

# Electronic Services Instruction Guide

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



**Merced School Employees  
Federal Credit Union**

## Wherever You Are, MSEFCU is Just a Tap Away!

Enjoy easy and secure access to your accounts with MSEFCU's electronic services—anytime, anywhere, from any device—24/7!

### Online Banking and Mobile Banking

Discover the convenience of *cu@home Online Banking* and the *MSEFCU Mobile App*, where you can:

- View transaction history and check account balances
- Transfer funds and make payments
- Stop payment on checks (online banking only) and print copies of checks
- Add, change, or remove a travel notice
- Apply for a loan or open a term savings account
- Pay bills online (checking account required, optional)
- Start a conversation with MSEFCU staff and much more!

### 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, log in by using your *cu@home* Username and Password

### Enroll in Online or Mobile Banking

- Visit [www.mercedschoolcu.org](http://www.mercedschoolcu.org) or download the MSEFCU Mobile App from your device's app store
- Click the "Not enrolled? Sign up now!" link and follow the prompts
- Have the primary member's Social Security number, account number, email address, and phone number ready
- A verification code will be sent to your phone. Enter it to verify your identity and click "Verify"
- Review the End User License Agreement and click "Accept"
- Create your credentials by choosing your username and password, and you're all set!

### Forgot Password/User ID

- If you've forgotten your Password or User ID, go to our website at [www.mercedschoolcu.org](http://www.mercedschoolcu.org) or open 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 Set Up Text or E-mail Alerts

- Log in to Online or Mobile Banking
- Select the account you'd like to monitor (e.g., Checking or Savings) under "Accounts"
- Click "Alert Preferences" and choose Balance or Transaction alerts.
- Click "+ Add Alert" and specify when you'd like to be notified

- Select how you'll receive alerts (Email, Text, or In-App).
- Add multiple alert options if needed and click "Add Alert" to save.

### Adding Travel Notices

Heading out of town and planning on using your MSEFCU Debit or Credit Card? To ensure your debit and credit cards work smoothly during your travels, use the this feature.

- Navigate to the left dashboard menu, select "Travel Notices", and click "Add travel notice"
- If you are traveling within the U.S., you can select up to 5 states you are planning to travel to per note
- If you are traveling outside of the U.S., you can select up to 5 countries per note
- Select the date you plan to leave and the date you expect to return
- Ensure that your email and phone number are up to date
- Lastly, select the debit/credit cards you will be using while you are traveling
- Click the save button
- You will have the option to return and edit/delete the travel notice if your plans change

### How To Set Up e-Statements

- Log in to Online Banking or Mobile Banking
- Click "e-Statements" in the left hand menu
- Review and accept the Disclosure Agreement, then click "I Accept the Agreement."
- Add/update your email and cell phone information in "My Profile" and click "Save"
- In "Document Viewer" enter "Creditunion" and click "Verify Code"

You'll receive an email or text when your statement is ready. Statement history begins after you have signed up for this service; therefore, you will not be able to see previous statements. There is a two-year retention period for accessing statements

### Open a Term Savings Account

Open a Term Savings account right from the comfort of your home or on the go using our MSEFCU Online Banking or Mobile App!

- Log in to your account (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
- Select "Apply for a Loan/Purchase Term"
- Click on "Open a New Term Deposit"
- Choose the desired length of the Term Savings and proceed to the next step
- Review the provided term information, select it, then proceed
- Read through the disclosure carefully, then click "Agree & Continue"
- Select "Electronic transfer" then proceed
- Choose the account you would like to fund the Term Savings, then enter the amount
- Verify that all entered information is accurate, then click "Confirm"
- Once the confirmation screen appears, click "Done"

### Mobile Deposit (Only available in Mobile App, email address required)

- Open the MSEFCU Mobile App and select "Deposit Check" from the menu
- Select "Enroll Account" and choose your account(s) that you would like to enroll for mobile deposit
- Your request must be approved by MSEFCU to continue
- Once approved, select "Deposit a check", enter the check amount, and click "Continue."
- Select the account you would like to deposit into and follow instructions to photograph the check (front and back)
  - *Note: The back of the check must include a signature and "For MSEFCU Mobile Deposit Only" written or it will be declined.*

- Confirm deposit details and you're done!
- You can view deposit history under "Remote deposits" in Online Banking

Deposits made by 2:30 PM PST (Mon–Fri, excluding holidays) are available by 8:00 PM PST the same day. Later deposits are processed the next business day (with the exceptions of holidays) by 8:00 PM PST.

### Bill Pay (checking account required)

Instead of writing a check, make all your payments online. Set up one-time or recurring payments directly from your MSEFCU checking account, and for added convenience, download your financial data into Quicken in "QIF" or "CSV" format.

To get started:

- Log in to online banking at [www.mercedschoolcu.org](http://www.mercedschoolcu.org)
- Click on "Bill Pay" in the left-hand Menu
- Complete any necessary verification steps
- Authorize payments

Once these steps are complete, you can use Bill Pay on [cu@home](http://cu@home) Online Banking or the MSEFCU Mobile App!

### Three Basic Steps for Using Bill Pay:

#### 1. SET UP PAYEES

Add companies or individuals you want to pay, including their account details.

- Log into Online Banking or the Mobile Banking App
- Click on "Bill Pay" in the left hand Menu
- *For Online Banking:*
  - Click "Manage Payments" and re-enter your password for verification
  - Click "Add a Payee", then select "Continue".
  - Choose to "Pay a Company" or "Pay a Person", and follow the prompts to enter their information.
- *For the Mobile App:*
  - Click "+ Add payee"
  - Tap "+ Add Payee" and re-enter your password for verification.
  - Select payee type and enter the company's or person's details.

(Continued)

- Tap "Next", review the information, and tap "Submit". Your new payee will now appear in your Payments Dashboard.

### 2. PAY BILLS

Schedule payments for today (before 12:00 PM PST), future dates, or recurring schedules.

#### How Bill Pay Pays Your Bills

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

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

#### How to Schedule a Payment

To make a one-time payment:

- Click on "Bill Pay" in the left hand Menu
- Click "Manage payments"
- Click on the "Payees" tab to find your Payee
- Enter payment details and 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:
  - Pay from Account
  - Payment Date
  - Frequency
  - First Payment Date
- Click "Submit" to your recurring payment setup.

#### Payments Bill Pay Cannot Process

Bill Pay does not support the following types of payments:

- Tax Payments
- Court-ordered payments (e.g., child support or fines)
- Transfers between your own internal accounts

### 3. MANAGE PAYMENTS

Edit or cancel payments anytime.

(For full instructions, find the Bill Pay FAQ PDF on our website at [www.mercedschoolcu.org/our-services/online/bill-pay](http://www.mercedschoolcu.org/our-services/online/bill-pay))

#### Important Details About Bill Pay Processing

- Payments are processed twice daily:
  - 5:00 AM and 12:00 PM (PST) on business days.
- To schedule, change, or delete a payment for the same day, you must complete this before 12:00 PM PST.

#### What Happens If There Are Insufficient Funds?

If you do not have enough money in your account to cover your payment, the payment will fail, and you will receive a "failed payment" message the next time you access the Bill Pay system. The system will automatically attempt to withdraw the payment up to four times. You do not need to reschedule the payment until all four attempts have been made.

### Day & Night Teller (automated phone system)

Day & Night Teller is available 24 hours a day, seven days a week and lets you manage your accounts from any touch-tone phone. Here's what you'll need:

- Your credit union account number.

- Your Personal Identification Number (PIN).
- The last four digits of the Primary Member's Social Security Number.

**First-Time Access?** When you call into Day & Night Teller for the first time, your PIN will be set to the last four digits of the Primary Member's Social Security Number. You will then be prompted to create a new 4 to 15-digit PIN.

#### How to Use Day & Night Teller

Call 209-383-5550 and press option 8, or use the direct line at 1-833-553-2938. The automated system will guide you through your transaction.

#### Menu Options:

- Press 1 for Account Balance
- Press 2 for Account History
- Press 3 to Transfer Funds or Make a Payment
- Press 4 for Card Services
- Press 5 for Stop Payment
- Press 6 to Change your Pin
- Press 7 for Pending Transactions

To complete transactions, use the appropriate number and asterisk (\*) key as instructed. To discontinue a transaction, press the \* key to return to the previous menu

**If your PIN has been used without your authorization, contact the credit union immediately. To reset your PIN, call 209-383-5550 and select Option 1, then Option 4.**

## Contact Guide

### Online/Mobile Banking Assistance

☎ 209-383-5550, Option 1, then Option 4

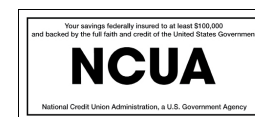
### Mobile Deposit Assistance

209-383-5550, x102/119

### Bill Pay Assistance

Direct Line: 1-833-287-3920

🌐 [www.mercedschoolcu.org](http://www.mercedschoolcu.org)  
( <https://my.mercedschoolcu.org/> )



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.