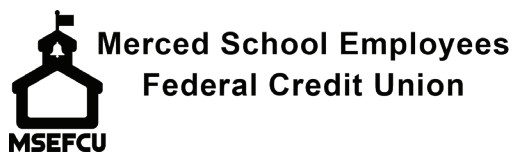


Electronic Services Instruction Guide

Online Banking • MSEFCU Mobile App
Bill Pay • e-Statements • Mobile Deposit
Text Alerts • Day & Night Teller



Make yourself @ home with Electronic Access

Online Banking • MSEFCU Mobile App
Mobile Deposit • e-Statements • Text Alerts
Bill Pay • Day & Night Teller

Enjoy the most convenient services in electronic banking. These services provide MSEFCU members with immediate access to their accounts and to credit union information 24/7, anytime from anywhere!

Online Banking and Mobile Banking

Access your account 24 hours a day, seven days a week from any device. You can:

- Check account balances, view account history, transfer funds, make member-to-member transfers, make loan payments, credit card payments, apply for a loan and start a conversation with MSEFCU staff
- Stop payment on checks, print copies of checks, and statements
- Pay bills online (optional), and so much more

Enroll into Online or Mobile Banking

- To enroll, go to our website at mercedschoolcu.org or download our MSEFCU Mobile App
- Click on the "Not enrolled? Sign up now!" link, and follow the prompts to enroll
- You will need the primary member's social security number, the account number, an e-mail address and the phone number on the account
- A code will be sent to your phone number. Enter the code to verify your identity, then click Verify
- Read over the End User License agreement and click Accept
- Create your credentials by choosing a Username and Password. Then you're in!

Forgot Password/User ID

- If you've forgotten your Password or User ID, go to our website at mercedschoolcu.org or to the MSEFCU Mobile App and click on "Forgot Login" and follow the prompts
- Enter in the primary member's social security number and the account number and hit next
- Enter in the code to verify your identity
- Create a new password and click update. Then you're in!

How to install the MSEFCU Mobile App

- Using your smartphone or tablet device, tap on the "Apple App Store" or the "Google Play Store" icon, and search for "MSEFCU Mobile App". Install app
- Once you download the app, login by using your cu@home Username and Password

How to Use Mobile Deposit (Only available in the MSEFCU Mobile App)

- Open the MSEFCU Mobile App and from the menu, select "Deposit check"
- Select "Enroll Account" and choose your account(s) that you would like to enroll for mobile deposit
- Your request must be approved by the CU to continue
- Once approved, select "Deposit a check", type in the check amount and select "Continue"
- Select the account you would like to deposit into
- Follow instructions to photograph the front and back of the check
- The back of the check must have a signature and have **"For MSEFCU Mobile Deposit Only"**, if your check does not have this information on the back, it will be rejected
- Confirm deposit details and you're done!
- If you deposit the check by 2:30 pm PST your funds will be available within the next two business days, sometimes sooner
- You can click on "Remote deposits" in online banking to view Mobile Deposits that were done through the app
- For questions or assistance, please call 209-383-5550x102

How To Set Up e-Statements

- Login to Online Banking or Mobile Banking
- Click on "e-Statements" in the left hand Menu
- Review and accept the Disclosure Agreement
- Click "I Accept the Agreement"
- Add your email and cell phone information in "My Profile" and click "Save"
- In "Document Viewer" enter "CreditUnion" then click "Verify Code"

You will receive an e-mail notification and/or a text message when your statement is ready for viewing. Statement history starts once you have signed up for this service; therefore, you will not be able to see previous statements.

How to Set Up Text or E-mail Alerts

- Login to Online Banking or Mobile Banking
- Click on desired Account (ie Checking or Savings)
- Click on the "Alert preferences" button on the right hand side
- Choose from Balance or Transaction
- Choose "+ Add alert"
- Follow prompts to choose when you will be alerted
- Choose how you would like to receive alerts, by Text, Email or In-App Message
- You can choose as many options as you'd like
- Click "Add alert" button when all finished

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Bill Pay

Instead of writing a check, make all your payments online. Set up one-time payments or make recurring payments from your MSEFCU checking account. And for more convenience, your financial information can be downloaded into Quicken in a "QIF" or "CSV" format. To start using Bill Pay, login to cu@home/mobile banking, click on "Payments" in the left hand Menu, then click on "Manage payments."

Questions about Bill Pay? For more information, call 1-833-287-3920.

Using Bill Pay involves three basic steps:

1. Set up your list of payees
2. Pay your bills the same day (if scheduled before 12:00 p.m Pacific Time), in the future, or on a recurring schedule
3. Change or cancel your payment information whenever you need to

How to Set Up Your Payee List

To pay a bill with Bill Pay, you must add the payees you want to pay to your payee list along with their associated account numbers. You can request any payee to be paid. Once set up and active, you can make payments right away.

How to Add a Payee

Once you login to Online Banking or Mobile Banking:

- Click on "Payments" in the left hand Menu
- Then click on "Manage payments."
- On the payments dashboard, select "+ Payee"
- On the next screen, select "Pay a Company"
- Enter the company's information and your account number
- Click "Next," review payee information and click "Submit"

The payee will now appear in your payments dashboard.

How to Schedule a Payment

To make a one-time payment:

- Click on "Payments" in the left hand Menu
- Click on "Manage payments"
- Click on "Payees" tab to find your Payee
- Click "Submit all payments"

To set up a recurring payment:

- Find your payee on the payments dashboard
- Select "Make it recurring"
- On the next screen, choose the pay from account, payment date, frequency and first payment date
- Click "Submit"

For full instructions, please refer to the Demo Video on the bottom of the Bill Pay page.

Bill Pay does not make the following payments:

- Tax Payments
- Payments for other government obligations such as court directed payments
- Transfers between your accounts

How Bill Pay Processes Payments

Bill Pay begins processing all payments scheduled for each business day at 5:00 am and 12:00 pm, Pacific Standard Time. If you need to schedule, change, or delete a payment for that day, you must do so before 12:00 pm, PST.

How Bill Pay Pays Your Bills

Bill pay uses one of the following methods to pay your bill:

- **Electronic Payments** to payees capable of accepting electronic payments
- **Single Check Payment** to payees who do not receive electronic payments

How Bill Pay Manages Insufficient Funds

If you do not have enough money in your account to cover your payment, the payment has failed, and you will receive a "failed payment" message the next time you access the Bill Pay system. You must then reschedule the payment.

To Access Day & Night Teller

This service is available 24 hours a day, seven days a week. To access Day & Night Teller all you need is a touch-tone telephone, your credit union account number, your Personal Identification Number (PIN) and the last four digits of the Primary Member's Social Security Number. **When you call into Day & Night Teller the first time, your PIN number will be set to the last four digits of the Primary Member's Social Security Number.** Just call 209-383-5550 or 800-542-2345, and press option 8 and the system will guide you through your transaction. Or, you can call the direct line at 833-553-2938.

Press 1 for Account Balance

Press 2 for Account History

Press 3 to Transfer Funds or Make a Payment

Press 4 to Deactivate Debit Card or Report Lost/ Stolen

Press 5 for Stop Payment

Press 6 to Change your Pin

Press 7 for Pending Transactions

Please use the appropriate number and symbol ("*" asterisk sign) on your phone to complete the transaction if requested. To discontinue any transaction, press the * key to take you back to the previous menu.

If your PIN has been used without your authorization, please report it immediately to the credit union. If you need to reset your pin, call 209-383-5550 or 1-800-542-2345, ext. 144 or 154.

Contact Guide

Online Banking • Mobile Banking • Bill Pay

209-383-5550 x144 or 154

www.mercedschoolcu.org

<https://my.mercedschoolcu.org/>

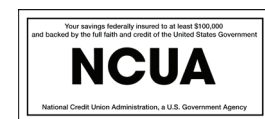
Day and Night Teller

209-383-5550 or 800-542-2345 Option 8

Direct Line 1-833-553-2938

Main Branch Assistance

209-383-5550 or 800-542-2345



Your savings are federally insured up to \$250,000 by the National Credit Union Administration (NCUA), and backed by the full faith and credit of the U.S. Government. Your Individual Retirement Accounts are insured separately up to \$250,000 by NCUA.