

Apply for a Loan

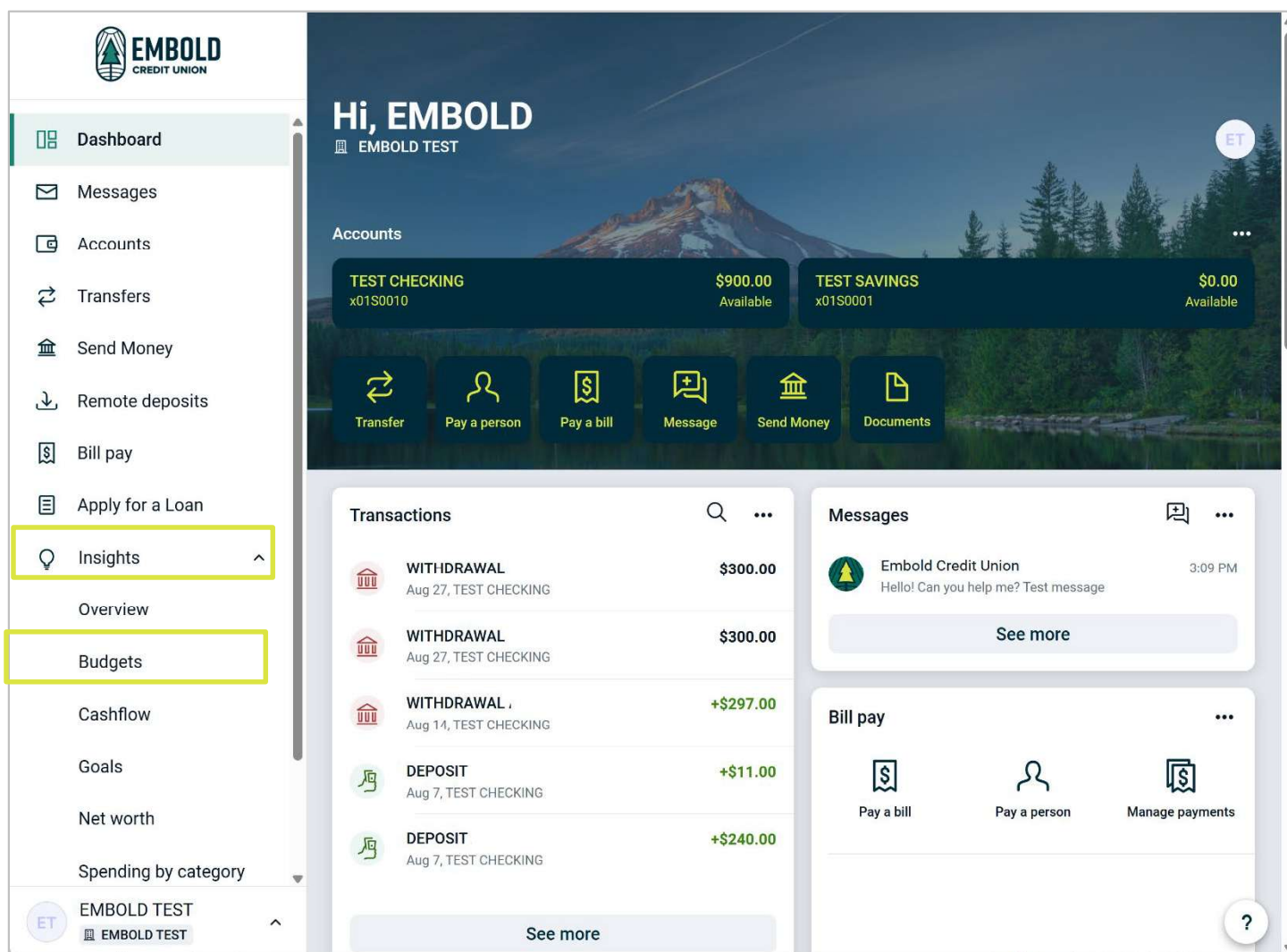
Use this link to start an application for Vehicle loans, Personal loans, or Home Equity Lines of Credit.

Insights

Use this feature to set budgets, create goals, track your spending, see your cash flow and review your net worth.

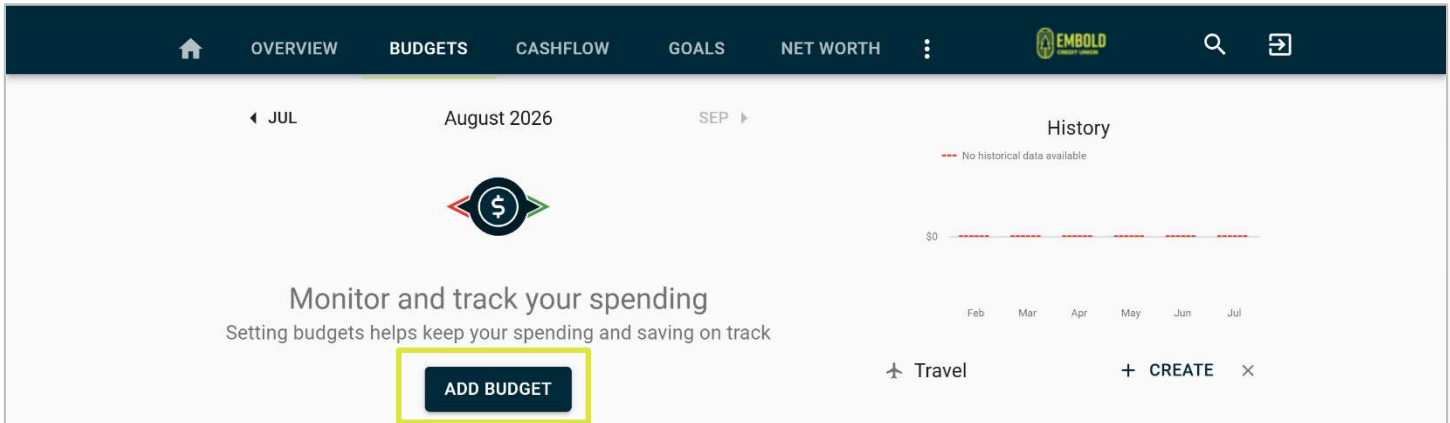
Create a Budget

1. Click **Insights** from the navigation menu and select **Budgets**.

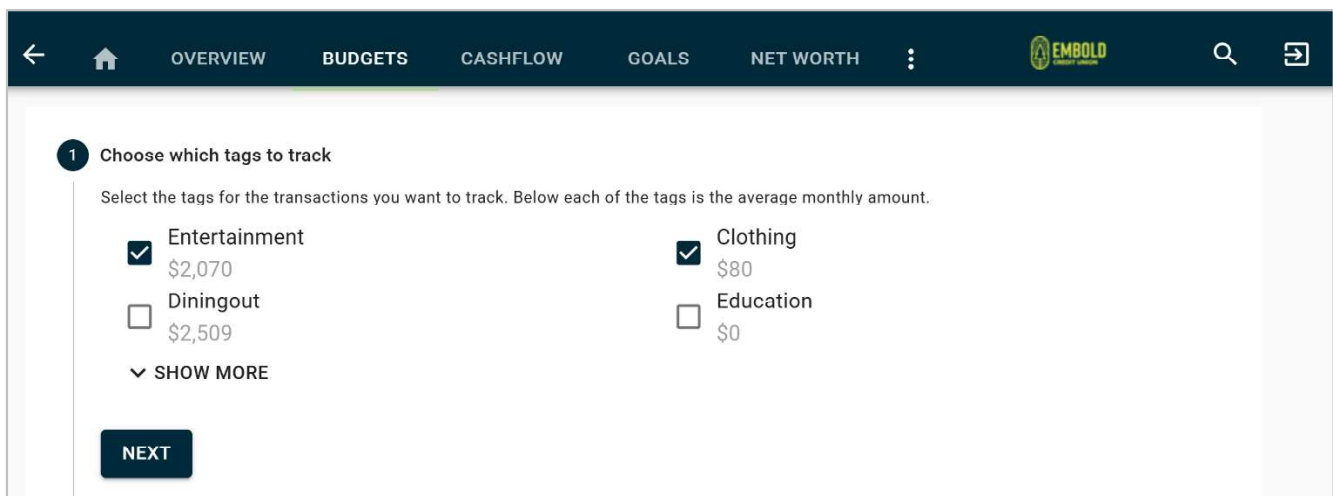


The screenshot displays the Embold Credit Union digital banking interface. On the left is a navigation menu with the following items: Dashboard, Messages, Accounts, Transfers, Send Money, Remote deposits, Bill pay, Apply for a Loan, Insights (highlighted with a yellow box), Overview, Budgets (highlighted with a yellow box), Cashflow, Goals, Net worth, and Spending by category. The main dashboard area features a header with the Embold Credit Union logo and the text "Hi, EMBOLD" and "EMBOLD TEST". Below the header, there are two account cards: "TEST CHECKING" with a balance of \$900.00 and "TEST SAVINGS" with a balance of \$0.00. A row of action buttons includes Transfer, Pay a person, Pay a bill, Message, Send Money, and Documents. The dashboard also includes sections for Transactions (listing withdrawals and deposits), Messages (showing a test message), and Bill pay (with options to pay a bill, pay a person, or manage payments). A "See more" button is visible at the bottom of the Transactions section.

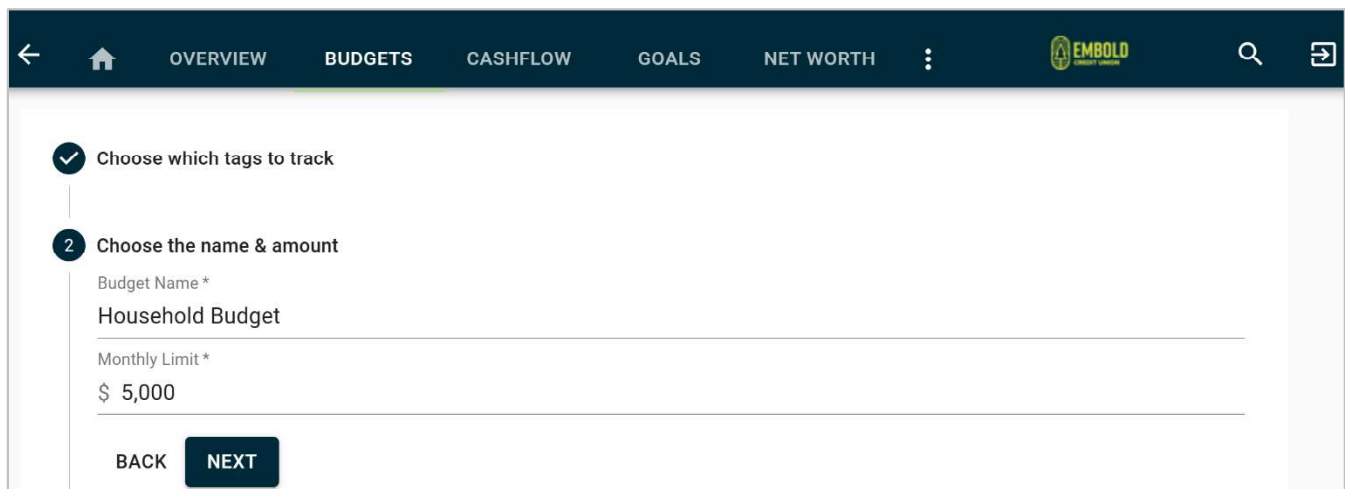
2. Click **ADD BUDGET**.



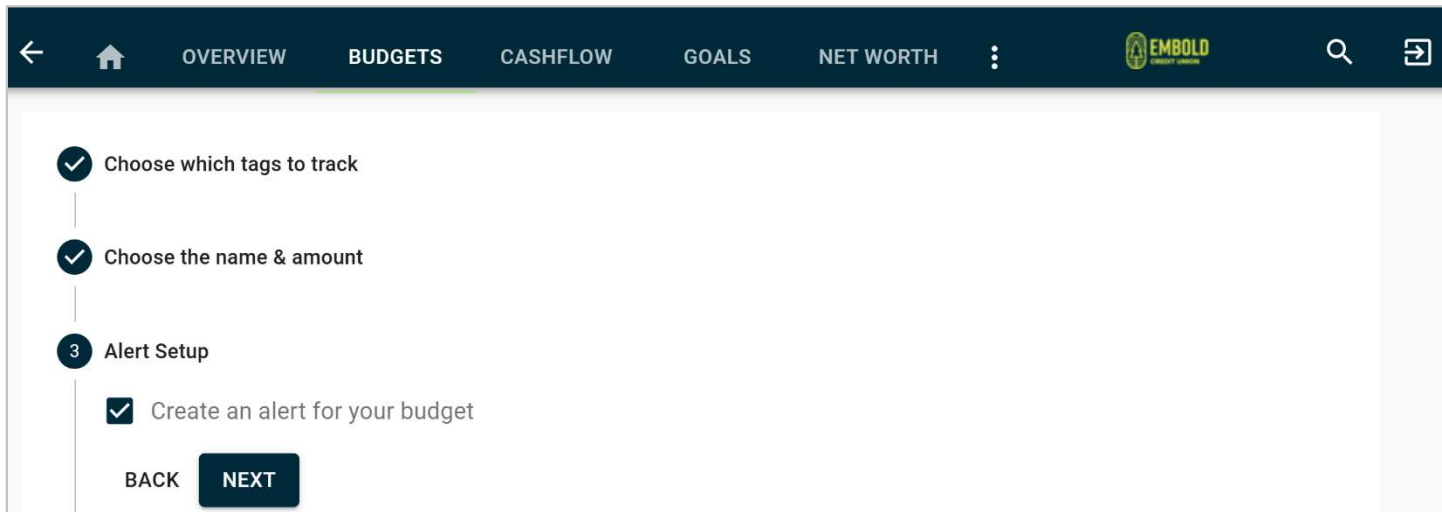
3. Select the categories you'd like to track in your budget. Click **SHOW MORE** for more categories. Click **NEXT**.



4. Give the budget a name and enter the total Monthly Limit. Click **NEXT**.

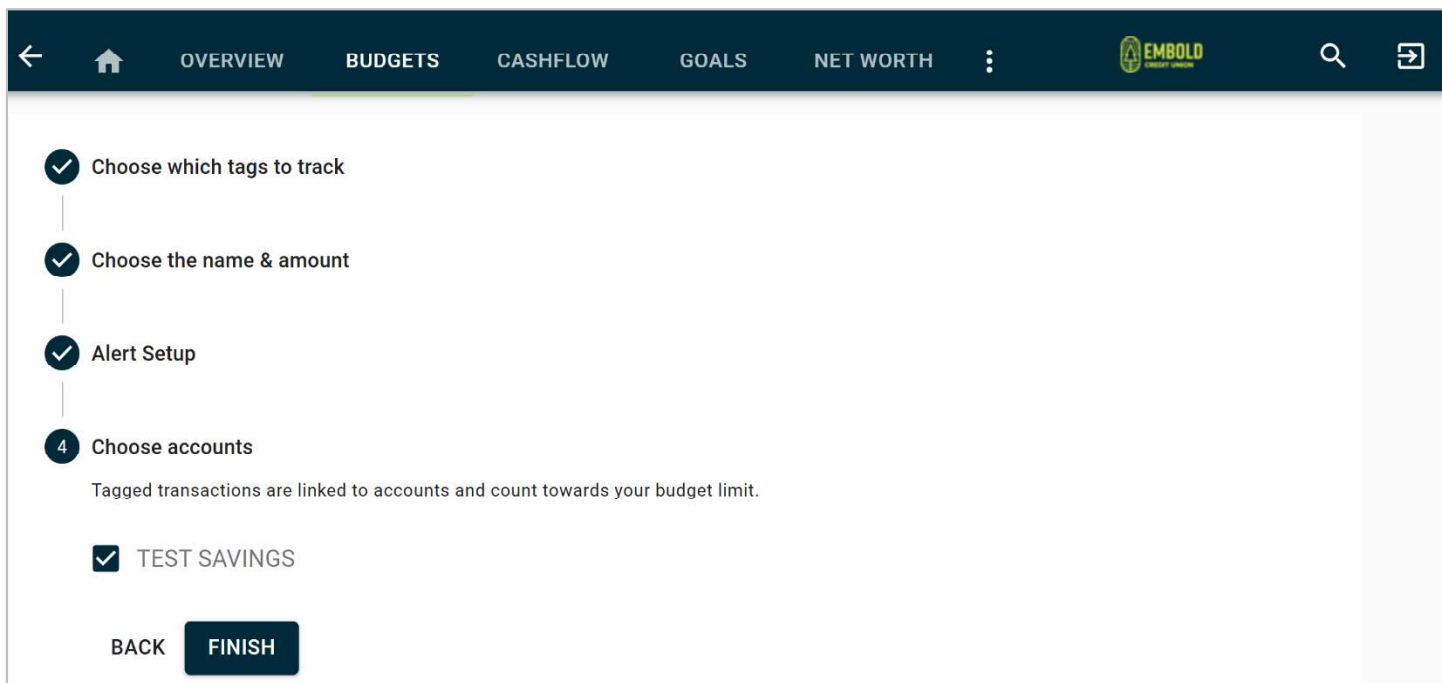


5. Check the box if you wish to receive an alert for your budget. Click **NEXT**.



The screenshot shows the 'BUDGETS' section of the digital banking interface. The navigation bar includes a home icon, a back arrow, and tabs for OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. The EMBOLD CREDIT UNION logo is on the right. The main content area shows a progress indicator with three steps: 'Choose which tags to track' (completed), 'Choose the name & amount' (completed), and 'Alert Setup' (current step, indicated by a '3' in a circle). Under 'Alert Setup', there is a checkbox labeled 'Create an alert for your budget' which is checked. At the bottom, there are 'BACK' and 'NEXT' buttons.

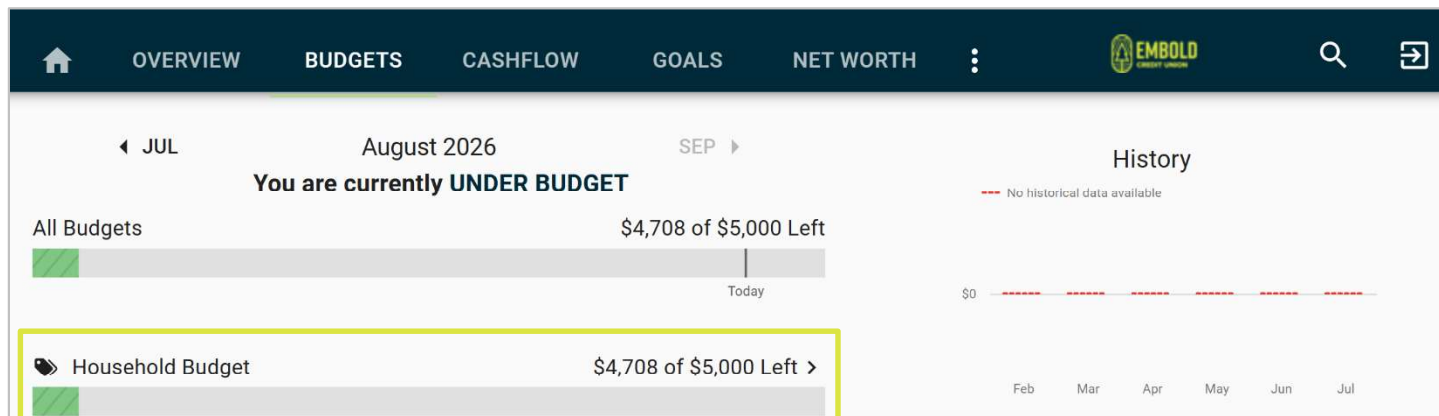
6. Choose the account(s) that you want the transactions tracked from. Click **FINISH**.



The screenshot shows the 'BUDGETS' section of the digital banking interface. The navigation bar is the same as in the previous screenshot. The progress indicator now shows four steps: 'Choose which tags to track' (completed), 'Choose the name & amount' (completed), 'Alert Setup' (completed), and 'Choose accounts' (current step, indicated by a '4' in a circle). Under 'Choose accounts', there is a sub-header 'Tagged transactions are linked to accounts and count towards your budget limit.' and a checkbox labeled 'TEST SAVINGS' which is checked. At the bottom, there are 'BACK' and 'FINISH' buttons.

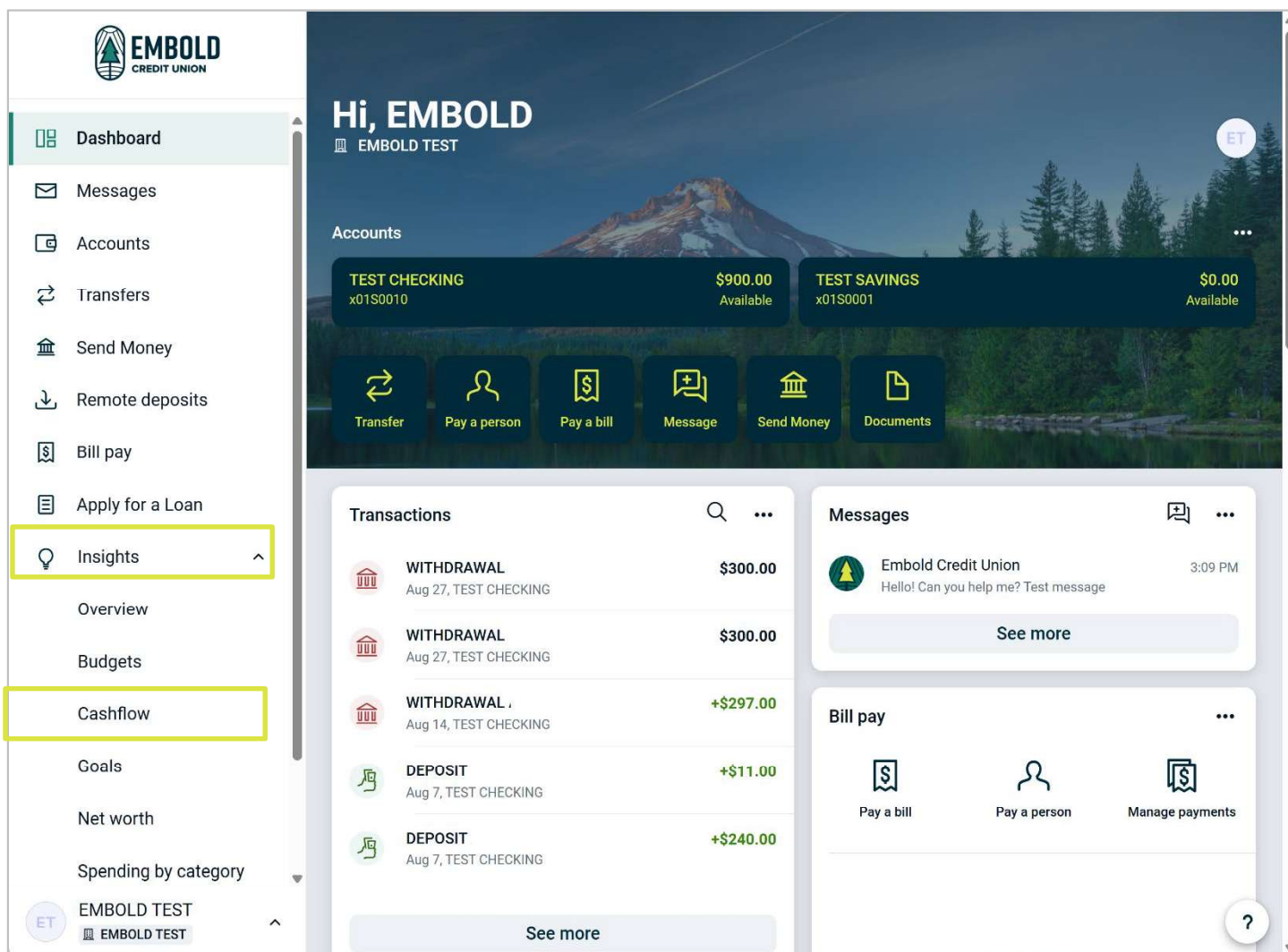
7. Enter your contact information if you opted to create an alert. Click **DONE**.

Your budget will appear on the Budgets page. Select the budget to edit or delete at any time.

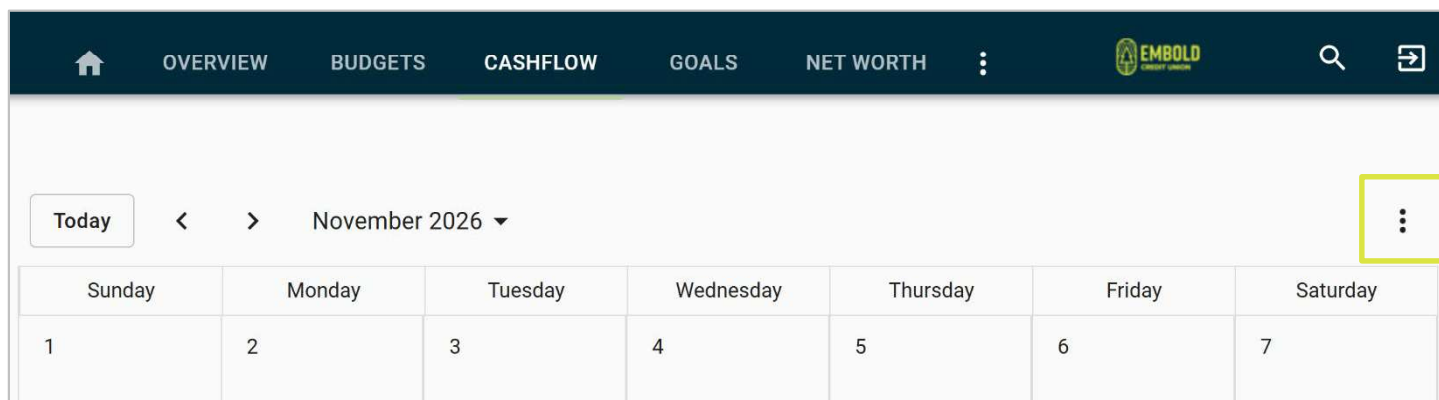


Set Up Cashflow

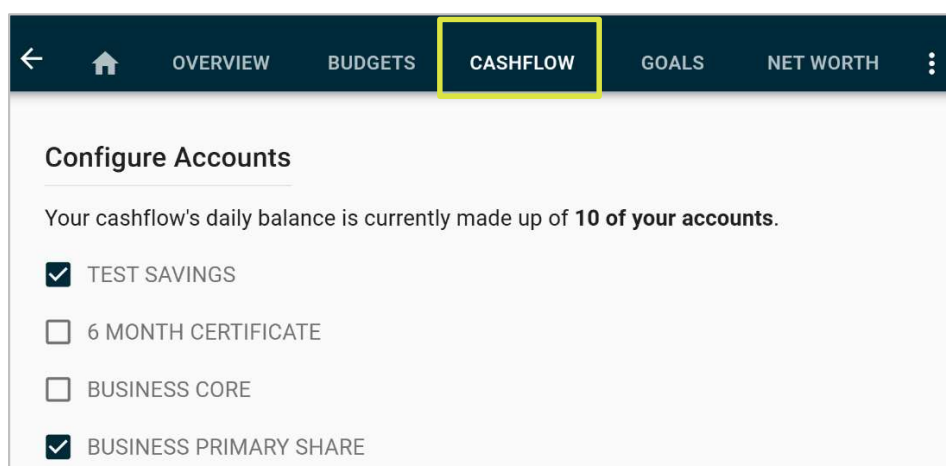
1. Click **Insights** from the navigation menu and select **Cashflow**.



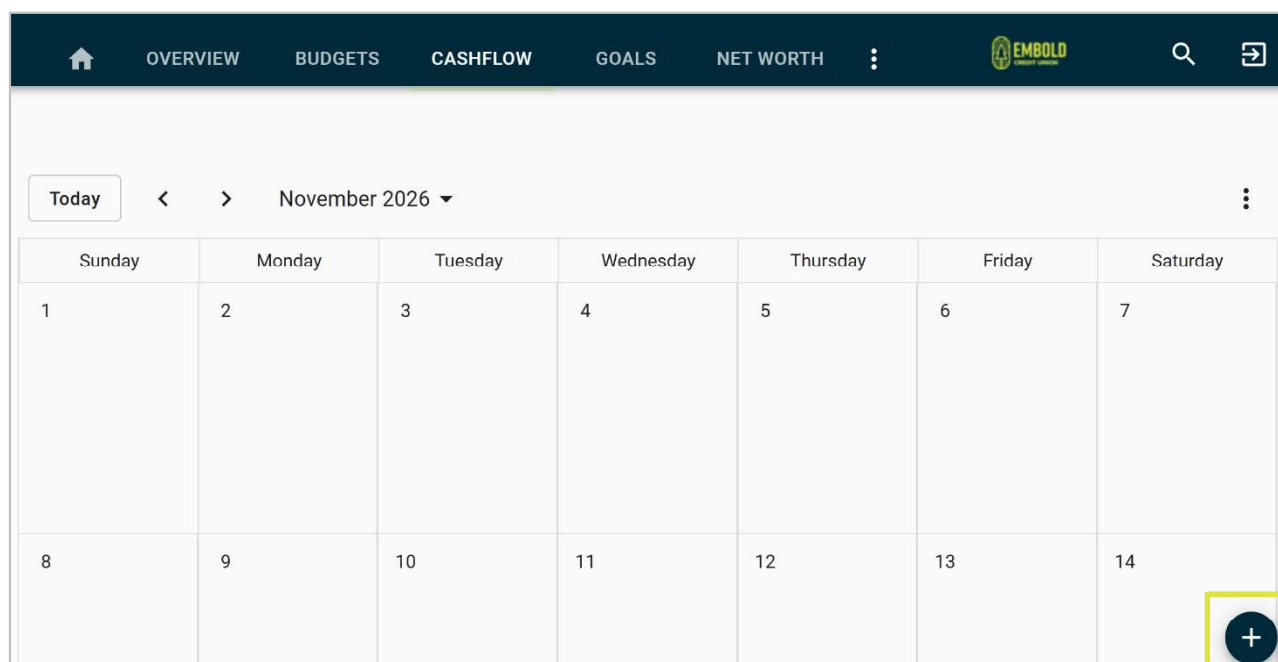
2. Click the **three dot** icon and select **Configure Accounts**.



3. Choose the accounts you'd like to track the balances of. Click **Cashflow** to return.



4. Click the + sign to add income or a bill to the calendar.



5. Select BILL or INCOME and give it a name. Enter the amount, frequency, and date. Click **SAVE**.

×

Bill Name *

BILL

INCOME

\$

Amount *

🕒

Frequency *

📅

Start On Date

Aug 28, 2026

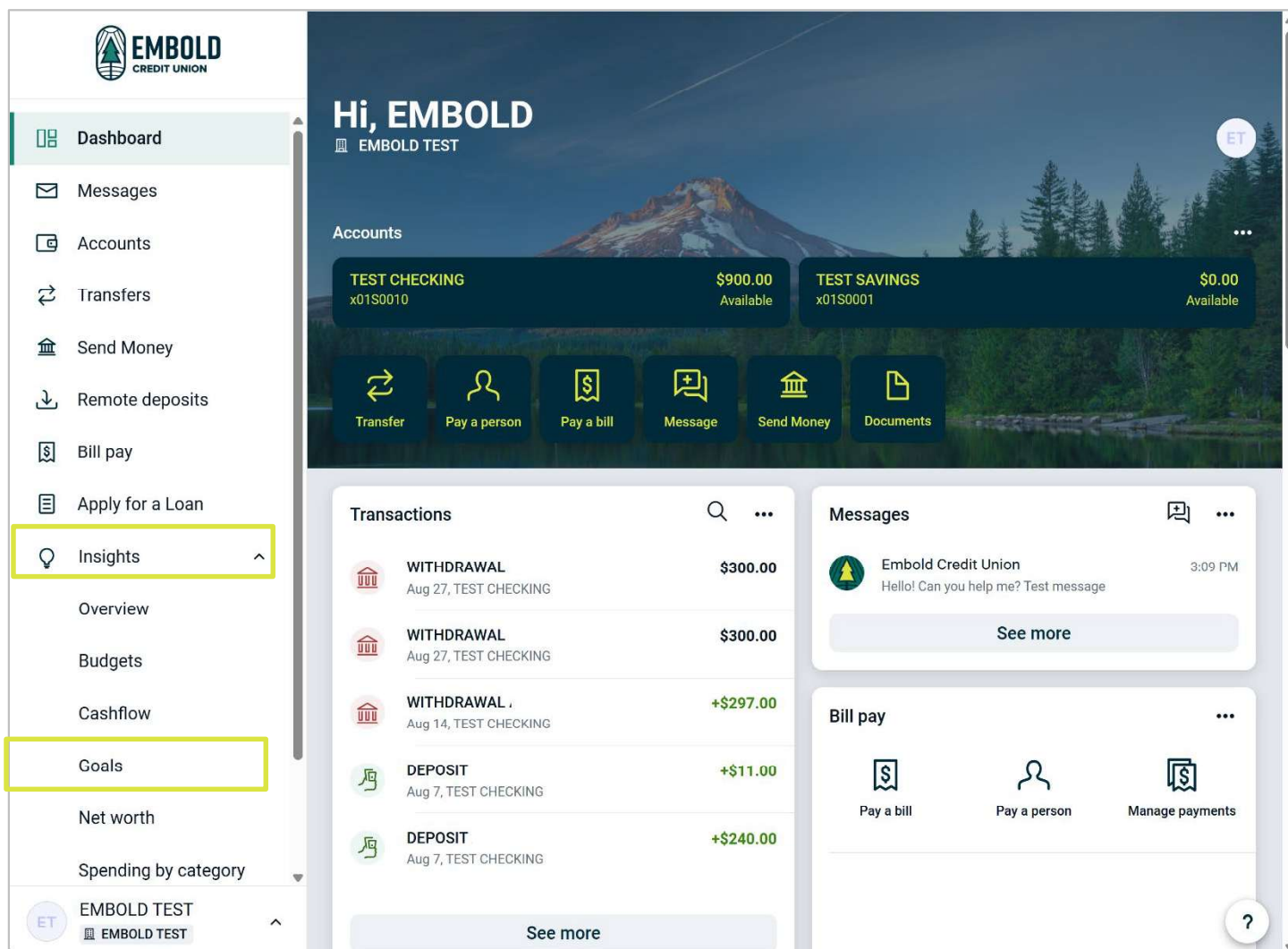
SAVE

The calendar will update with your entry and show your projected account balance.

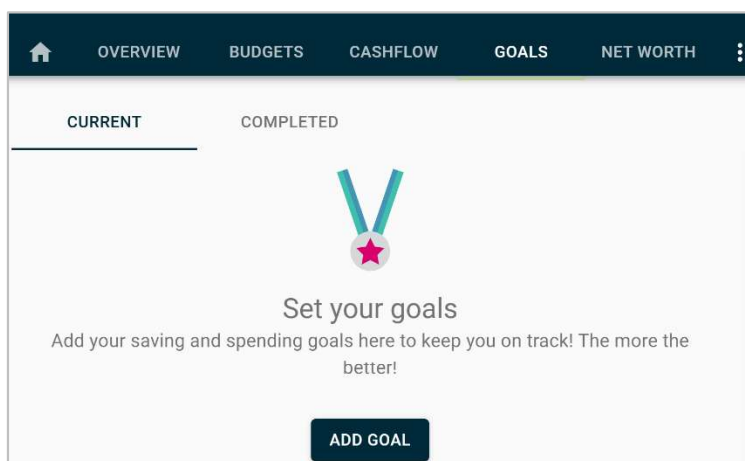
🏠 OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH ⋮ EMBOLD CREDIT UNION 🔍 📄						
Today < > November 2026 ▼ ⋮						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
						Electric -\$200.00
						Daily Balance \$6,402.07

Create a Goal

1. Click **Insights** from the navigation menu and select **Goals**.



2. Click **ADD GOAL**.



- Choose a popular goal or select **Custom savings goal** to create your own.

Choose a Goal

We often have the same financial goals, whether it's saving for your first house, or paying a student loan. These are the most common goals we recommend you start with, or you can add your own custom goal.



Pay off a credit card



Pay off loans



Custom payoff goal



Save for a baby



Save for a car



Save for a college



Create a savings cushion



Save for retirement



Save for a house



Save for a vacation



Save for a wedding



Custom savings goal

- Enter a name for the goal, choose the account(s) to track, enter the amount you want to save, and what the starting balance should be used.
- Choose **Complete By Date** to have the monthly dollar amount that you need to save calculated for you. Choose **Monthly Payment** and enter the amount you can contribute each month to calculate a projected completion date.
- Click **SAVE**.

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OVERVIEW

BUDGETS

CASHFLOW

GOALS

NET WORTH

⋮

EMBOLD

🔍

📄



Save for a car

Accounts

TEST CHECKING - \$900.00

Amount you want to save *

\$ 5,000.00

This account has **\$900.00**. Start tracking \$ 900.00 towards my goal

Completion (Choose One)

☒ Complete By Date

Jan 1, 2028

☐ Monthly Payment

\$

☒ Create an alert for your goal

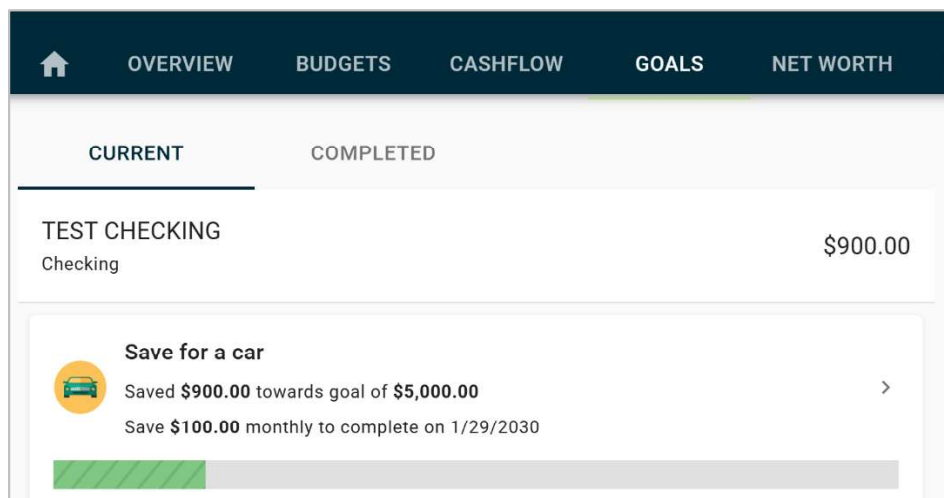
Goal Summary

You're saving **\$4,100.00** by 1/1/2028 for Save for a car goal. If you save **\$240.00** a month, you will be able to complete your goal in time.

CANCEL

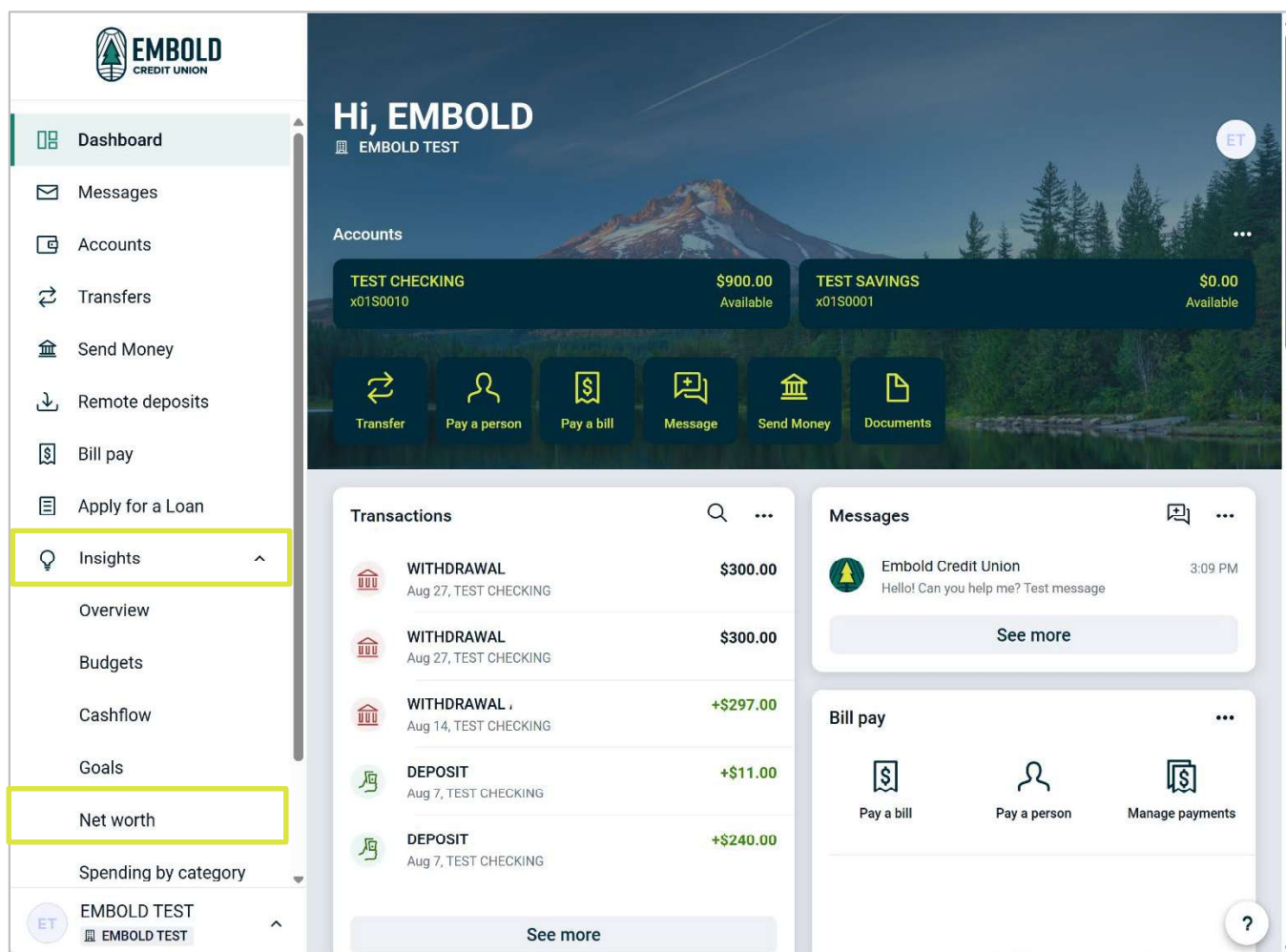
SAVE

The goal will appear on the Goals page. Select the goal to edit at any time.

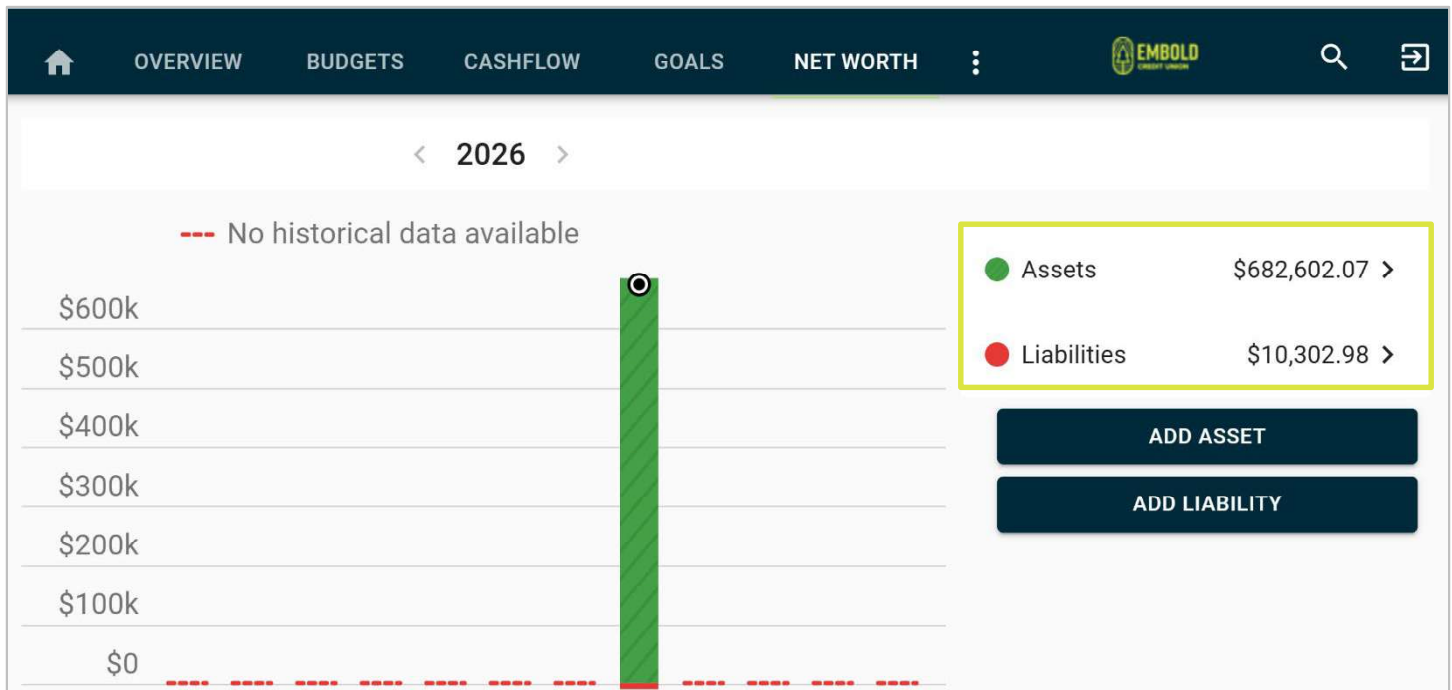


Set Up Net Worth

1. Click **Insights** from the navigation menu and select **Net Worth**.



2. Click Assets to review, add, or remove accounts you want included in your Net Worth.
3. Click Liabilities to review, add, or remove accounts you want included in your Net Worth.



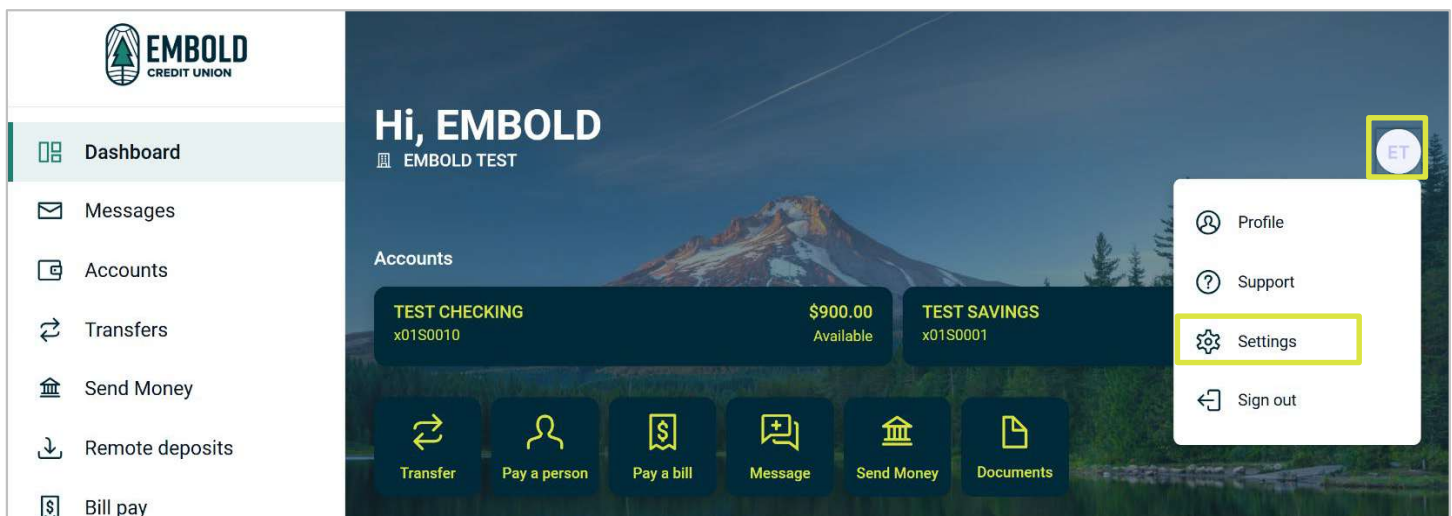
Forms

Use this link to access digital forms to request a wire transfer, skip a loan payment, request check or statement copies, set travel alerts, or obtain mortgage information.

Settings

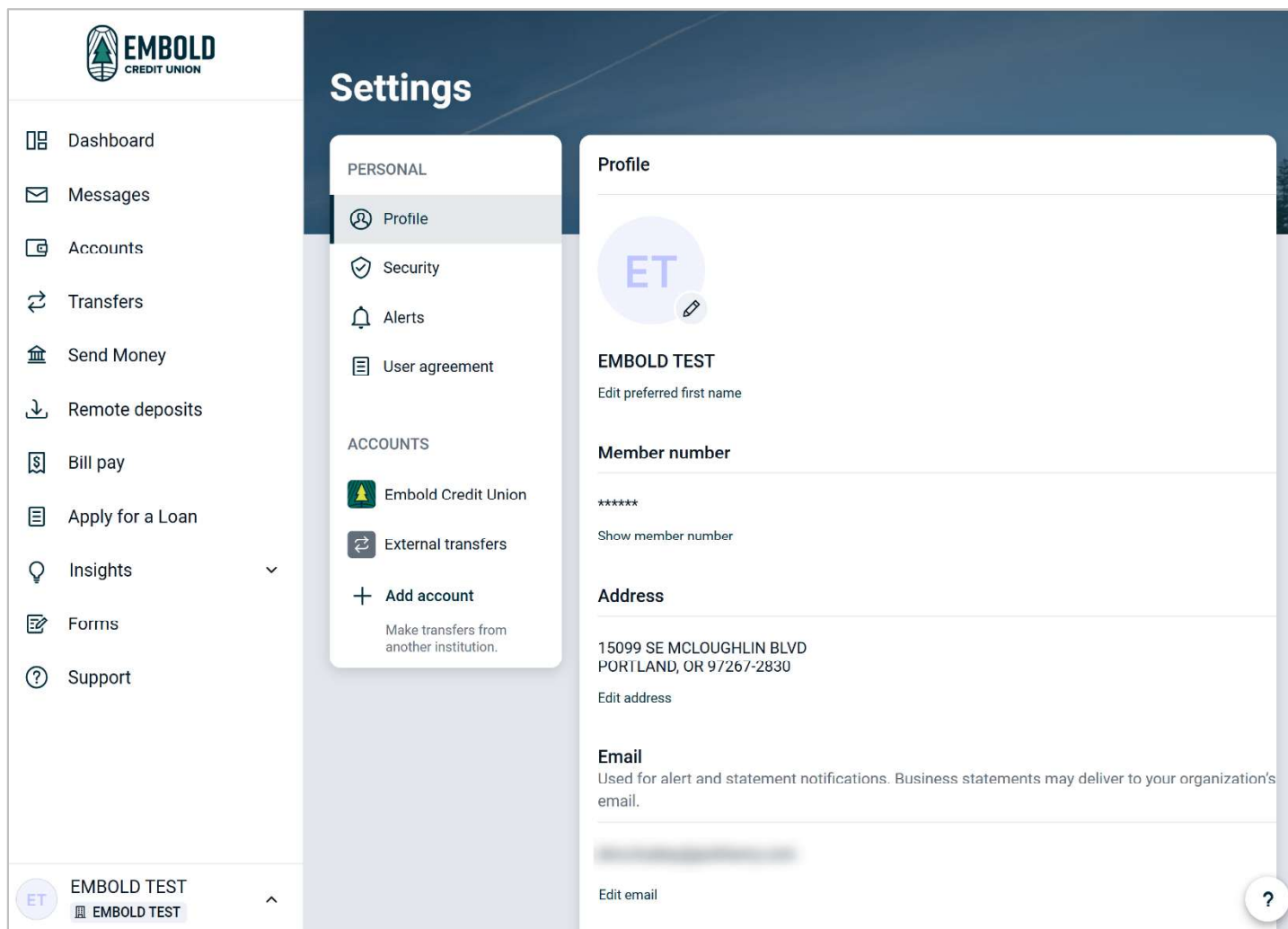
Manage your profile, security, and other features.

1. Select your profile at the top right and click **Settings**.



Profile

1. **Photo** - Click the **pencil icon** to upload a profile picture, if desired.
 2. **Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
 3. **Address** - Click **Edit address** to send us a request to update your address.
 4. **Email** - Click **Edit email** to change your email address.
 5. **Phone** - Click **Edit phone numbers** to modify your phone number.
- You will be prompted to complete multi-factor authentication. The MFA options will vary depending on which verification method(s) you have established.

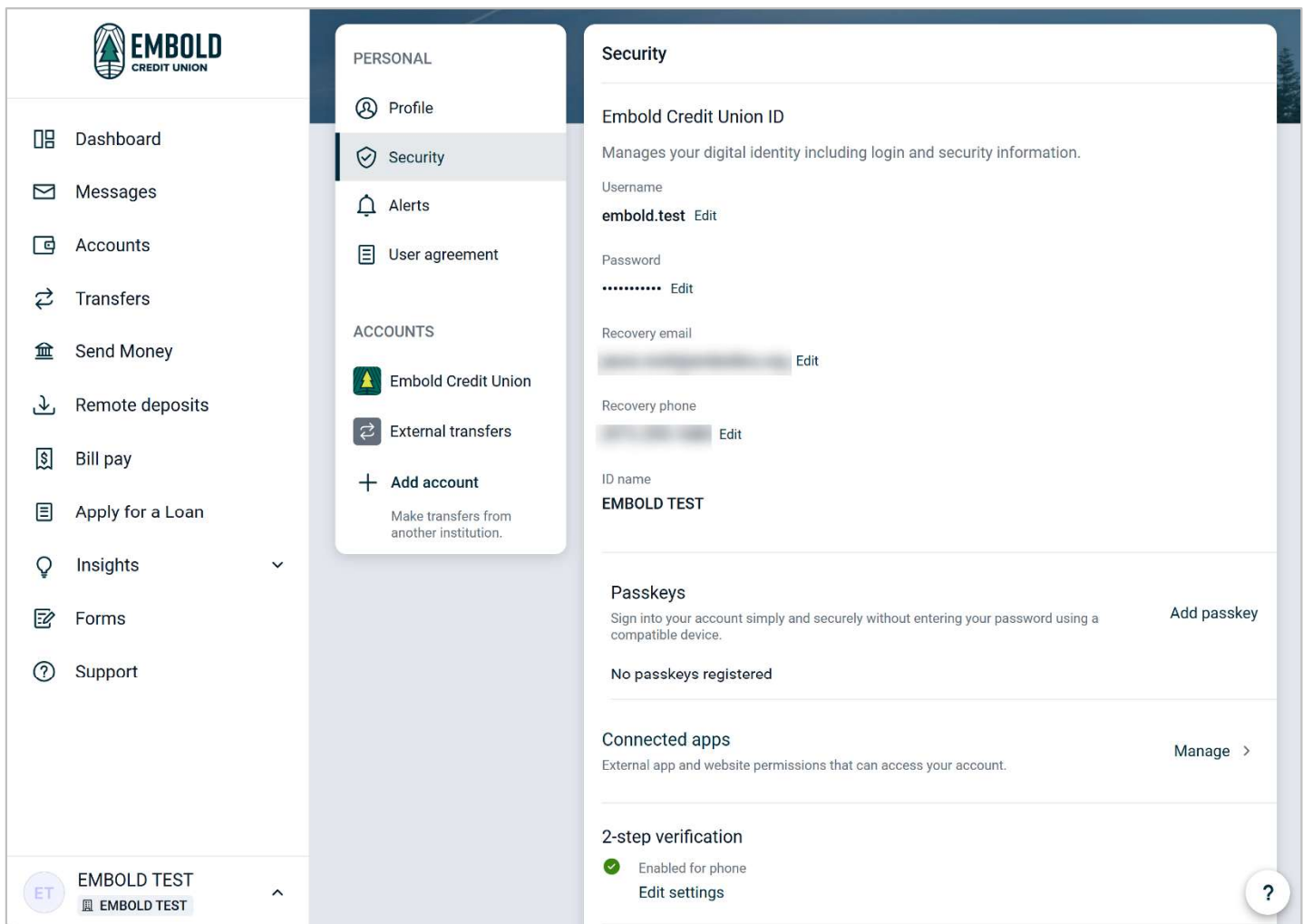


The screenshot shows the EMBOLD Credit Union digital banking interface. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Send Money, Remote deposits, Bill pay, Apply for a Loan, Insights, Forms, and Support. The main content area is titled 'Settings' and has a sub-section 'PERSONAL' with options: Profile (selected), Security, Alerts, and User agreement. Below this is the 'ACCOUNTS' section with options: Embold Credit Union, External transfers, and Add account. The 'Profile' section on the right includes a profile picture placeholder with the initials 'ET' and a pencil icon. Below the photo are fields for 'Name' (EMBOLD TEST, with an 'Edit preferred first name' link), 'Member number' (masked with '*****', with a 'Show member number' link), 'Address' (15099 SE MCLOUGHLIN BLVD, PORTLAND, OR 97267-2830, with an 'Edit address' link), and 'Email' (with an 'Edit email' link). A help icon (?) is in the bottom right corner of the profile section.

Security

- **Username and Password** - Click **Edit** to update your username and or change your password.
- **Passkeys**– Click **Add passkey** to use device level biometrics to login instead of your username and password.
- **Connected apps** - Click **Manage** to manage external apps and websites that can access your account.
- **2-step verification** - Click **Edit Settings** to remove or add additional authentication methods.
- **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 will be prompted to complete multi-factor authentication. The MFA options will vary depending on which verification method(s) you have established.



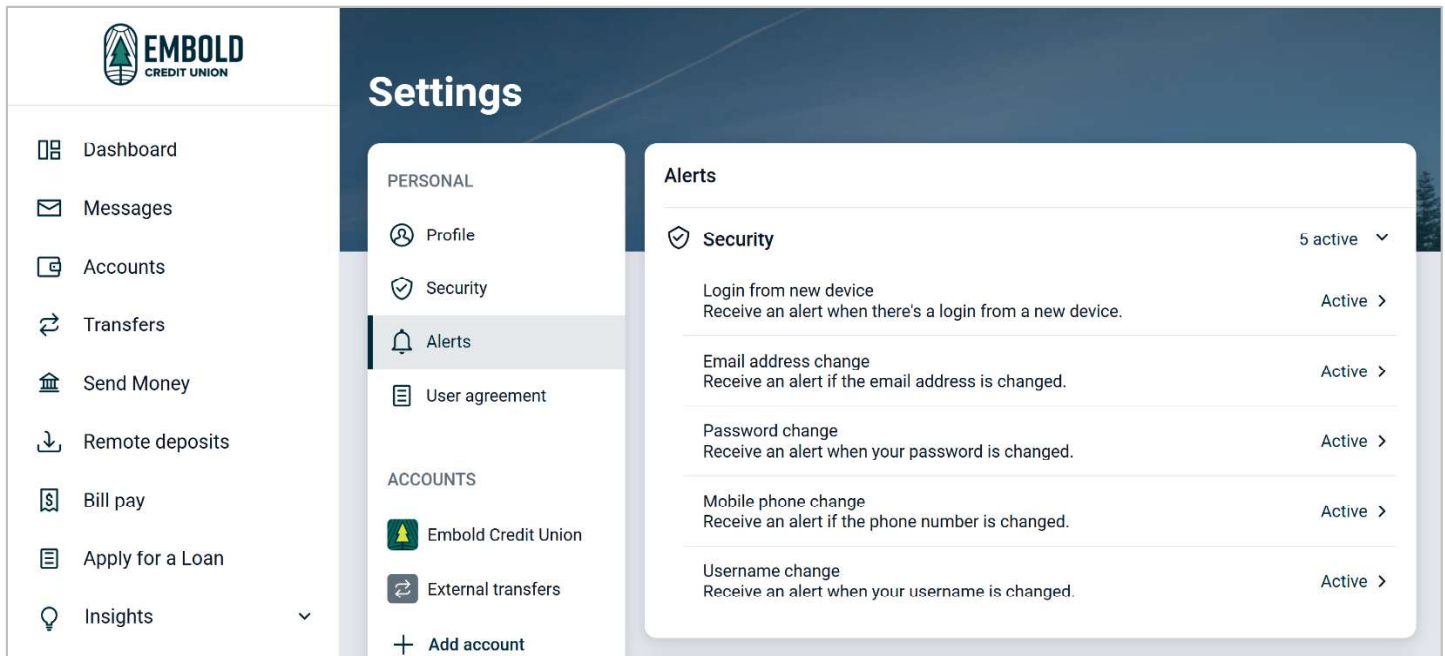
The screenshot displays the digital banking interface for Embold Credit Union. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Send Money, Remote deposits, Bill pay, Apply for a Loan, Insights, Forms, and Support. The user is logged in as 'EMBOLD TEST'. The main content area is titled 'Security' and includes sections for:

- Embold Credit Union ID**: Manages digital identity. Fields include Username (embold.test), Password (masked), Recovery email (masked), Recovery phone (masked), and ID name (EMBOLD TEST).
- Passkeys**: Sign into your account simply and securely without entering your password using a compatible device. No passkeys are currently registered.
- Connected apps**: External app and website permissions that can access your account. No apps are currently connected.
- 2-step verification**: Enabled for phone. An 'Edit settings' link is available.

 A central sidebar menu shows 'PERSONAL' (Profile, Security, Alerts, User agreement) and 'ACCOUNTS' (Embold Credit Union, External transfers, Add account) options. A help icon (?) is located in the bottom right corner of the main content area.

User Alerts

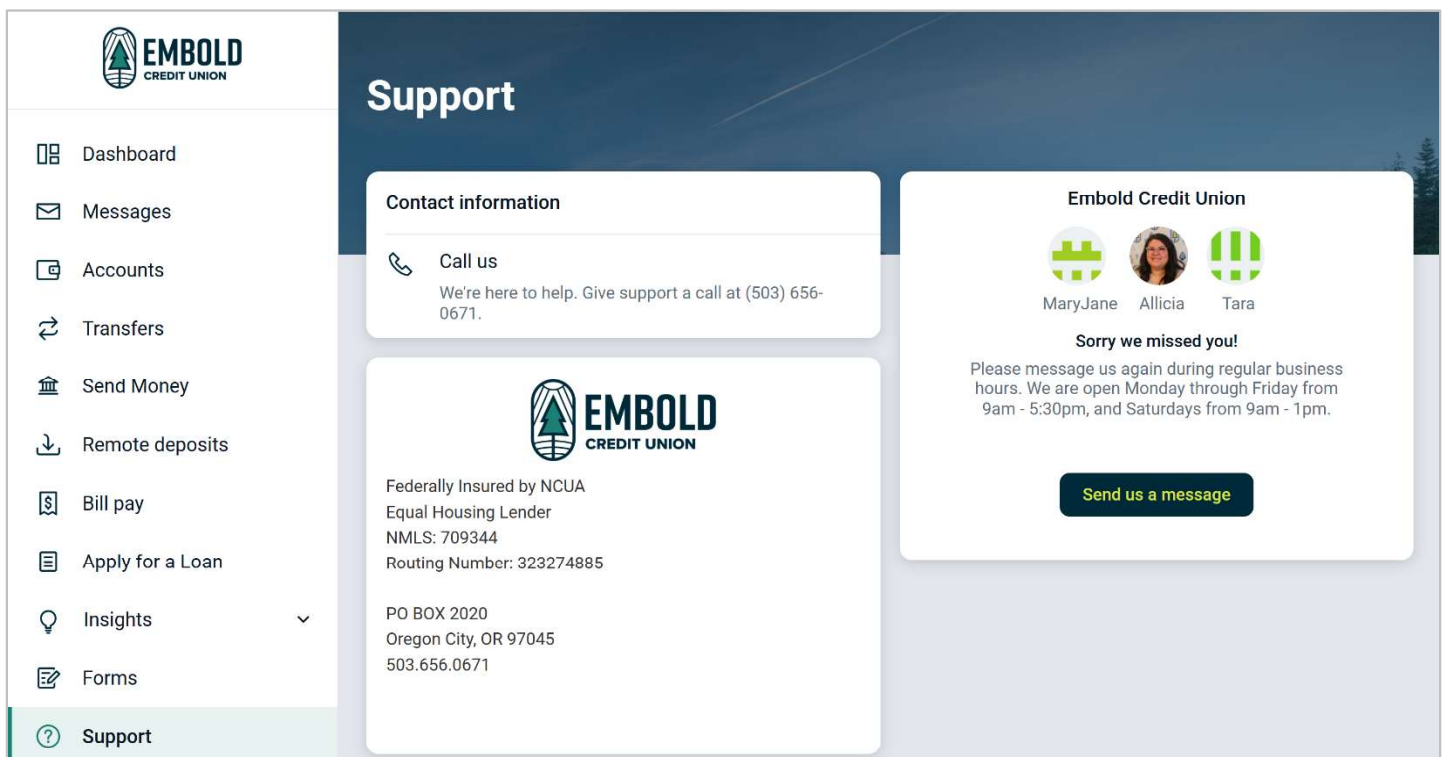
Security alerts are required and will automatically be sent via email if triggered. Opt in to also receive the alert via SMS text message or via an in-app message. Click an alert to toggle on email, text and/or in-app alerts.



The screenshot shows the 'Settings' page with a sidebar on the left containing navigation links: Dashboard, Messages, Accounts, Transfers, Send Money, Remote deposits, Bill pay, Apply for a Loan, and Insights. The main content area is titled 'Settings' and has a sub-section 'PERSONAL' with links to Profile, Security, Alerts (selected), and User agreement. Below this is an 'ACCOUNTS' section with links to Embold Credit Union, External transfers, and Add account. The 'Alerts' section is expanded, showing a list of alerts under the heading 'Security' (5 active). The alerts are: Login from new device (Active), Email address change (Active), Password change (Active), Mobile phone change (Active), and Username change (Active). Each alert has a description and a link to toggle the alert on or off.

Support

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



The screenshot shows the 'Support' page with a sidebar on the left containing navigation links: Dashboard, Messages, Accounts, Transfers, Send Money, Remote deposits, Bill pay, Apply for a Loan, Insights, Forms, and Support (selected). The main content area is titled 'Support' and has a sub-section 'Contact information' with a 'Call us' button and text: 'We're here to help. Give support a call at (503) 656-0671.' Below this is a section with the Embold Credit Union logo and text: 'Federally Insured by NCUA', 'Equal Housing Lender', 'NMLS: 709344', 'Routing Number: 323274885', 'PO BOX 2020', 'Oregon City, OR 97045', and '503.656.0671'. To the right is a section titled 'Embold Credit Union' with three profile pictures of MaryJane, Allicia, and Tara. Below their names is a message: 'Sorry we missed you! Please message us again during regular business hours. We are open Monday through Friday from 9am - 5:30pm, and Saturdays from 9am - 1pm.' and a button 'Send us a message'.