

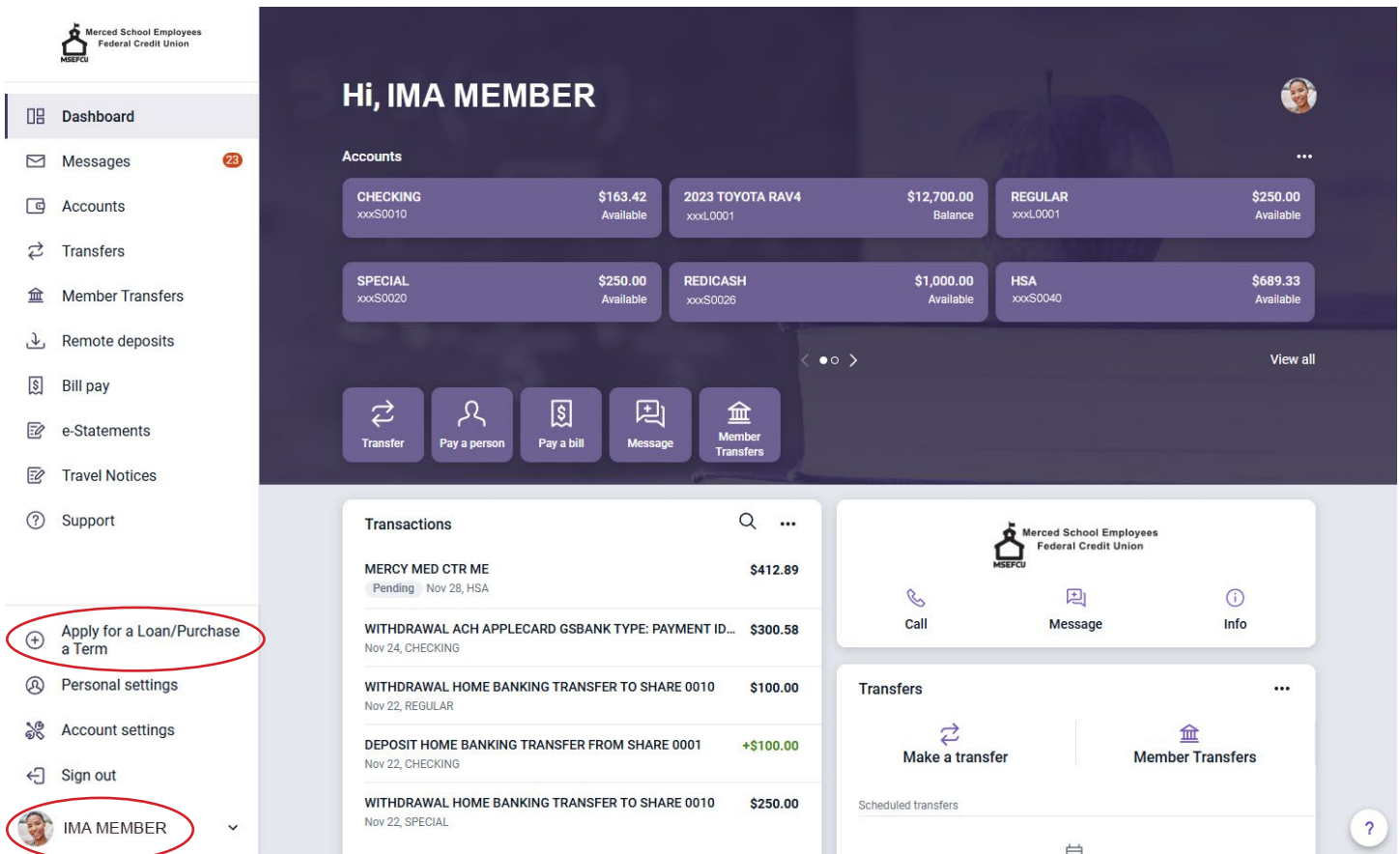
How to Open a Term Savings Account Online

Open your Term Savings account from the comfort of your home—or wherever you are—using MSEFCU Online Banking or our Mobile App. Enjoy a fast, hassle-free process without the wait times and start saving on your schedule!

cu@home Online Banking Instructions

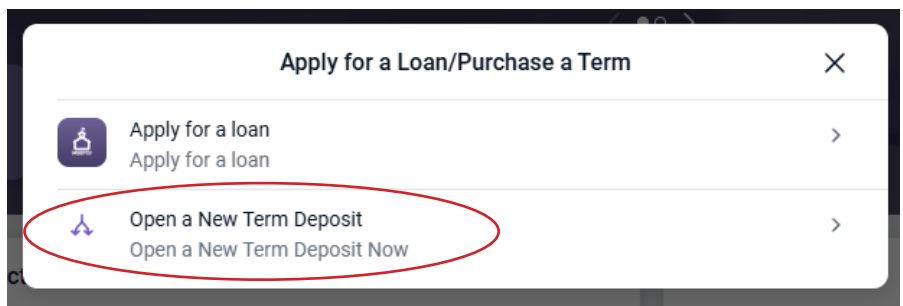
Let's Get Started.

Log in to cu@home Online Banking. (Please note: You must have a minimum of \$2,000 in your account to proceed with opening a Term Savings account.) In the left menu, locate and click on your name at the bottom corner of the screen, then select “Apply for a Loan/Purchase a Term” from the mini pop-up menu.



Select Your Term Deposit Option.

Next, a pop-up will appear on the screen—select “Open a New Term Deposit.”



Select Your Desired Term

Next, you'll choose your term length by clicking the box next to the list of term names and select Next.

The following screen will display your selected Term Savings share and the details of the term, including the interest rate. Reselect the box next to your desired term and click Next to continue.

The screenshot shows the 'Open a New Term Deposit' screen with a 'Select share type' section. Four options are listed: 3 Month Term Savings, 6 Month Term Savings, 1 Year Term Savings, and 2 Year Term Savings. Each option has an unchecked checkbox. A red oval highlights the checkboxes for the 3, 6, and 1 Year terms.

The screenshot shows the 'Open a New Term Deposit' screen with 'Terms & conditions' for a 6 Month Term Savings. The text includes the Merced School Employees Federal Credit Union logo and a 'DISCLOSURE' section with four numbered points. A red oval highlights the 'Agree & Continue' button at the bottom.

Review and Accept the Disclosure.

Read through the disclosure carefully, then click "Agree & Continue".

You may be asked to select a box next to electronic transfer and click Next to proceed.

The screenshot shows the 'Open a New Term Deposit' screen with a 'Fund your share' section. The 'Electronic transfer' option is selected with a checked checkbox.

Fund Your Term Savings.

Choose the account you would like to use to fund the Term Savings by selecting the left facing arrow next to your account and enter the amount.

The screenshot shows the 'Open a New Term Deposit' screen with 'Fund your share' details. The 'From' field shows 'REDICASH \$2,000.00' with a right-facing arrow. The 'Amount' field shows '\$ 2000.00' with a left-facing arrow. A red oval highlights the right-facing arrow next to the account name. The 'Minimum of \$2,000.00' is noted below. A 'Next' button is at the bottom.

Confirm Your Term Funding & Maturity Option.

1. Then, choose a term maturity option by selecting either “Renew” to renew your term or “Transfer.”
2. If you choose “Transfer,” select the account you want the funds to transfer to upon maturity.

Once you’ve verified that all the information entered is accurate, click “Next.”

< Open a New Term Deposit

Transfer funds

What would you like this account to do at maturity?

1. Choose an action

Select

Select

Renew

Transfer

2. Choose a share to transfer funds to upon maturity

Select

Select

REGULAR x0001

CHECKING x0010

SPECIAL x0020

REDICASH x0026

Next

You’ve Just Set Up Your Own Term Savings Account!

Once the confirmation screen appears, click “Done”. It’s that simple! Start maximizing your savings potential today with our Term Savings accounts.