

How to Activate Your Credit Card Online

If you have not activated your credit card by calling the phone number on your card's sticker, this guide walks you through activating your MSEFCU Visa Credit Card online. The process is quick, secure, and designed to give you full control over your card.

Activating Your Credit Card (Within cu@home Online Banking)

Log in to cu@home

After logging in to cu@home Online Banking, locate your purple VISA Credit Card rectangle tile under the Accounts Dashboard. If you have multiple accounts, you may need to toggle the arrows beneath the dashboard to find your credit card tile.

Merced School Employees Federal Credit Union

Hi, IMA MEMBER

Accounts

CHECKING xxxS0010	\$505.85 Available	VISA CLASSIC x1021	\$640.02 Balance	SPECIAL SAVINGS xxxS0020	\$0.00 Available
REDI CASH xxxS0026	\$306.86 Available	REGULAR SAVINGS xxxS0001	\$436.03 Available	CREDIT LINE xxxL0001	\$0.00 Balance

Transactions

DEPOSIT TRANSACTOR: THERE ANN MEMBER Nov 10, CHECKING	+\$50.00
WITHDRAWAL ACH PGANDE TYPE: WEB ONLINE ID: 5940742... Nov 6, CHECKING	\$335.35
DEPOSIT CU HSA CONTRIB EMPLOYEE NORMAL CONTRIBU... Nov 5, HSA CHECKING FAMILY	+\$237.50
DEPOSIT TRANSACTOR: THERE ANN MEMBER Nov 5, CHECKING	+\$50.00
DEPOSIT HOME BANKING TRANSFER FROM SHARE 0010 Nov 5, FEDERAL TAXES	+\$200.00

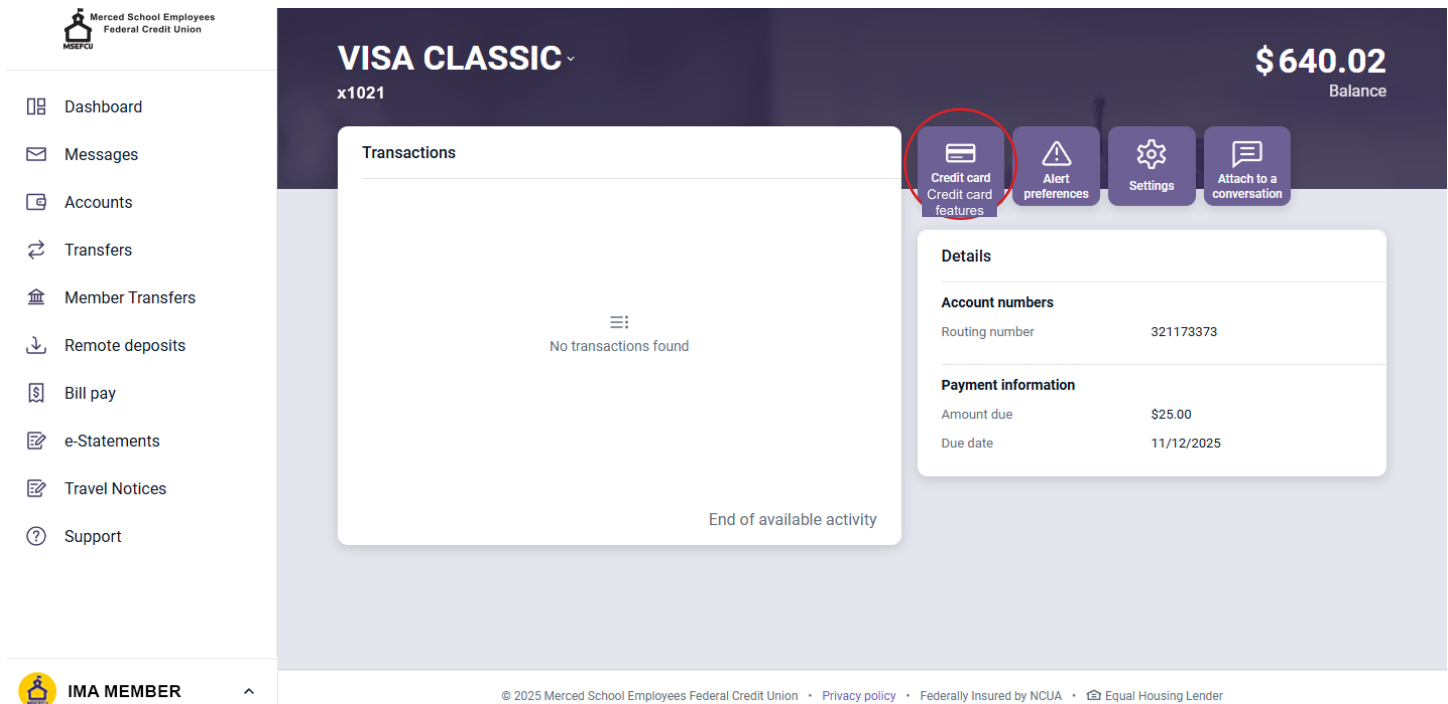
Bill pay

Pay a bill	Pay a person	Manage payments
Pest Management xxxxxx Scheduled for Nov 28		\$55.00
✓ Pest Management xxxxxx Paid		\$55.00 Oct 31
✓ Pest Management xxxxxx Paid		\$55.00 Sep 30
✓ Pest Management xxxxxx Paid		\$55.00 Aug 29

IMA MEMBER

Click on the Credit Card Features Tile

Once you're on your VISA Credit Card, select the purple "Credit Card Features" tile on the right-hand side.

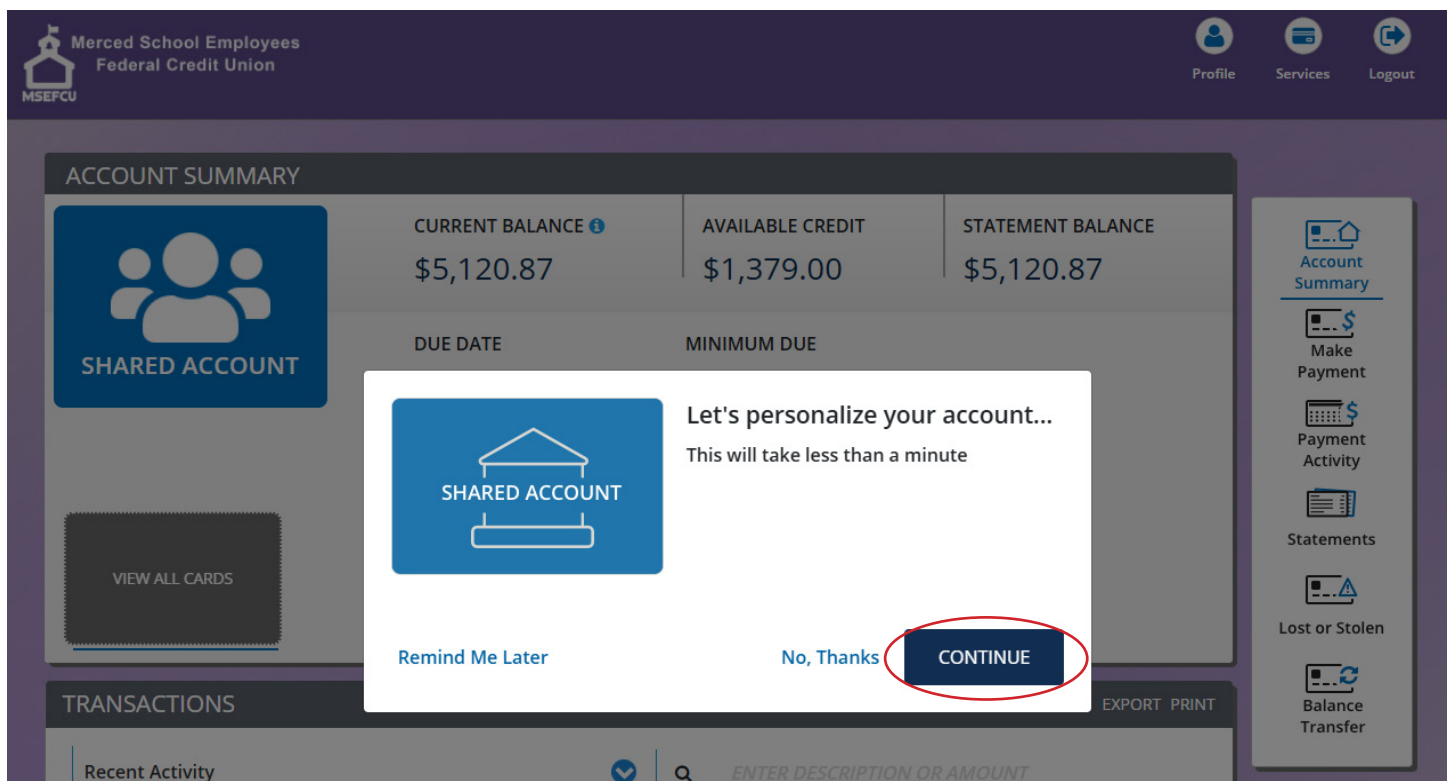


Start the Activation Process

First, enroll in the Credit Card Features portal. For detailed steps, see the Enroll & Access the Credit Card Features Portal guide. Once enrollment is complete and you've reached your Account Summary page, you're ready to begin the activation process.

Personalize Your Account

A pop-up will appear with a graphic of your credit card (or shared account card if applicable) prompting you to personalize your account. Select Continue to proceed.



Personalize Your Card(s)

Next, you'll see a graphic of any card(s) linked to your account—or multiple graphics if you have a shared account. Each card will display a blue Inactive label, the last four digits of the card number, and the VISA logo. You can rename your card(s) for easier identification in the portal. When finished, click Submit to continue to your Account Summary page.

The screenshot shows the MSEFCU Account Summary page. A modal window is open for personalizing cards. The modal contains the following text: "We found these cards associated to your account. Enter a nickname for each card so you can easily tell them apart. We gave them a name that you can keep or update below". Below this text are two card graphics. The first card is for "Member 1" with the last four digits "*1021" and is labeled "Inactive". Below the card is a text input field containing "Ima Member". The second card is for "Member 2" with the last four digits "*1022" and is labeled "Inactive". Below the card is a text input field containing "Husband's Card". At the bottom of the modal are three buttons: "CANCEL", "BACK", and "SUBMIT". The "SUBMIT" button is circled in red. The background of the page shows the "ACCOUNT SUMMARY" section with a "SHARED ACCOUNT" icon, a "VIEW ALL CARDS" button, and a "TRANSACTIONS" section with a "Recent Activity" link. On the right side of the page, there is a sidebar with links to "Account Summary", "Make Payment", "Payment Activity", "Statements", "Lost or Stolen", and "Balance Transfer".

CURRENT BALANCE ⓘ	AVAILABLE CREDIT	STATEMENT BALANCE
\$5,120.87	\$1,379.00	\$5,120.87

SHARED ACCOUNT

VIEW ALL CARDS

TRANSACTIONS

Recent Activity

Account Summary

Make Payment

Payment Activity

Statements

Lost or Stolen

Balance Transfer

Activate Your Card(s)

Once you're on the Account Summary page, you'll notice your grayed out card(s). Click the blue Activate button on your card (or cards, if you have a shared account) to begin the activation process. Make sure you have your physical card(s) present to refer to.

The screenshot shows the MSEFCU Account Summary page. The "ACCOUNT SUMMARY" section displays the "SHARED ACCOUNT" icon, a "VIEW ALL CARDS" button, and a "TRANSACTIONS" section with a "Recent Activity" link. The "CURRENT BALANCE ⓘ" is \$5,120.87, "AVAILABLE CREDIT" is \$1,379.00, and "STATEMENT BALANCE" is \$5,120.87. Below this, the "DUE DATE" is 11/12/2025 and the "MINIMUM DUE" is \$103.00. A message says "Select a card below to view transactions:". Below this message are two card graphics. The first card is for "Member 1" with the last four digits "*1021" and is labeled "Inactive". Below the card is a blue "ACTIVATE" button. The second card is for "Member 2" with the last four digits "*1022" and is labeled "Inactive". Below the card is a blue "ACTIVATE" button. Both "ACTIVATE" buttons are circled in red. The background of the page shows the "ACCOUNT SUMMARY" section with a "SHARED ACCOUNT" icon, a "VIEW ALL CARDS" button, and a "TRANSACTIONS" section with a "Recent Activity" link. On the right side of the page, there is a sidebar with links to "Account Summary", "Make Payment", "Payment Activity", "Statements", "Lost or Stolen", and "Balance Transfer".

CURRENT BALANCE ⓘ	AVAILABLE CREDIT	STATEMENT BALANCE
\$5,120.87	\$1,379.00	\$5,120.87

SHARED ACCOUNT

VIEW ALL CARDS

TRANSACTIONS

Recent Activity

Account Summary

Make Payment

Payment Activity

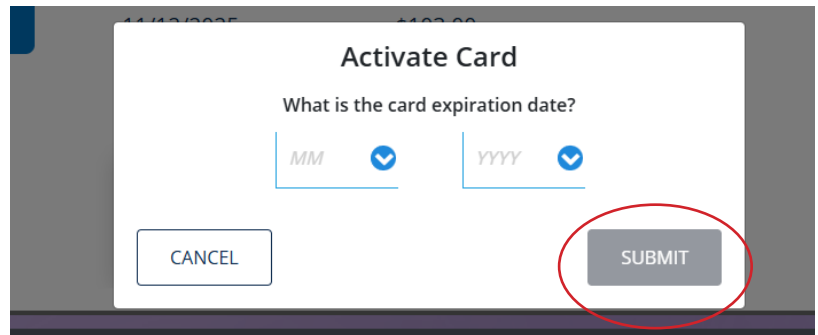
Statements

Lost or Stolen

Balance Transfer

Enter Expiration Date

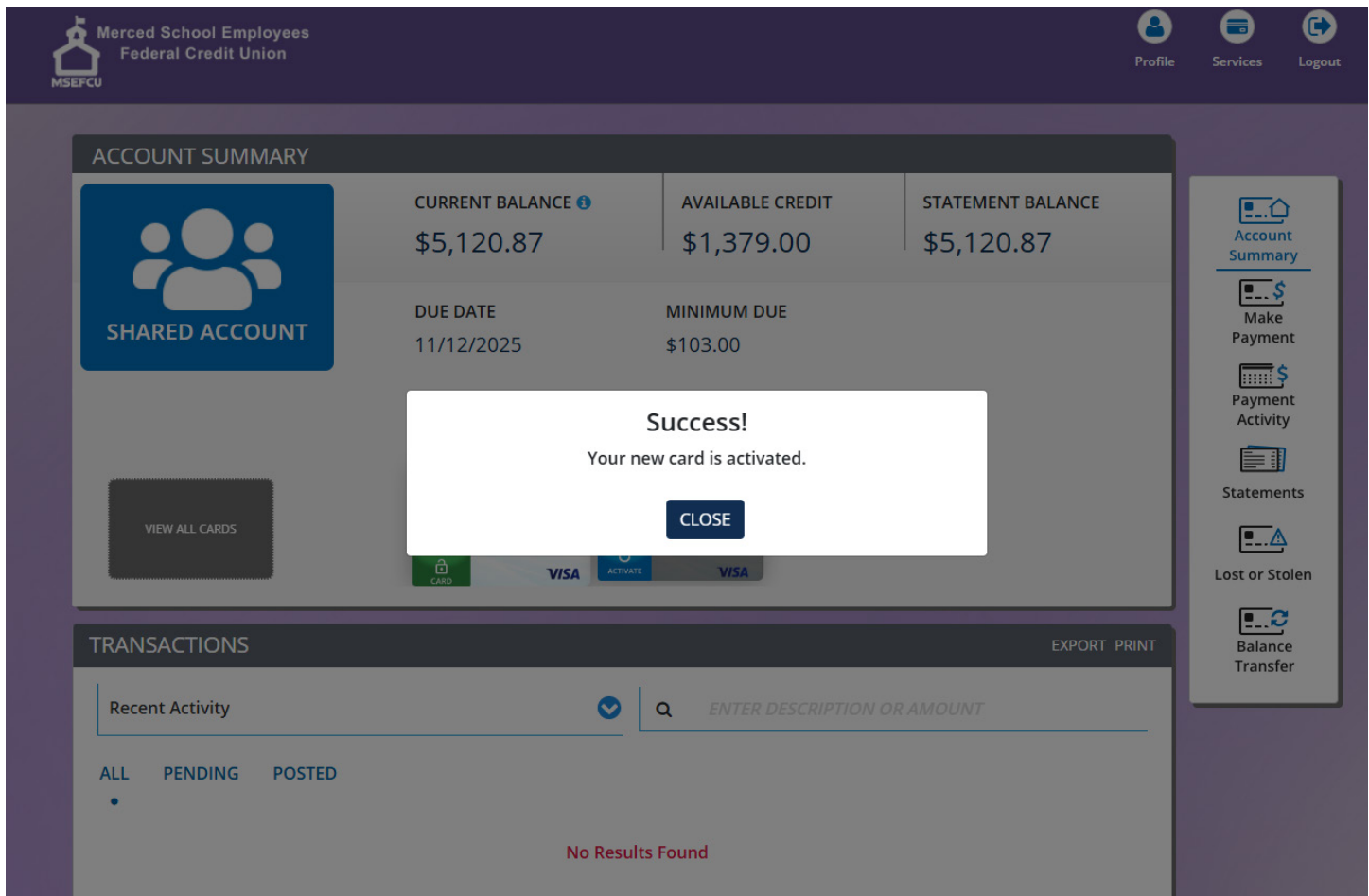
A pop-up will appear asking for your card's expiration date. Enter the date exactly as shown on your physical card, then click Submit.



The screenshot shows a white pop-up window titled "Activate Card" with a dark blue header. Below the title, it asks "What is the card expiration date?". There are two input fields: the first is labeled "MM" and the second is labeled "YYYY". Both fields have a blue checkmark icon to their right. At the bottom of the pop-up, there are two buttons: "CANCEL" on the left and "SUBMIT" on the right. The "SUBMIT" button is circled in red.

Confirmation

A message will appear: "Success! Your card is activated." Click Close to exit the pop-up and you're done! If you have a shared account, you can then complete the activation process for your next card. Once all cards are activated, your credit card is ready for use!



The screenshot shows the MSEFCU account summary page. The header includes the MSEFCU logo and the text "Merced School Employees Federal Credit Union". On the right, there are links for "Profile", "Services", and "Logout". The main content area is titled "ACCOUNT SUMMARY" and features a "SHARED ACCOUNT" icon. Below this, there are three columns of account information: "CURRENT BALANCE" (\$5,120.87), "AVAILABLE CREDIT" (\$1,379.00), and "STATEMENT BALANCE" (\$5,120.87). Below these, there are "DUE DATE" (11/12/2025) and "MINIMUM DUE" (\$103.00). A "VIEW ALL CARDS" button is located below the "SHARED ACCOUNT" icon. A "Success!" pop-up message is displayed in the center, stating "Your new card is activated." with a "CLOSE" button. Below the account summary, there is a "TRANSACTIONS" section with a "Recent Activity" dropdown and a search bar labeled "ENTER DESCRIPTION OR AMOUNT". The transactions section shows "ALL", "PENDING", and "POSTED" tabs, with "ALL" selected. Below the tabs, it says "No Results Found". On the right side of the page, there is a vertical menu with links for "Account Summary", "Make Payment", "Payment Activity", "Statements", "Lost or Stolen", and "Balance Transfer".