

# cu@home Online Banking & Mobile Banking



## cu@home online banking

We are pleased to announce a more robust online banking experience.

- Make Credit Card payments through cu@home
- New, easier to use alert options, including a text message option
- Customize your experience with widgets

....and so much more!

### Logging in

- The first time you login to your new cu@home account, your initial username is your account number (without the dash).
- Your temporary password is the last 4 digits of the primary member's social security number.
- Once you have logged in, you will be required to choose a new username and password. (Your previous password is the last 4 digits of the primary's ssn)
- Follow the instructions to complete security setup and access your new cu@home!

### Helpful Hints

- Your Share Type has changed from what you are use to. Please refer to the new Share Type table, you will need them to do certain transactions.
- Create Account Nicknames for your accounts. It will make things easier. To create Account Nicknames click on the Preferences tab, then click on Account Nicknames in the sub menu. From there you can change the names on both Deposit and Loan Accounts.



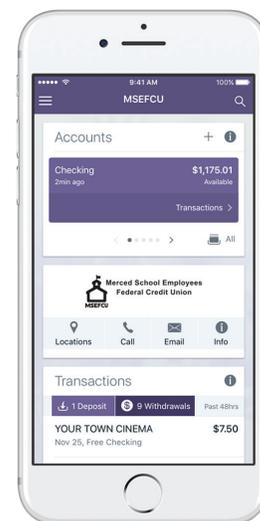
## Mobile Banking

Our Mobile Banking App is also getting a major upgrade! With our new app, anything you can do through cu@home, you will be able to do through the app.

You will need to download the new app. Go to your app store and search “MSEFCU Mobile App”

After you've downloaded the new app, you will need to login. You must log in to the new cu@home online banking first, then you can login to the mobile app.

Once you've logged in to your new app you can personalize the app's features in a way that makes the most sense to you.



# Bill Pay & e-Statements



## Bill Pay

MSEFCU is upgrading Bill Pay To make paying bills better, easier and more convenient than ever, giving you more freedom to enjoy life. This upgrade should not disrupt your service. In fact, we're making the entire upgrade as simple and seamless as possible for you.

Here's what you can expect when your Bill Pay upgrades on June 4th:

- You will be prompted to answer a challenge phrase the first time you log in to your upgraded Bill Pay account.
- All of your payees and any scheduled payments will automatically carry over to the new system.
- If you need to add a new payee, just select the "Add a Payee" button at the top of your dashboard.
- For more information about adding payees and scheduling payments, go to the "Help" tab in your Bill Pay.



## e-Statements

Our e-Statement page not only stores your Statements for 18 months, but you can also receive notices and tax forms! Instead of waiting for that snail mail, you can get it all in one place on your e-Statements page within cu@home!

If you have already signed up for e-Statements, you will not need to re-enroll. Simply sign in to cu@home and click on the e-Statement tab and it will take you to your e-Statement page where you can set up your new settings.

If you are not signed up for e-Statements, it's easy!

- Logon to cu@home
- Click on the e-Statements tab
- Review and accept the usage agreement
- Click "I Accept the Agreement"
- Enter your e-mail address and or/cell phone number to receive notification messages

You will receive e-mail notifications and/or a text when your statement is ready to view. Statement history starts with the June 2018 Statement which will come out in July.

# Day and Night Teller & New Share Types



## Day and Night Teller

We are enhancing our Day and Night Teller. The following is a summary of commonly used functions in Day and Night Teller and how you will initially access the system.

Call (209) 383-5550 and or (800) 542-2345 Press 8 or for the Direct Line call (833) 553-2938.

When you call in for the first time, it will ask you to enter your member number and it will ask you to enter in the last four digits of the Primary Member's Social Security Number.

1. Account Balance Menu
  1. Checking Accounts
  2. Savings Accounts
  3. Loan Accounts
2. Account History Menu
  1. Checking Accounts
  2. Savings Accounts
  3. Loan Accounts
3. Transfer Funds or Make a Payment Menu
  1. Transfer Funds Immediately
  2. Make an Immediate Payment
4. Deactivate or Report a Debit Card Lost or Stolen Menu
5. Stop Payment Menu
  1. Stop Payment on a Specific Check Number
  2. Stop Payment on a Check Range
  3. Stop Payment Inquiry
6. Change your PIN
7. Pending Transactions

Please note your Share Type has changed from what you are use to. Please refer to the new Share Types Table.



## New Share Types

Your core account number will stay the same, but the share type (the two numbers that note the type of account) will be changing to a four digit number. The account share types will change as follows:

Account	Old Share #	New Share #
Regular Savings	01	0001
Checking Account	75	0010
Special Savings	07	0020
Redi-Cash	12	0026
Christmas Club	06	0030
Summer Savings	04	0031
HSA Single Account	90	0041
HSA Family Account	90	0042
IRA Savings	81	0050