BB&T/Truist Online Banking
Tips for Troops and Service Units

Each Troop or Service Unit bank account comes with an online banking account. Per the Council's Troop Banking Guidelines, there is only one user ID/password established per online banking account. Since <u>all signers</u> are responsible for maintaining the troop bank account, the user ID and password for accessing the online account should be shared with each authorized signer. Passwords should be changed whenever there is a change in signers on the account or there is a possibility that your ID or password have been compromised.

This guide provides some tips and tricks for navigating the BB&T/Truist online banking account website.
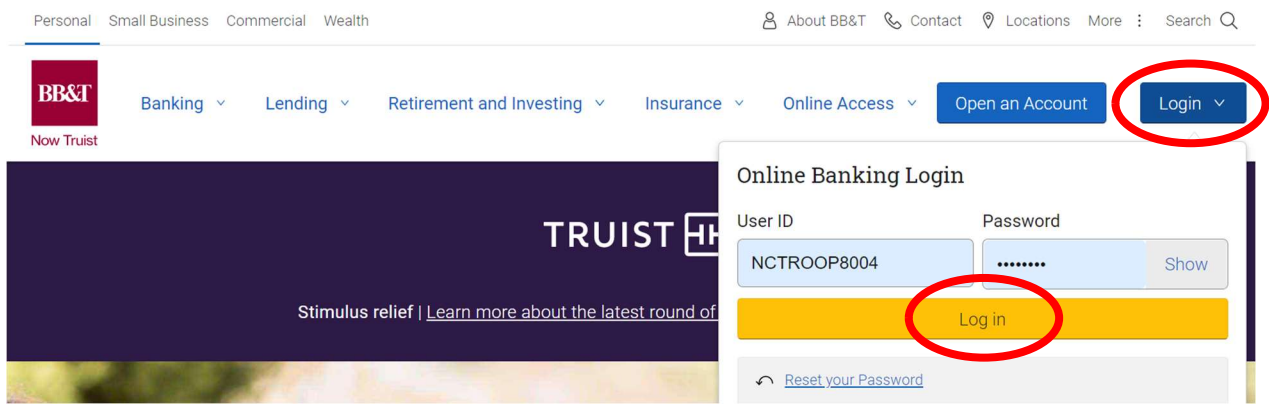
Contents

Log In

Authorized troop bank account signers can access their online banking account from BBT.com. There is just one online banking User ID and Password per bank account that all authorized signers share.

1. From the bbt.com homepage, select the blue, drop-down button to "Login".
2. Enter your User ID and Password, then click the gold "Log in" button.

## Recover Lost Password or Unlock a Locked Online Account

Due to the unique structure of our troop and service unit bank accounts, the option to "Reset your Password" online will NOT work. If you have lost your password or been locked out of your account, please contact the council at troopbanking@nccoastalpines.org or 800-284-4475 and we can have the bank reset the password for you.
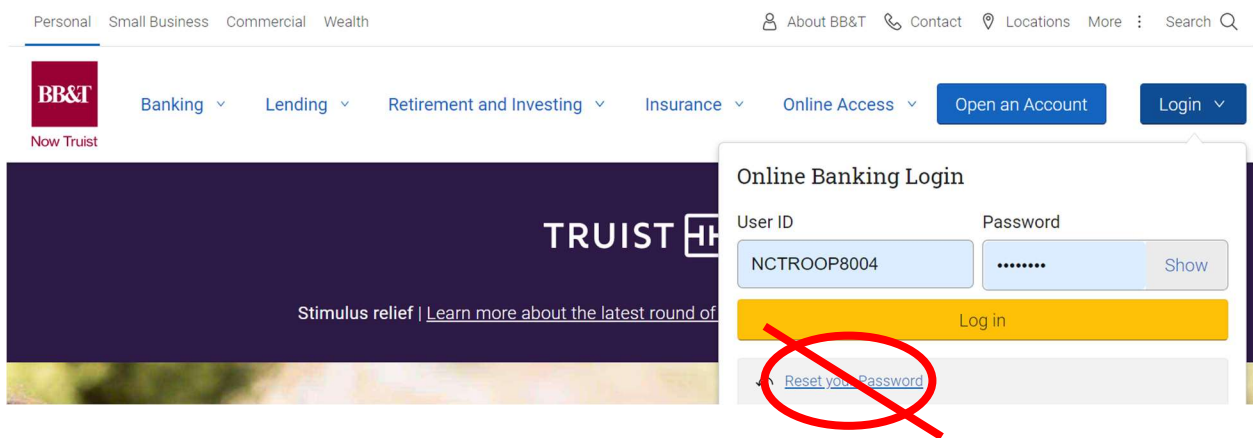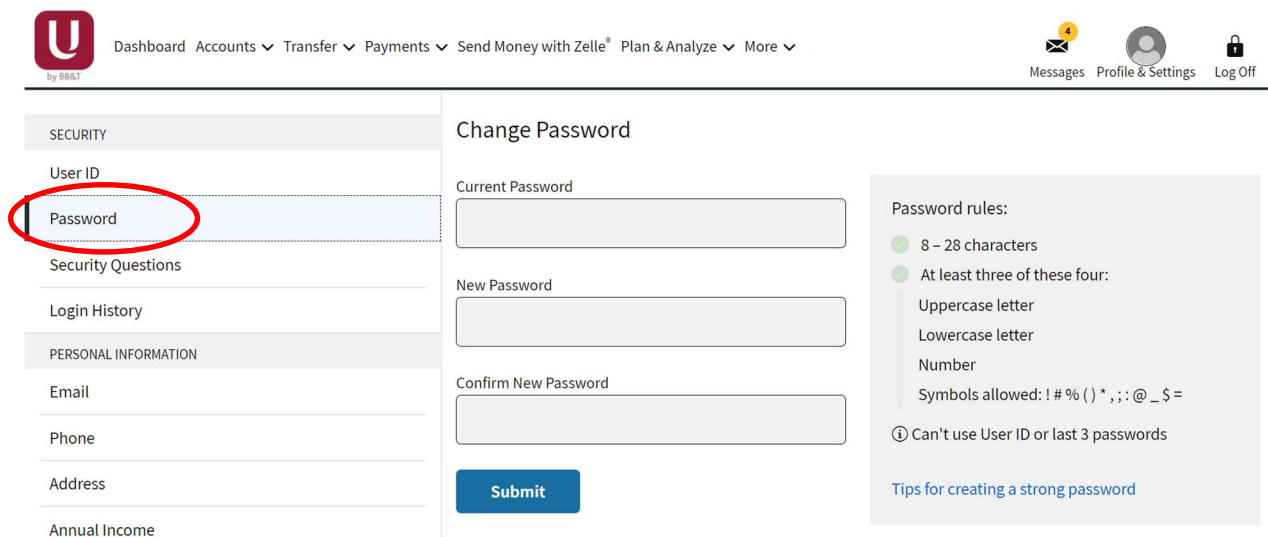
Update Password

You can update your online banking password as needed to ensure the security of the account.

1. First, log in to your online account (see instructions for "Log In").
2. From your online banking Dashboard, select "Profile & Settings" in the upper right-hand corner, then choose "My Profile".
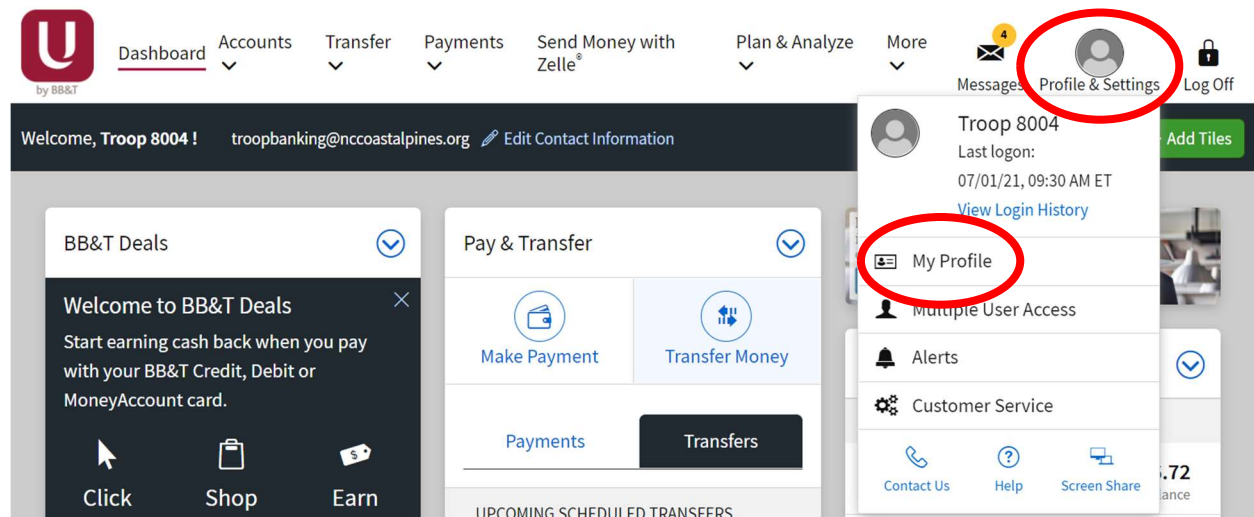
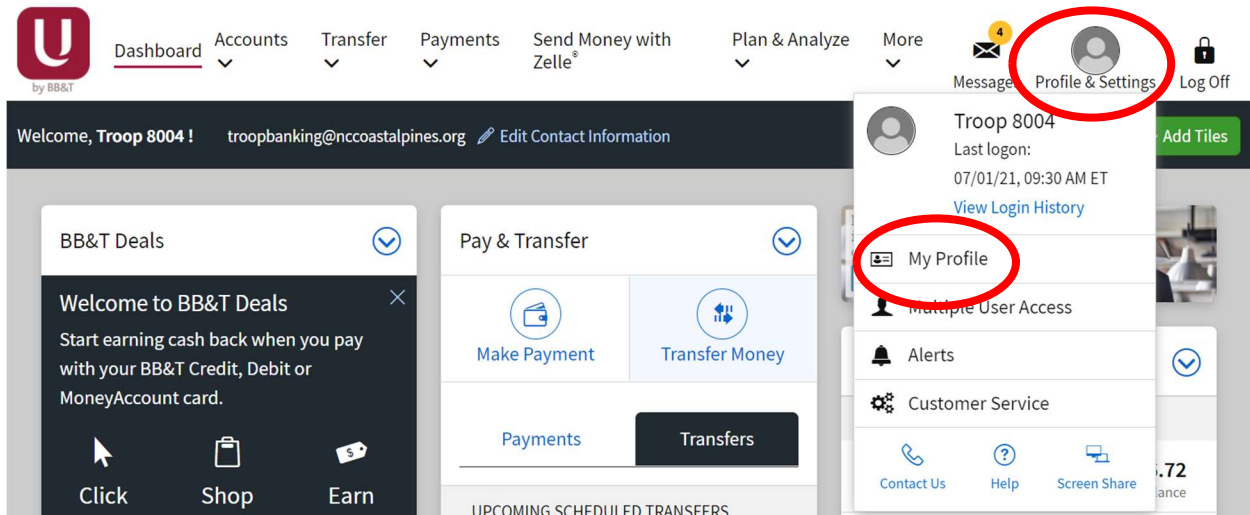3. From the "My Profile" screen, select "Password" from the left-hand menu:

4. The "Change Password" screen will open and enable you to update your password. Be sure to share the new password with ALL authorized signers on the bank account. There is just one set of log-in credentials (User ID, Password, and Security Questions) that ALL authorized signers share.
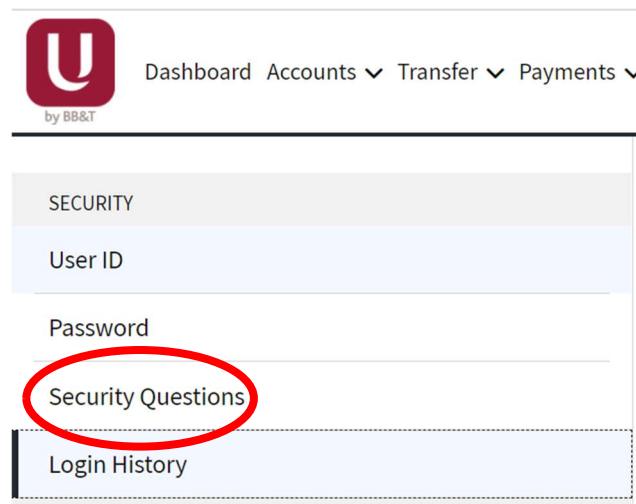
Update Security Questions

You can update your security questions as needed to ensure the security of the account.

1. First, log in to your online account (see instructions for "Log In").
2. From your online banking Dashboard, select "Profile & Settings" in the upper right-hand corner, then choose "My Profile".

3. From the "My Profile" screen, select "Security Questions" from the left-hand menu:

4. This will open a Security Verification window. You will need to verify your account by either answering an existing security question or having a one-time code sent to the email/phone number associated with the account.

If you don't know the existing security questions, or if the one-time code open doesn't work for you, just reach out to the council at troopbanking@nccoastalpines.org or 800-284-4475 and we can assist you.

5. Once you have been verified, a new window will open for you to set new security questions.

6. Be sure to share the new password with ALL authorized signers on the bank account. There is just one set of log-in credentials (User ID, Password, and Security Questions) that ALL authorized signers share.

Update Email Addresses

You can update the email address(es) associated with your online account. This may be necessary when there is a change in troop leadership, for example. This is especially important if your troop has selected digital bank statement delivery, as statement notifications will be emailed to the associated email each month.

1. First, log in to your online account (see instructions for "Log In").
2. From your online banking Dashboard, select "Profile & Settings" in the upper right-hand corner, then choose "My Profile".
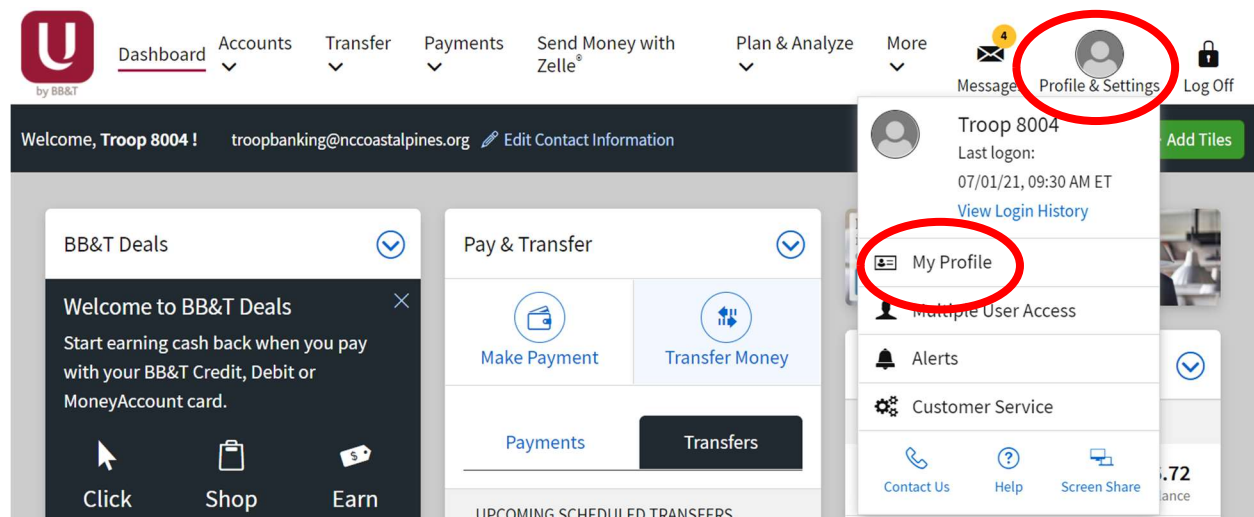
3. From the "My Profile" screen, select "Email" from the left-hand menu:

4. The "Contact Information" screen will open and allow you to edit the email address(es) associated with the account.

Update Phone Numbers

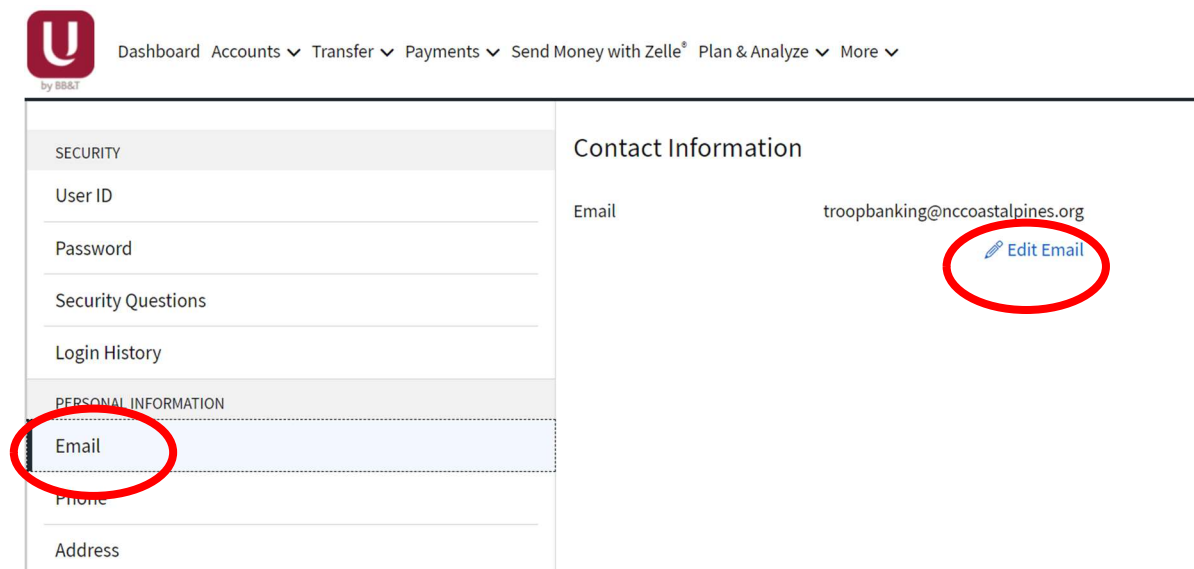You can update the mobile phone number(s) associated with your online account. This may be necessary when there is a change in troop leadership, for example. This is especially important because if the bank suspects there has been fraudulent activity on your bank account, they may reach out to you by phone to confirm.

1. First, log in to your online account (see instructions for "Log In").
2. From your online banking Dashboard, select "Profile & Settings" in the upper right-hand corner, then choose "My Profile".

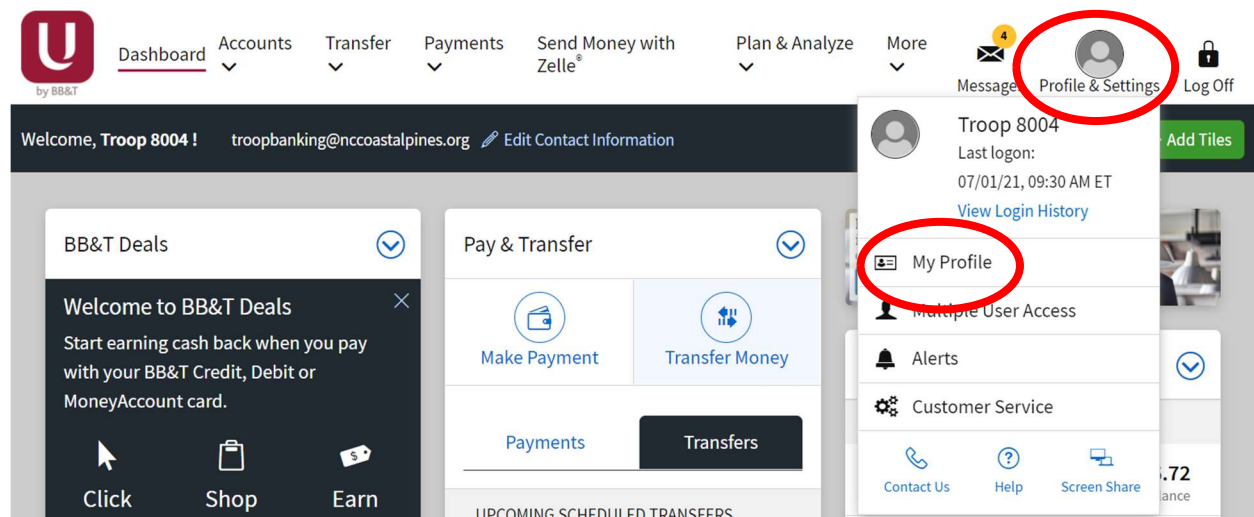3. From the "My Profile" screen, select "Phone" from the left-hand menu:
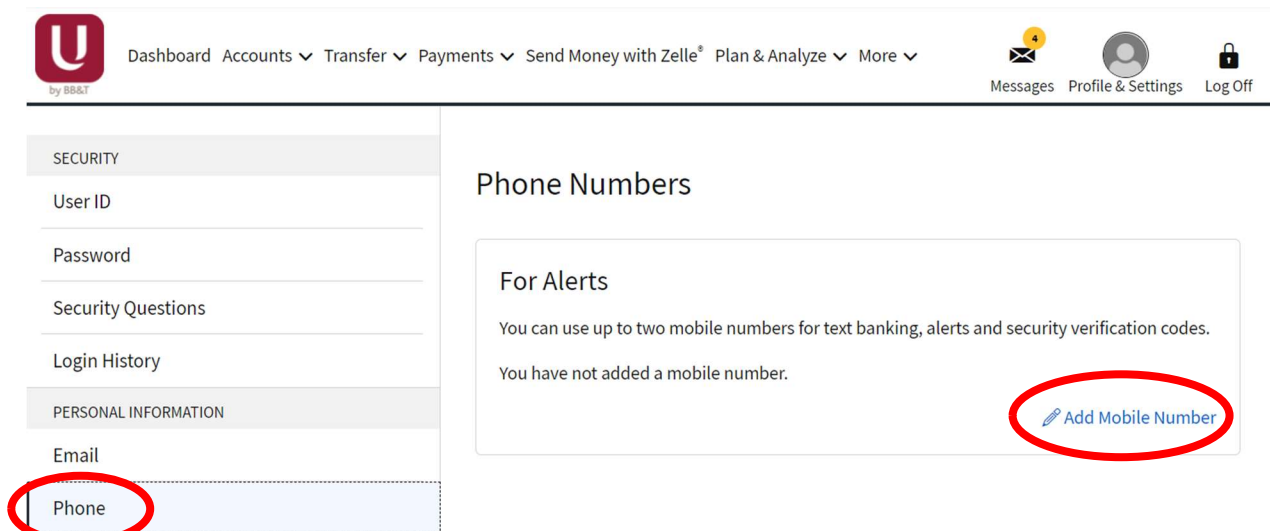
4. The "Phone Numbers" screen will open and allow you to add or edit mobile number(s) associated with the account.

Change Bank Statement Delivery Method: Online to Mailed

Troop bank account signers should review their bank statements each month and reconcile all activity for accuracy. Troops can elect to receive their monthly bank statements in the mail or via online delivery. This section shows how to change your statement delivery method from online delivery to mailed statements.

1. First, log in to your online account (see instructions for "Log In").
2. From your online banking Dashboard, select "Accounts" in the upper left-hand corner, then choose "Statements".
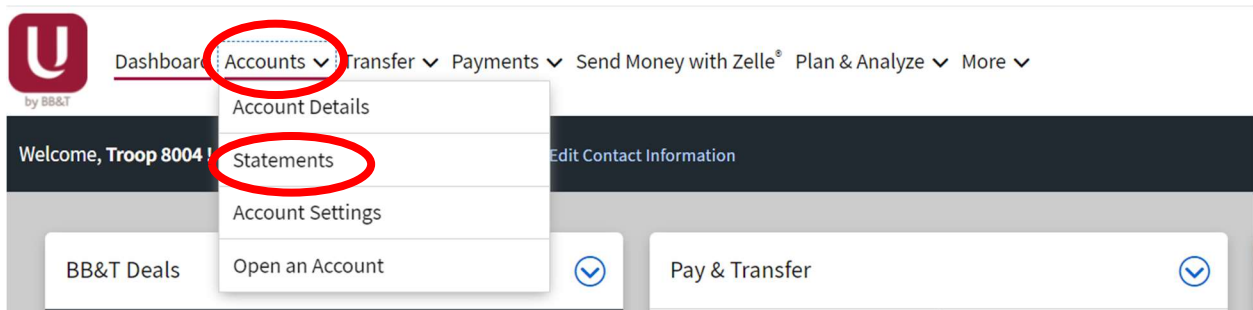
3. The Statements window will open. Your current statement delivery method will be indicated here ("Paperless", in this case). To a make a change, select the link to "View Delivery Options" to the right of the screen.
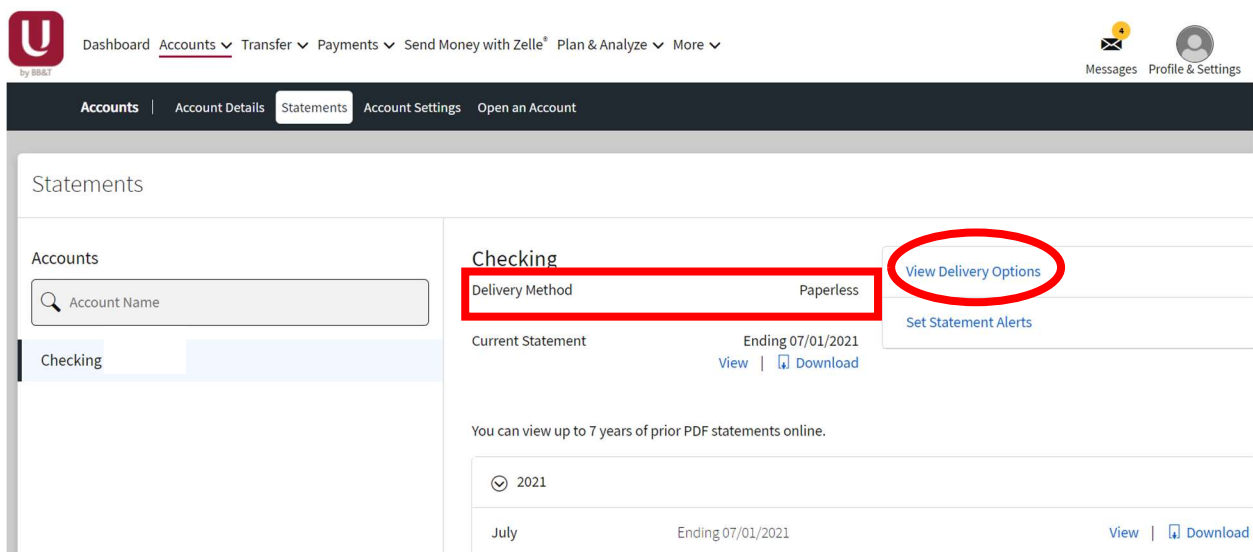
4. The Statement Delivery Options window will open. Here you can change the method from "Paperless" to "By Mail", then select "Submit".

Statement Delivery Options

‹ Go back to Statements

Get quicker, safer access to your information. Turn off mailed statements and reduce your risk of mail theft. 24 months of prior statements are always available online.

Set Statement Alerts

Checking & Savings

Account	Delivery Option	Alert Status
▣ Checking	● Paperless ○ By Mail	Statement alert set.

Submit

5. You'll get a confirmation message confirming the change.

Statement Delivery Options

⊘ Your delivery method has changed. Please allow one statement cycle for changes to go into effect. Get an email or mobile alert when a new paperless statement is available for viewing.

‹ Go back to Statements

Get quicker, safer access to your information. Turn off mailed statements and reduce your risk of mail theft. 24 months of prior statements are always available online.

Set Statement Alerts

Go Paperless Sets online-only delivery for all eligible statements.

6. Finally, you'll want to confirm that the mailing address assigned to your bank account is correct. You can confirm this setting by selecting "Profile & Settings" in the upper right-hand corner, then choose "My Profile".
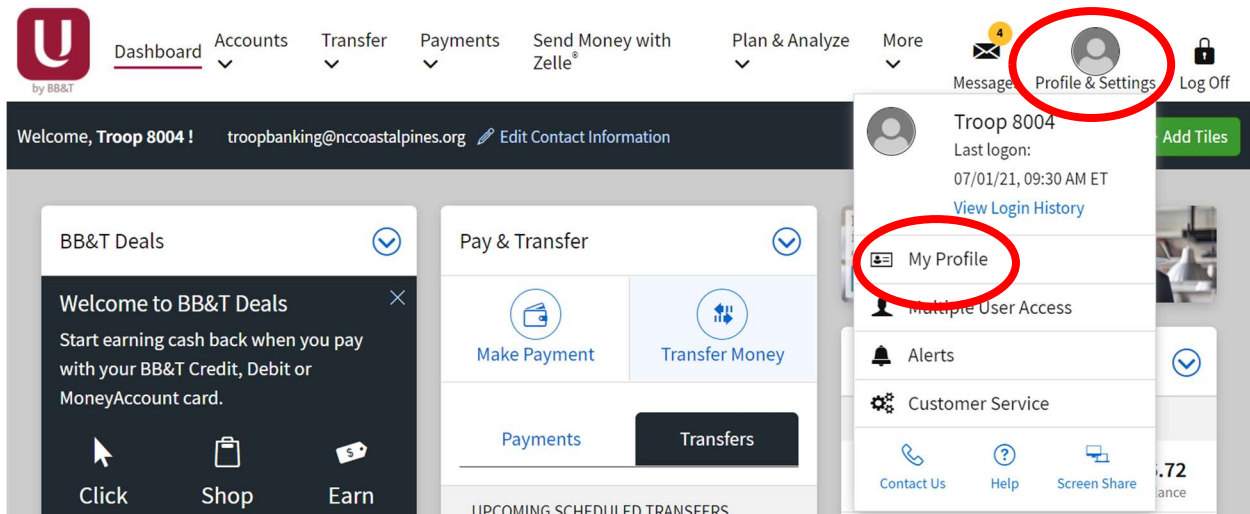
7. From the "My Profile" screen, select "Address" from the left-hand menu:
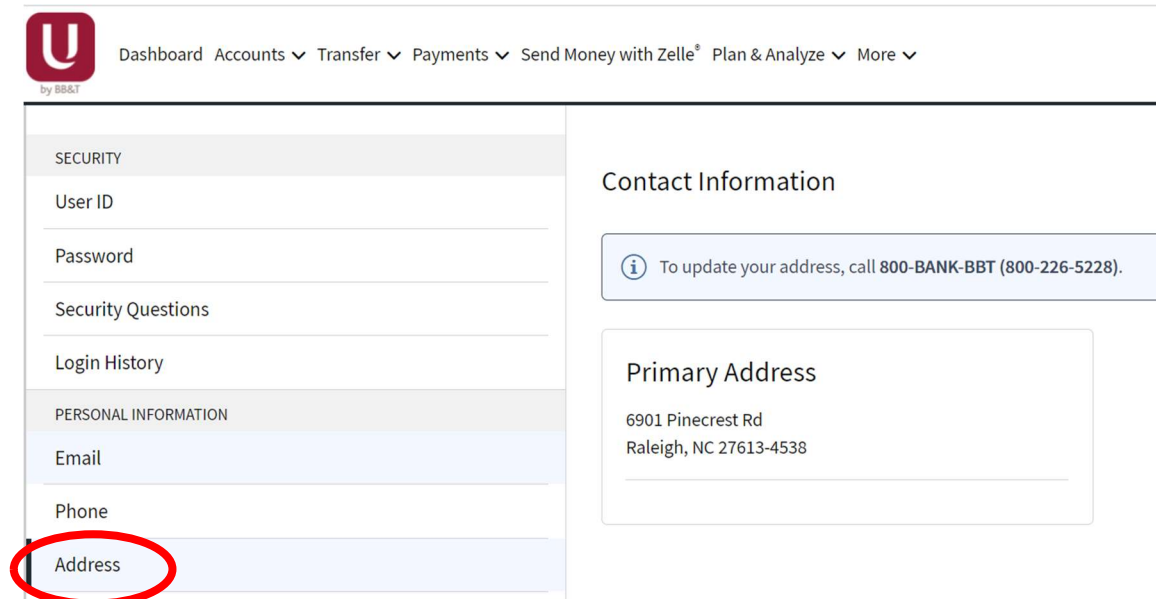

8. The "Contact Information" window will open and display the Primary Address associated with the bank account. If this is **not** the correct mailing address that you want bank statements mailed to, please contact the council at troopbanking@nccoastalpines.org or 800-284-4475 and we can get this last step taken care of for you.

Change Bank Statement Delivery Method: Mailed to Online

Bank account signers should review their bank statements each month and reconcile all activity for accuracy. Account signers can elect to receive their monthly bank statements in the mail or via online delivery. This section shows how to change your statement delivery method from mailed statements to online delivery.

1. First, log in to your online account (see instructions for "Log In").
2. From your online banking Dashboard, select "Accounts" in the upper left-hand corner, then choose "Statements".
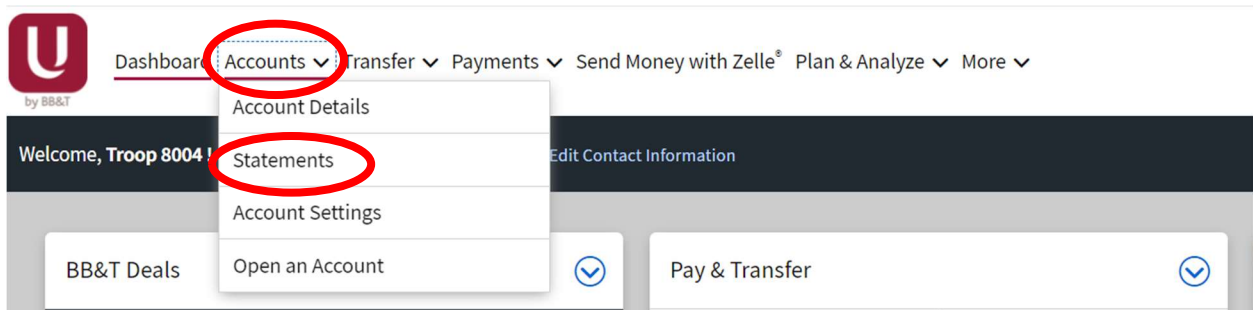
3. The Statements window will open. Your current statement delivery method will be indicated here ("Paperless", in this case). To a make a change, select the link to "View Delivery Options" to the right of the screen.
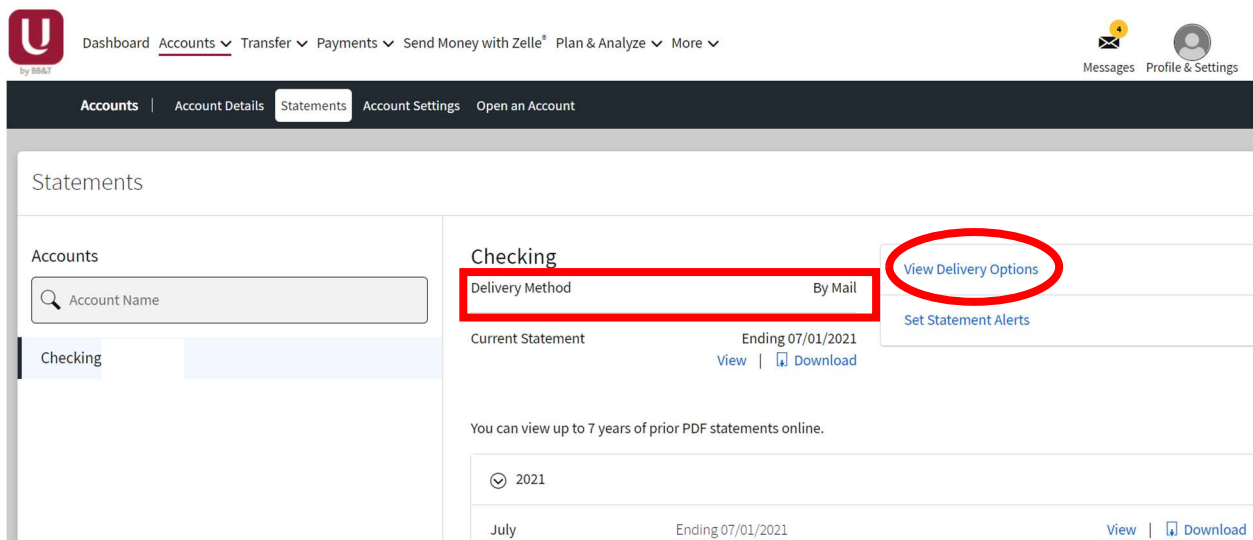
4. The Statement Delivery Options window will open. Here you can change the method from "By Mail" to "Paperless", check the box for the "Online Services Agreement", then select "Submit".

Statement Delivery Options

< Go back to Statements

Get quicker, safer access to your information. Turn off mailed statements and reduce your risk of mail theft. 24 months of prior statements are always available online.

[Set Statement Alerts]

Go Paperless   Sets online-only delivery for all eligible statements.

Checking & Savings

Account	Delivery Option	Alert Status
🖲 Checking	◯ Paperless ⦿ By Mail	Statement alert set.

☐ Check to indicate you agree to the Online Services Agreement ↗

Submit

5. You'll get a confirmation message confirming the change.

Statement Delivery Options

⊘ Your delivery method has changed. Please allow one statement cycle for changes to go into effect. Get an email or mobile alert when a new paperless statement is available for viewing.

< Go back to Statements

Get quicker, safer access to your information. Turn off mailed statements and reduce your risk of mail theft. 24 months of prior statements are always available online.

[Set Statement Alerts]

Go Paperless   Sets online-only delivery for all eligible statements.

6. Finally, you'll want to confirm that the statement alerts are correctly set-up. This ensures that each month you'll get a digital notification as soon as the online bank statement is available. You can confirm the statement alert settings by selecting "Set Statement Alerts" from the confirmation message screen:

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Statement Delivery Options

✓ Your delivery method has changed. Please allow one statement cycle for changes to go into effect. Get an email or mobile alert when a new paperless statement is available for viewing.

‹ Go back to Statements

Get quicker, safer access to your information. Turn off mailed statements and reduce your risk of mail theft. 24 months of prior statements are always available online.

Set Statement Alerts

Go Paperless   Sets online-only delivery for all eligible statements.

7. The Alert Settings window will open for your account, showing you a wide variety of alerts you can set up for your Checking Account. Scroll down to "Online Statement Alert", and click the blue link the "Edit" or "Add".

Alert Settings

View and manage your email and text alerts.

🔍 Search by alert group or account name

SECURITY & FEATURES

Security Alerts	2 of 3 set
Bill Payment Alerts	12 of 13 set
Small Business Alerts	7 of 7 set

ACCOUNTS & CARDS

Checking	5 of 9 set
Debit Card	2 of 4 set

Checking   Alerts

Alert	Sending	
Daily/Weekly Balance Alert		➕ Add
Zero/Negative Balance Alert Recommended	✉ Email	✏ Edit
Low Balance Alert		➕ Add
Overdraft Fee Alert	✉ Email	✏ Edit
Checks Cleared Alert Recommended	✉ Email	✏ Edit
Debit/Withdrawal Threshold Alert		➕ Add
Deposit Correction Alert Recommended	✉ Email	✏ Edit
Deposit Threshold Alert		➕ Add
Online Statement Alert Recommended	✉ Email	✏ Edit

8. The Online Statement Alert window will open, showing if email notifications are enabled (you want this to be green as shown below) and which email address(es) the notifications are sent to. If you need to update the email address(es), follow the "Updating Email Addresses" instructions in this guide.

Online Statement Alert

Notification when your online statement is available.

Send to

✉ troopbanking@nccoastalpines.org
   Primary

To update your email addresses or mobile numbers, select **Contact Settings** in the navigation above.

[**Save**] [Cancel]

Set-up Bank Alerts

Setting up automated alerts is a hassle-free way to hear about bank account changes or potential concerns. For example, the bank can send you a text message or email if your account reaches a $0.00 balance or is assessed an overdraft fee. These alerts can tip you off to fraudulent activity or financial miscommunications quickly, helping you avoid further issues.

NOTE: Before completing the below, follow the earlier instructions to "Update Email Addresses" and "Update Phone Numbers". This will ensure that you have the correct email addresses/phone numbers available to select from when choosing your alert settings.

1. First, log in to your online account (see instructions for "Log In").
2. From your online banking Dashboard, select "Profile & Settings" in the upper right-hand corner, then choose "Alerts".
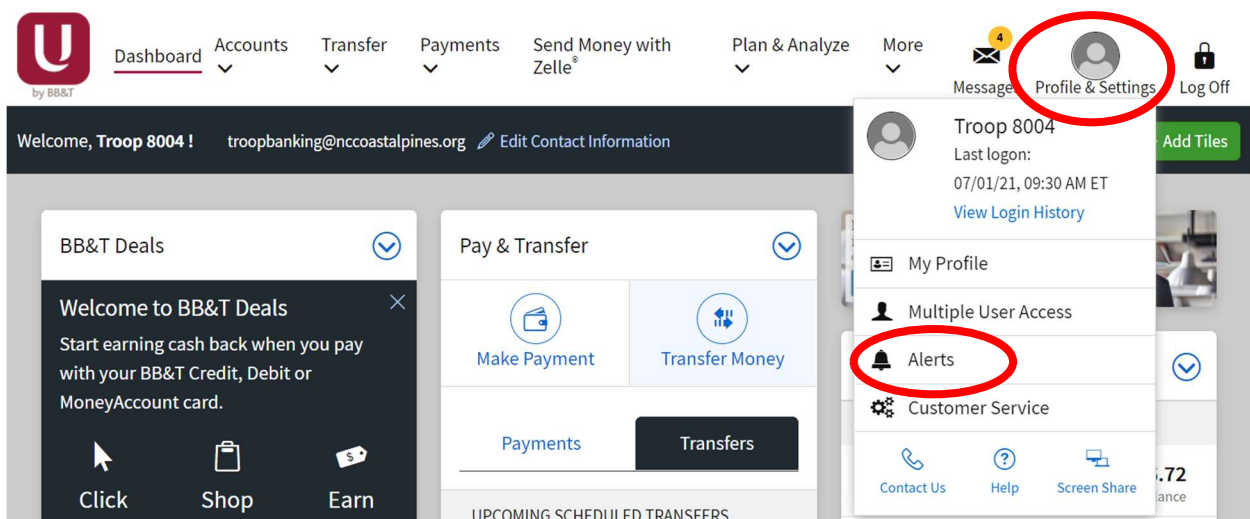
3. From the "Alert Settings" screen, select "Checking" from the left-hand menu (below "Accounts & Cards"). This will display the many checking account alerts you can opt into. Click the blue link next to each alert type to "Add" or "Edit" the alert you wish to receive:

Alert Settings

View and manage your email and text alerts.

🔍 Search by alert group or account name

SECURITY & FEATURES

Security Alerts	2 of 3 set
Bill Payment Alerts	12 of 13 set
Small Business Alerts	7 of 7 set

ACCOUNTS & CARDS

Checking	4 of 9 set
Debit Card	2 of 4 set

Checking Alerts

Alert	Sending	
Daily/Weekly Balance Alert		⊕ Add
Zero/Negative Balance Alert Recommended	✉ Email	✏ Edit
Low Balance Alert		⊕ Add
Overdraft Fee Alert	✉ Email	✏ Edit
Checks Cleared Alert Recommended	✉ Email	✏ Edit

4. In particular, some of the alerts our account signers find most helpful are:
   a. "Zero/Negative Balance Alert" – Notifies you if the account gets to a $0.00 or negative balance.
   b. "Overdraft Fee Alert" – Notifies you if the account is assessed an overdraft fee.
   c. "Checks Cleared Alert" – Notifies you when a check you wrote has posted and the funds are officially removed from your account.
   d. "Deposit Correction Alert" – Notifies if you made a bank deposit and the total funds you deposited into the account did not match the deposit slip.
   e. "Online Statement Alert" – Notifies you each month when your bank statement is ready. Even if you get paper statements mailed to you, this alert is a helpful reminder that it's time to complete the monthly bank statement review.

Disable a Debit Card

Some limited debit card controls are available to account signers from the online banking account. The most commonly used option is to temporarily disable a debit card if it has been lost or stolen or if the card number has been compromised and used for a fraudulent charge.

1. First, log in to your online account (see instructions for "Log In").
2. From your online banking Dashboard, select "More" from the upper menu, then choose "Card Controls".
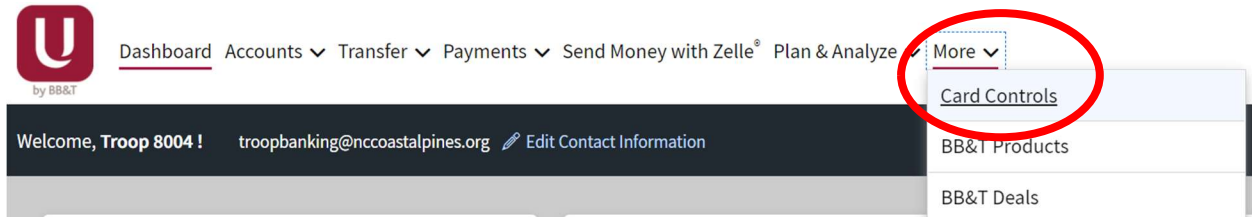
3. From the Card Controls screen, you can select each debit card from the drop-down menu. Once the appropriate card has been selected, you can:
    a. Toggle the "Your card is on" switch to temporarily disable a card.
    b. Select "Report Lost or Stolen" for a missing card
    c. "Order Replacement" for a new card to the same signer
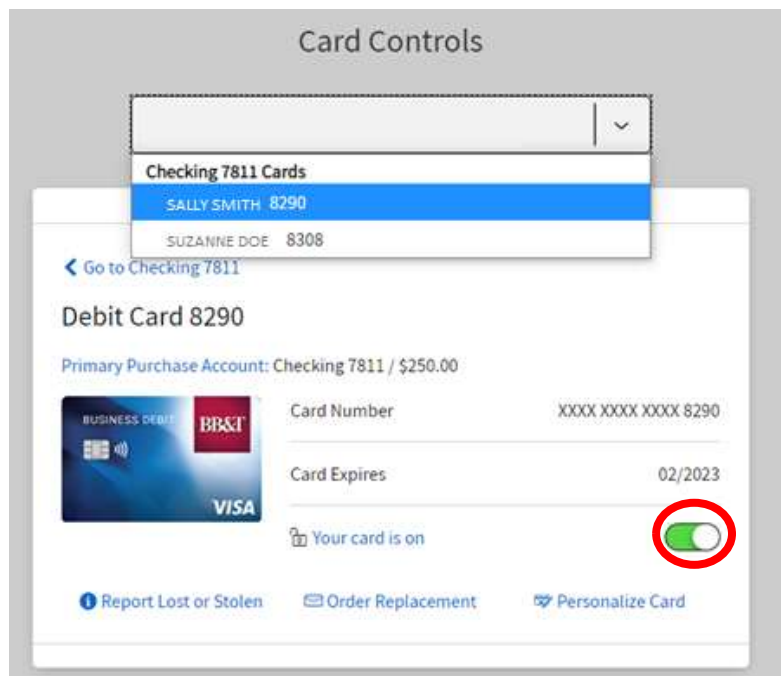
4. If you've had fraud on your account or need any other debit card assistance, please contact council at troopbanking@nccoastalpines.org or 800-284-4475.