

Enroll & Access the Credit Card Features Portal

You can enroll in and access your Credit Card Features portal right from your cu@home - Online Banking and MSEFCU Mobile App. You can check your balances, make credit card payments, keep track of your transactions, view your statements, lock your card and more!

Credit Card Features within 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

Account Name	Account ID	Balance	Status
CHECKING	xxxS0010	\$505.87	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

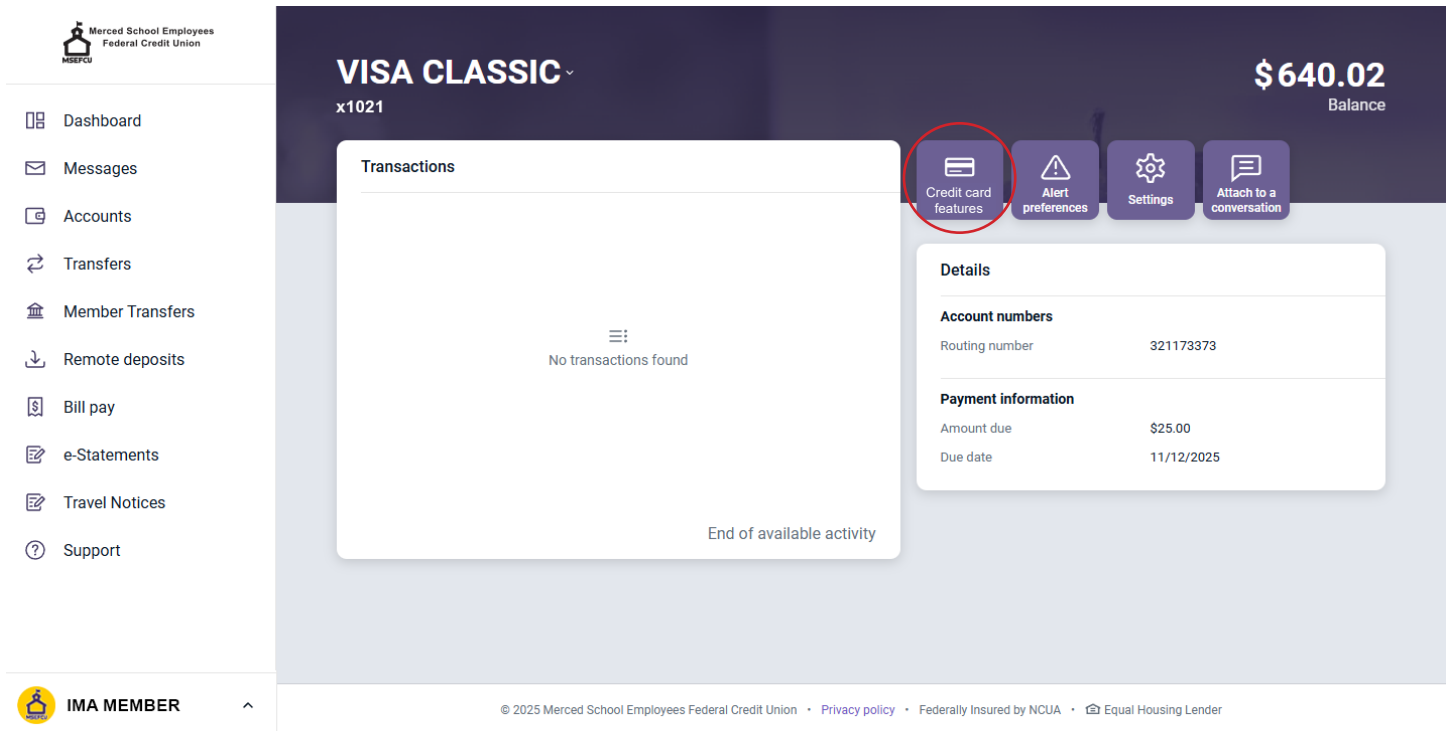
Transaction Description	Amount
DEPOSIT TRANSACTOR: THERE ANN MEMBER Nov 10, CHECKING	+\$50.00
WITHDRAWAL ACH PGANDE TYPE: WEB ONLINE ID: 5940742... Nov 6, CHECKING	\$335.35
DEPOSIT CU HSA CONTRIB EMPLOYEE NORMAL CONTRIBU... Nov 5, HSA CHECKING FAMILY	+\$237.50
DEPOSIT TRANSACTOR: THERE ANN MEMBER Nov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

Bill pay

Bill Description	Amount	Due Date
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

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.



Review and Accept the Terms & Conditions

Before accessing your credit card features portal for the first time, you'll be prompted to review the Terms & Conditions. Check the box that says: **"I have reviewed and accept the Terms and Conditions."** You'll have the option to save or print the agreement for your records. Once accepted, click Next to continue.

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Terms and Conditions

IMPORTANT, PLEASE READ CAREFULLY, THIS IS A LICENSE AGREEMENT

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We may record and monitor calls made or received by us to maintain high quality service standards, to check instructions and for your protection and ours.

We may use the information submitted by you to contact you regarding Merced School Employees products and services, only with your consent.

Law Governing This Site

The laws of the United States govern the use of this Site and these terms, and you agree that the courts of the United States of America shall have jurisdiction over any matter or dispute in connection with or arising out of this Site and these terms and conditions.

☐ I have reviewed and accept the Terms and Conditions.

☒ You must accept the Terms & Conditions to continue

CANCEL SAVE PRINT NEXT

☒ I have reviewed and accept the Terms and Conditions.

CANCEL SAVE PRINT NEXT

Security Pop-Up

At this point, a security pop-up will appear. It will let you know that a passcode will be sent to confirm your identity. You'll be asked to verify where the code should be sent—either by SMS (text) or email—based on the contact information MSEFCU has on file. If your contact information needs to be updated, you can call MSEFCU for assistance before proceeding.

Your security is important to us...

To protect your account, we'll send you a passcode to verify it's you. Please confirm the destination where the passcode will be sent.

- ☒ SMS: XXXXXX####
- ☐ EMAIL: i*****r@email.org

To update your contact information please call (209) 383-5550

CANCEL

SEND

Verify One-Time Passcode

Enter the one-time passcode you received. It will remain active for 10 minutes.

Enter the 6-digit code below:

SEND AGAIN

BACK

SUBMIT

Enroll Your Credit Card

You'll be asked to complete a quick enrollment process.

1. Your card number will automatically be filled in. *Ensure the last 4-digits match your physical card*
2. Enter the last four digits of the **primary cardholder's Social Security Number**.
3. Provide the **primary cardholder's date of birth** by selecting the month, day, and year from the dropdown menus.
4. Enter the **primary cardholder's five-digit ZIP code**.

Select Next to continue.

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Card Information and Verification

All fields are required.

Enter Card Number

1. XXXX XXXX XXXX 1021

Please enter the last 4-digits of the cardholder's Social Security Number.
If this is a Business Card, please enter the last 4-digits of the Tax ID.

2.

Please provide the cardholder's date of birth.

3.

Month

Day

Year

Please enter the first 5 digits of the ZIP code associated with the cardholder's address.

4.

VERIFICATION

PROFILE INFO

SECURITY SETTINGS

CANCEL

BACK

NEXT

Must use primary
cardholder's
information

Profile Information & Settings

Next, you'll confirm your details. Enter your first name, last name, and optionally add a card nickname. Then provide your mobile number and email address. When everything looks correct, select Next to continue.

On the following page, create your login information by choosing a username and password. You'll also set up three security questions to help protect your account. When everything is complete, select Submit to finish enrollment.

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Profile Information
All fields are required unless otherwise stated.

First Name

Last Name

Card Nickname (optional)
My Card

Mobile Number
Select country ▼ 201-555-123
By providing your phone number, we have permission to contact you at that number about your account.

Email Address
Be sure the email address you enter has both the @ sign and . to ensure it is valid. Example: johndoe@email.com

Verify Email Address
This email address will be used for future communication; you will receive an email to verify you have access to the email account provided.

CANCEL BACK **NEXT**

[Privacy Policy](#) | [Contact Us](#)
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Profile Settings
Create your login information and complete your security settings.

Username
Create a username between 5 and 16 characters in length that contains at least 1 letter. Avoid using special characters or your name.

Password
Create a password that is at least 8 characters and includes a combination of uppercase and lowercase letters, numbers, and special characters.

Verify Password

Select three questions from the options below. These questions will be used to help verify your identity.

Select Question #1
Select a Question

Answer #1

Select Question #2
Select a Question

Answer #2

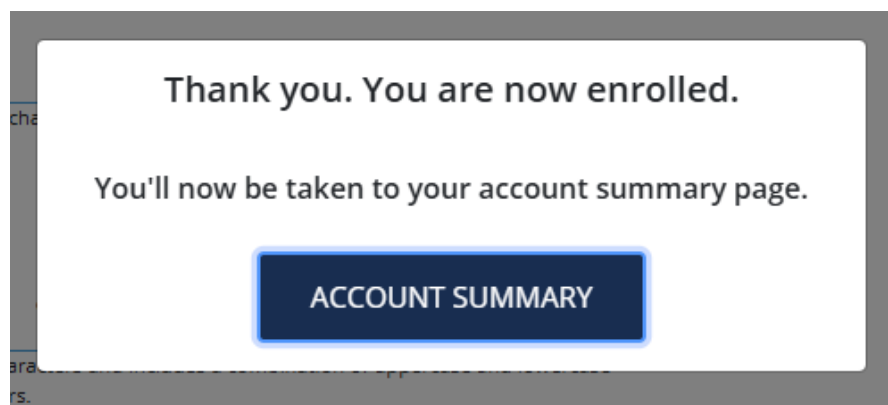
Select Question #3
Select a Question

Answer #3

CANCEL BACK **SUBMIT**

Enrollment Complete

After submitting your profile and security settings, a confirmation pop-up will appear. Select the "Account Summary" button and you'll then be taken directly to your Credit Card Features portal's Account Summary dashboard, where you can start exploring all the features of your portal.



Exploring Your Credit Card Features Portal

Within your Credit Card Features portal, you'll find several features designed to help you manage your account with ease.

1. At the top of the page, you'll notice three circular icons: Profile, Services, and Log Out.
2. The main view begins with your Account Summary, which includes a visual of your card and a green Lock Card button—perfect for quickly securing your card if it's ever lost or stolen. You'll also see your current balance, available credit, statement balance, next payment due date, and minimum payment due.
3. Next is the Transactions section, where your recent activity appears. You can filter by pending or posted transactions, search for specific amounts or merchants, and even export or print your transaction history.
4. To the right, a menu provides quick access to additional tools:
 - a. Account Summary (the default landing page)
 - b. Make a Payment
 - c. Payment Activity
 - d. Statements
 - e. Lost or Stolen
 - f. Balance Transfer

Merced School Employees Federal Credit Union

1. Profile Services Logout

2. ACCOUNT SUMMARY

3. TRANSACTIONS

4.

a. Account Summary

b. Make Payment

c. Payment Activity

d. Statements

e. Lost or Stolen

f. Balance Transfer

Ready for What's Next?

This portal is designed to be intuitive and secure, giving you everything you need to manage your credit card with ease.

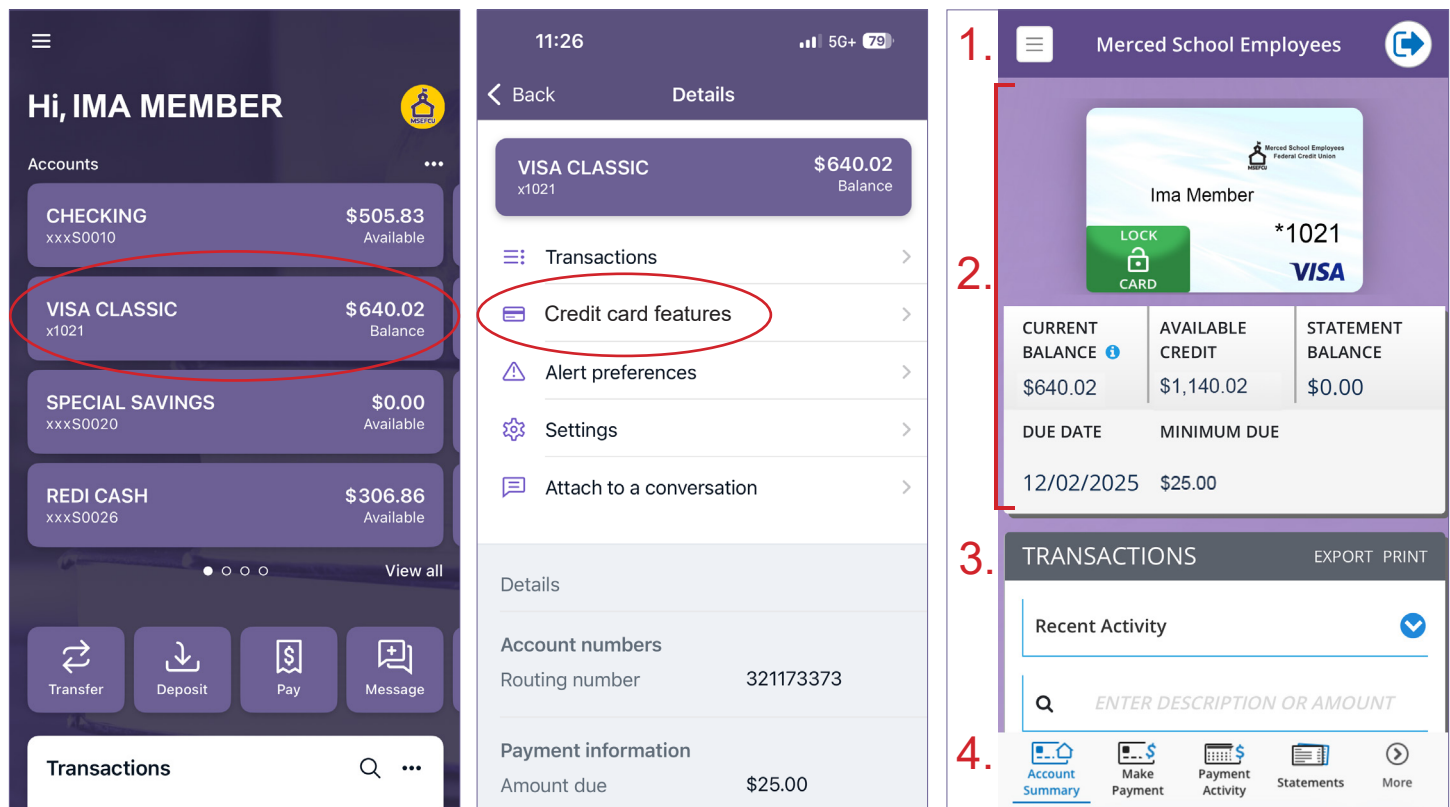
Credit Card Features On the Mobile App

Just Two Clicks and You're In

Once you log in, locate your purple VISA Credit Card tile under the Accounts Dashboard. If you have multiple accounts, you may need to toggle by swiping right or use the circles beneath the dashboard to find your credit card tile.

Once you're in your VISA Credit Card, select "Credit Card Features" from the menu to begin. This is a direct link to your Credit Card Features portal!

Note: If you haven't accepted the Terms & Conditions or enrolled your card yet, follow the prompts or refer to the same instructions provided for Online Banking.



Exploring Your Credit Card Features Portal

Inside your Credit Card Features portal, you'll find several features designed to help you manage your account with ease.

1. At the top left of the screen, you'll see a box with two lines—this opens the menu where you can access Profile and Services. The circular button on the top right is used to log out.
2. The main view begins with a visual of your card and a green Lock Card button, which allows you to quickly secure your card if it's ever lost or stolen. You'll also see your current balance, available credit, statement balance, next payment due date, and minimum payment due.
3. Next is the Transactions section, where your recent activity appears. You can search for specific amounts or merchants, and you also have the option to export or print your transaction history.
4. At the bottom of the screen, a ribbon-style menu provides quick access to additional tools: Account Summary (the default landing page), Make a Payment, Payment Activity, Statements, Lost or Stolen, and Balance Transfer.