

# Electronic Services Instruction Guide

cu@home • Bill Pay • e-Statements  
MSEFCU Mobile App • Mobile Deposit  
Text Alerts • Day & Night Teller



## Make yourself @ home with Electronic Access

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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!

### cu@home-Online Banking

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

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

To enroll in cu@home, go to our website at [www.mercedschoolcu.org](http://www.mercedschoolcu.org), click on the "Not enrolled? Sign up now!" link at the top left-hand corner of the screen, and follow the prompts to enroll. Once your account is set up for cu@home, enter your Username and Password in the top left corner of our homepage. Once you login, the following tabs will be available:

- Bill Pay
- e-Statements
- Apply for a Loan
- Preferences
- EZ Card
- Services

### 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, then click on the "Bill Pay" tab. **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 cu@home:

- Select the "Bill Pay" tab
  - On the payments dashboard, select "+ Payee"
  - On the next screen, select "Pay a Company"
  - Enter the company's contact 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:

- Select the "Bill Pay" tab
- Find your payee on the payments dashboard
- 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.

## How To Set Up e-Statements

- Login to cu@home
- Click on the "e-Statements" tab
- **Make sure your pop up blocker is disabled.**
- 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 "Ursmart" 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 install the MSEFCU Mobile App

**First, you must login to your cu@home online banking through a web browser before using the 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

- 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 to continue.
- Once approved, select the account in which you would like to make your check deposit
- Type in the check amount in the "Amount" field and select "continue"
- Type in the check amount you are depositing
- Select the account you would like to deposit into again
- Select "ok" to allow camera to capture the check image
- Follow instructions to photograph the front and back of the check
- You **MUST** endorse the back of the check with **"For MSEFCU mobile deposit only"** or the check will be rejected
- Confirm deposit details and you're done!

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## How to Set Up Text or E-mail Alerts

- Login to cu@home
- Select the "Preferences" tab, click on "Alerts"
- Choose from Events, Balance, Transaction, Item, Security or Personal
- Choose which option(s) you would like to receive alerts on
- To receive text or email alerts check the box next to Alert Type (you can choose both), select and continue
- Put an amount in the appropriate box (if applicable)
- To set up text and email alerts click on "Alert Settings"

## 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

**cu@home - Online Banking/Bill Pay**

**209-383-5550 x144 or 154**

**www.mercedschoolcu.org**

**https://www.netteller.com/mercedschoolcu**

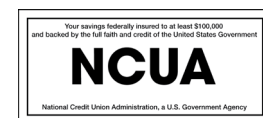
**Day and Night Teller**

**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.