name each account that you'd like to add to Quicken

. . . then click **Next**

Step 7 Click **Next** to create all the account registers and download transactions into Quicken. Congratulations! For instructions on downloading account information on an on-going basis, see the "Keeping Your Quicken Accounts Up-to-Date" section.

Keeping your Quicken Accounts Up-to-Date

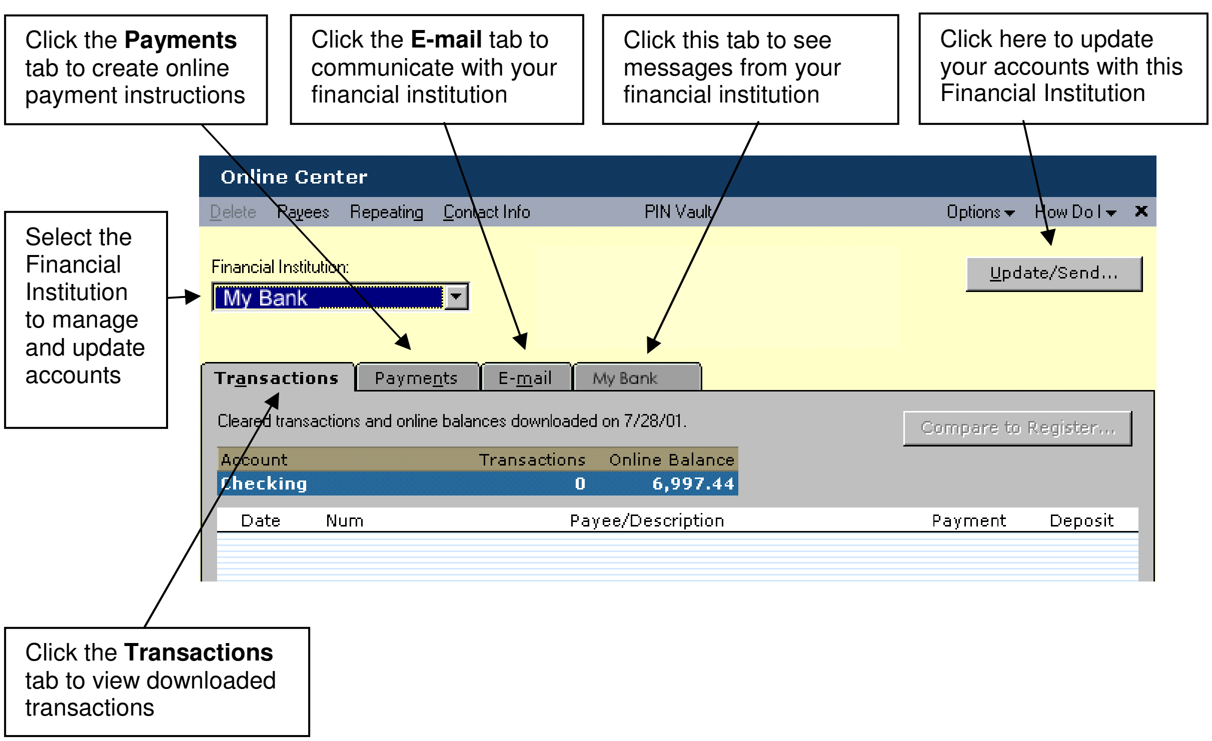
Step 1 To download transactions or send online payments directly from your account register, go to the account via the account bar, and then click **Download Transactions** located at the bottom of your account register.

Step 2 Follow the on-screen instructions to complete downloading transactions.

Updating Accounts from the Online Center

The **Online Center** also lets you easily download transactions to or make payments from the accounts that you have activated for online account services.

Easy Access: From the **Online** menu, select **Online Center**.



Using Online Bill Payment

Sending online payments with Quicken is a fast and easy way to pay your bills. It requires two steps: setting up an online payee and creating an online payment.

Set Up an Online Payee

An online payee can be any business, organization, or individual to whom you make payments. You have to add each online payee to the **Online Payee List** only once; all Quicken accounts share this list.

Step 1 Click **Make an Online Payment** from the online toolbar
(See previous section - Keeping your Quicken Accounts Up-To-Date)

Step 2 Click **Payees** in the **Online Center**. (See illustration on next page.)

Step 3 Select the **New** button in the top left area of the **Online Payees Window**.

Step 4 In the **Set Up Online Payee** window, enter the payee's name and address.

Step 5 Enter the account number that the payee uses to identify you. If you don't have an account number, use your policy number or your name.

Step 6 Click **OK**. Review the information for accuracy and click **Accept**.

To edit, click **Cancel** and make any necessary changes.

Create an Online Payment

After you create an online payee, you are ready to create an online payment.

Step 1 Click **Make an Online Payment** from the online toolbar
(See previous section - Keeping your Quicken Accounts Up-To-Date)

Step 2 Fill in the fields for the payment that you want to make and click **Enter**.

Step 3 Click **Update/Send.**

Quicken displays the **Online Update for this account** window. Check marks indicate payments to be sent. If you do not want to send a payment, click the payment to remove the check mark**.**

Step 4 Enter your PIN and click **Update Now**.

You will connect to the Internet and your payment instructions will be sent.