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**MID MISSOURI
CREDIT UNION**

A Quick and Easy Guide

to Online Banking and Billpay

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Welcome

We work hard to provide our customers with the financial tools they need to achieve the goals in life that matter. Online Banking is an important one of those tools.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet, or smartphone, it looks and functions the same across all devices. And it's full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the "anytime, anywhere" convenience of Online Banking at our financial institution.



Table of Contents

General Information

Security.....	3
Logging In.....	5
Home.....	8

Templates and Payments	9
-------------------------------------	---

Bill Pay

Overview.	13
Payee Setup.....	14
Make a Payment	15
Managing Payees	16
eBills.....	17
Scheduling Automatic Payment.....	18
Payment History	19
Manage Funding Accounts	20

Transactions

Funds Transfer.....	21
Activity Center.....	22
Member to Member Transfer.....	23
Wire Transfer.....	24
Stop Check Payment.....	26
Add External Account.....	27
Verify External Account	28

Mobile

Mobile Deposits.....	29
Mobile Enrollment	30

Additional Features

Branches.....	31
Account Nicknames.....	32
Check Reorder.....	33
Credit Cards.....	34
Statement Delivery.....	35
Messages.....	36
Alerts.....	37
Profile.....	38
Account Preferences.....	39
Security Preferences.....	40

General Information - Security

By following our tips, Online Banking can be a safe and efficient method for handling your banking needs.

User Identification and Password

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other obvious choices.

Secure Sockets Layer Encryption (SSL)

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and your financial institution, making it difficult for anyone to access your account information.

Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

Online Banking Safety Tips

- > Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
 - > Memorize your passwords.
 - > Exit your Online Banking session when finished.
 - > Do not leave your computer unattended when logged into Online Banking.
 - > Do not use public computers or unsecured WiFi when accessing Online Banking.
 - > If you receive an error when logged into your Online Banking account, report the error to a customer service representative.
-

General Information - Security

Your financial institution will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from your financial institution, please report the incident to a customer service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

Fraud Prevention Tips

- > Do not open email attachments or click on a link from unsolicited sources.
 - > Avoid completing email forms or messages that ask for personal or financial information.
 - > Do not trust an email asking you to use a link for verification of login or account details.
 - > Monitor your account transactions for unauthorized use.
 - > Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
 - > Contact the sender by phone if you are suspicious of an email attachment.
-

General Information - Self-Enrollment for New Users

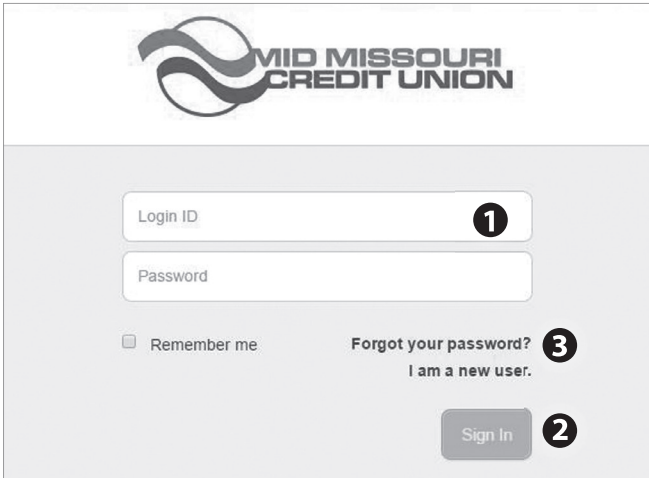
1. Go to the Online Banking Login box on the Home Page, click **Enroll**.
2. This opens the Online Banking new enrollment account verification screen. Enter all the required information. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit Enrollment**. If you need to update your contact information, please call us at during our business hours.
3. A new browser window will open congratulating you for having successfully enrolled in Online Banking. Make note of your temporary password, you will need it to log in to Online Banking to complete the enrollment process. Follow the **Click Here** link instructions to go to the Home Page again.
4. Enter your newly created Login ID and click **Login**.
5. Enter your temporary password and click **Login**.
6. You will be directed to a page where you are to select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable the credit union to reach you immediately with your one-time Secure Access Code.
7. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 30 minutes. If it expires, you must request a new one.
8. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.
9. Review the welcome first time user screen, which presents a PDF link of the Online Banking Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
10. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed Online Banking, you will be able to use the Address Change screen to make corrections. Click **Submit** then **OK** to continue.
11. Now you can change your password. Use your temporary password as your old password. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.
12. Congratulations! You are now logged in to Online Banking.

General Information - For Current Online Banking Users

1. Go to the home page and enter your current Login ID (Username) and click **Login**. If you have forgotten your Login ID, please contact us.
2. Do *not* enter your password when the next screen comes up. Instead, select "**I am a new user**".
3. You will be directed to a page displaying the contact information on file for your account. Select the contact method that will enable the Credit Union to reach you immediately with your Secure Access Code. Choose either phone, text message, or email, and click **Submit**. If you need to update your contact information in order to receive the access code, please call us during business hours.
4. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit** again. The one-time access code is only valid for 30 minutes. If it expires, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and select "**I already have a Secure Access Code**".
5. You will then be prompted to change your password. For your protection, you will need to create a password that meets the stated security criteria. When finished, click **Submit**.
6. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed Online Banking, you will be able to use the Address Change screen to make corrections. Click **Submit** then **OK** to continue.
7. You are now presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
8. Next, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.
9. You will then be logged in to Online Banking.

General Information - Logging In

Once you have enrolled as a New User, follow these steps for subsequent logins.



The image shows a screenshot of the Mid Missouri Credit Union login interface. At the top is the logo for Mid Missouri Credit Union. Below the logo are two input fields: 'Login ID' and 'Password'. The 'Login ID' field is marked with a circled '1'. Below the 'Password' field is a checkbox labeled 'Remember me'. To the right of the checkbox is a link that says 'Forgot your password? I am a new user.' This link is marked with a circled '3'. At the bottom right of the login area is a 'Sign In' button, which is marked with a circled '2'.

1. From the website's Online Banking login box, enter your **Username**, and click **Login**.
2. Enter your Password and click **Submit**.
3. Forgot your password? Simply click "**Forgot your Password?**" and select where you would like to receive your secure access code, then follow the instructions to re-establish a password.

What is a secure access code?

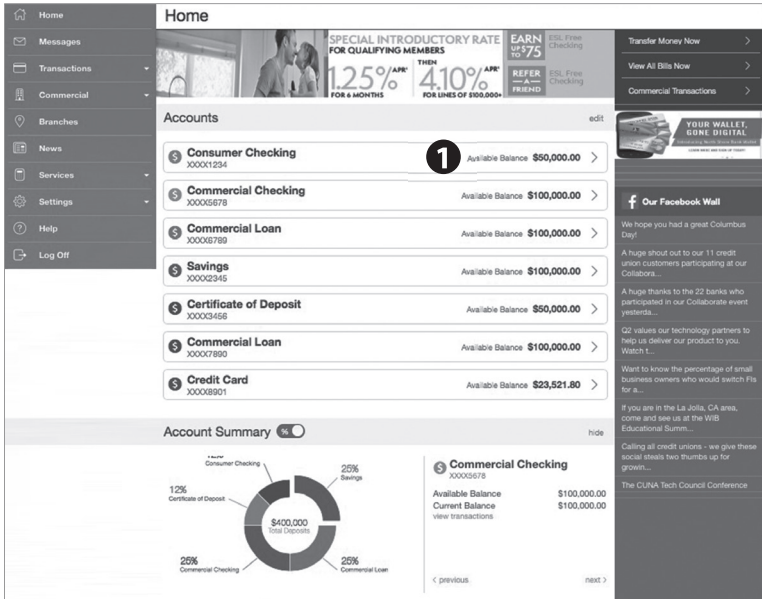
You need a secure access code each time you login to our Online Banking system. It is delivered to you via email, phone call, or SMS text. If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure access code.

Should I register my device?

If this device is "private", you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device.

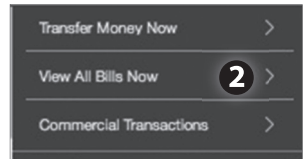
General Information - Home

The Home screen will give you an overview of all of your Online Banking accounts displayed in a comprehensive list with available balances. View account detail by clicking an account name.



1. For account transaction history, click the account name to view the Account Details screen. View details or a check image by clicking “+” next to the transaction. Pending transactions are in red. Select **Show Filters** for search options.

2. Need an action done in a hurry? On the home page you will notice options on the upper-right corner of the page. These Quick Action options allow you to swiftly: transfer money, view bills, and view recent transactions.



Templates and Payments

The Payments tab is your place to establish recurring payments to recipients. Here you can create templates for your payments, whether it be for a single recipient or multiple recipients.

The following template and payment types include a single-recipient:

- ACH Payment
- ACH Receipt
- Domestic Wire
- International Wire

The following transaction types include multiple-recipients:

- ACH Batch
- ACH Collection

You can include one or more accounts for each recipient in the payment or template. If you add more than one account, the payment includes a separate transaction for each account.

Step One: Info and Users

The screenshot shows the 'Payments - ACH Payment' form in the 'Info & Users' tab. The form is divided into several sections. On the left is a sidebar menu with 'Payments' selected. The main content area has a breadcrumb trail: 'Info & Users' > 'Recipient & Amount' > 'Subsidiary' > 'Account' > 'Review & Submit'. The 'Info & Users' section contains a 'TEMPLATE NAME *' field (1), a 'Grant User Access*' section with a search bar (2) and a list of users: Libby Bruntz, Justin Edwards, Steve Heineman, and John Doe. At the bottom right are 'Cancel' and 'Next' buttons (3).

Click on the **Payments** tab.

1. Type in the **Template Name**.
2. Indicate which users should have access to this template. You can find users by typing their name in the **Search** bar, or checking their name below.
3. When you have established a template name and user access, click **Next**.

Templates and Payments

Step Two: Recipient and Amount

The screenshot shows the 'Payments - ACH Payment' interface. The breadcrumb trail is: Info & Users > Recipient & Amount > Subsidiary > Account > Review & Submit. The 'ACH CLASS CODE' field has radio buttons for 'Individual (PPD)' and 'Company (CCD)', with 'Company (CCD)' selected and circled with a '1'. Below it is a 'Search' bar with a magnifying glass icon and a 'Show All' button, circled with a '2'. A table of recipients is displayed with columns: Name, Account, Notify, Amount, and Addendum. The first row is checked and circled with a '3', showing 'Company ...', '123456789', an unchecked 'Notify' checkbox, '\$ 100.00', and an empty 'Addendum' field. At the bottom right, there are 'Cancel' and 'Next' buttons, with 'Next' circled with a '4'. On the right side, there is a 'Search transactions' bar and a 'Pending' button. Below that, a transaction summary shows 'ACH Sing...', '\$200.00', '10/15/2014', and '#23027'.

1. Choose whether the ACH class code is for an Individual (PPD) or a Company (CCD).
2. Select which recipient you wish to pay. You can find recipients by typing in their name in the **Search** bar, or checking their name below.
3. Once you have chosen your recipient, enter the **Amount** you wish to pay them. You can also include an **Addendum**.
4. Once you have indicated the ACH class code, recipient, and amount to be paid, then click **Next**.

NOTE

If you need to add your recipient to the system, click Add Recipient in the top right corner. You will be able to fill out the necessary information regarding the recipient. When you have established your recipient's information, you will be taken back to this page.

Templates and Payments

Step Three: Subsidiary

The screenshot displays the 'Payments - ACH Payment' interface. The 'Subsidiary' step is highlighted in the progress bar. The form includes a search bar (1) and a list of subsidiaries, with 'ABC Company Wire & ACH' selected. The 'Next' button (2) is visible at the bottom right. A sidebar on the left provides navigation, and a top right panel shows transaction filters and a table with columns for transaction ID, amount, date, and status.

1. Select the subsidiary. You can find recipients by typing in their name in the **Search** bar, or checking their name below.
2. When finished, click **Next**.

NOTE

If you need to add your subsidiary to the system, click **Add Subsidiary** in the top right corner. You will be able to fill out the necessary information regarding the subsidiary. When you have established your subsidiary's information, you will be taken back to this page.

Templates and Payments

Step Four: Account

Commercial

Payments - ACH Payment

Info & Users Recipient & Amount Subsidiary **Account** Review & Submit

TEMPLATE NAME:
Template Name

ACH CLASS CODE:
Company (CCD) - Change

Choose "From" Account

Account Name	Account Type	Account Number	Balance
<input checked="" type="checkbox"/> Consumer Checking	Checking	XXXX1234	\$50,000.00
<input type="checkbox"/> Commercial Checking	Checking	XXXX5678	\$100,000.00
<input type="checkbox"/> Commercial Loan	Checking	XXXX6789	\$100,000.00
<input type="checkbox"/> Savings	Savings	XXXX2345	\$100,000.00

* - Indicates required field

Cancel **Next**

1. Choose the Account you wish to withdraw from.
2. When finished, click **Next**.

Step Five: Review & Submit

Commercial

Payments - ACH Payment

Info & Users Recipient & Amount Subsidiary Account **Review & Submit**

TEMPLATE NAME:
Template Name

ACH CLASS CODE:
Company (CCD)

SEND PAYMENT AS:
Murphy & Company

TOTAL AMOUNT:
\$100.00

RECIPIENTS:
1

FROM ACCOUNT:
Consumer Checking - XXXX1234

EFFECTIVE DATE *
1/7/2016

RECURRENT
Set Schedule

Selected Recipients

Company Corp. 123456789 \$100.00
--

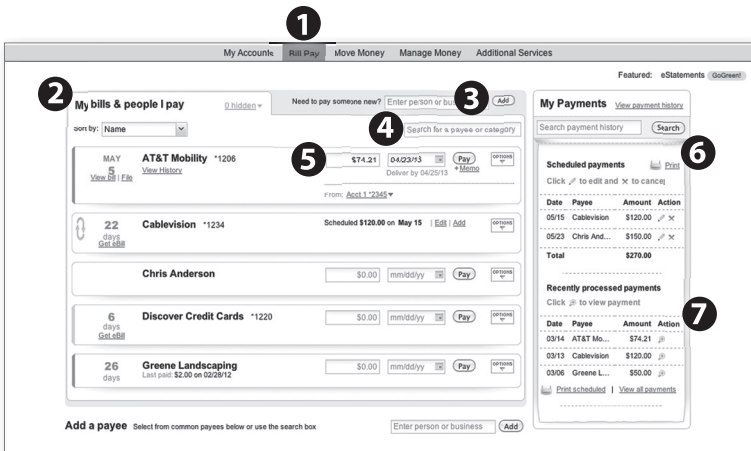
* - Indicates required field

Cancel Save Draft **Approve**

1. Review the information and if it is correct, click **Save** then **Approve**.
- 12

Bill Pay - Overview

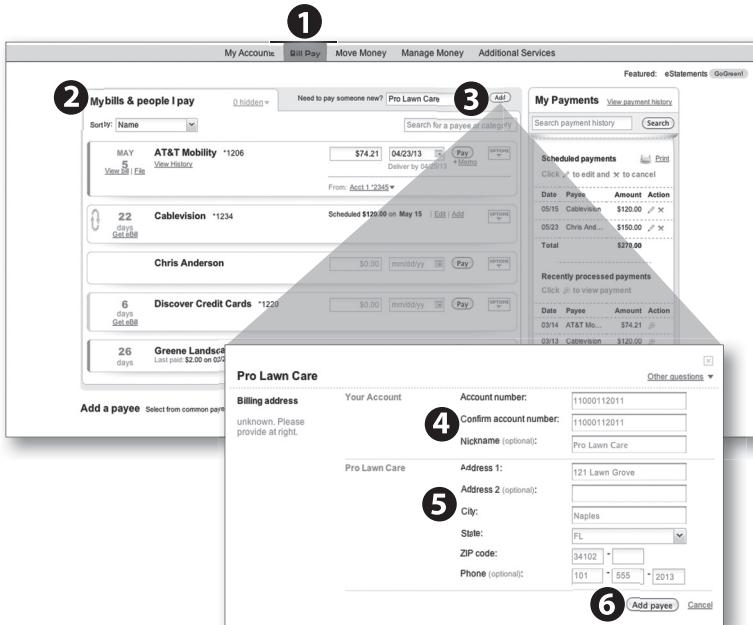
With Online Bill Pay, it's safe, fast and easy to manage your finances on your own terms. You can do everything you need to from home, work or anywhere you have internet access. Plus, you're not limited to business hours—Online Bill Pay is open 24 hours a day, 7 days a week!



1. Select **Bill Pay** in the main menu.
2. The main window will display your existing payees and drop-down menu options to sort them how you prefer.
3. Enter a new payee name or title in the space provided. Click **Add** to proceed setting up your new payee.
4. Search for a payee or payee category by entering the name or title in the provided space.
5. Pay bills and conduct transactions directly within each payee field. Click the Options box to view or change additional preferences.
6. Search, edit, cancel or print scheduled payments.
7. View recently processed payments. Click the magnifying glass located under Action to access additional payment details.

Bill Pay - Payee Setup

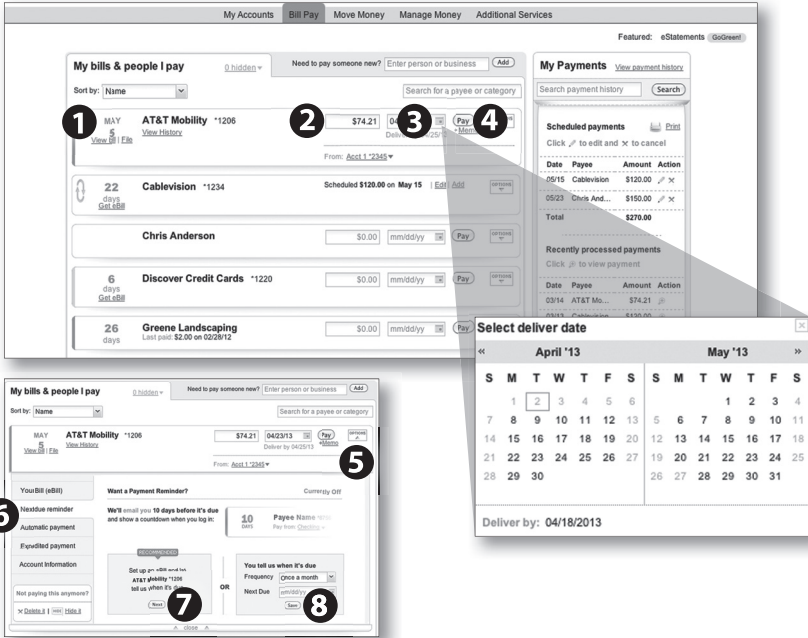
A payee is any person or company that you pay, including your utility company, your credit card company or even your baby sitter—anyone to whom you would normally send a check. With a variety of payees that one may need to keep track of, we pride ourselves in keeping them organized for you to ensure an effortless experience.



1. Select **Bill Pay** in the main menu.
2. The main window will display your existing payees and drop-down menu options to sort them how you prefer, as well as a search field.
3. To add a payee, simply enter the name or title of the new payee and click **Add**.
4. You will be directed to a new window from which you need to enter your payment account number. Once you confirm the number, you may also assign the new entry with a nickname.
5. Enter the payee's address.
6. Click **Add Payee** when finished.

Bill Pay - Make a Payment

Completing a payment is quicker and easier than ever before!



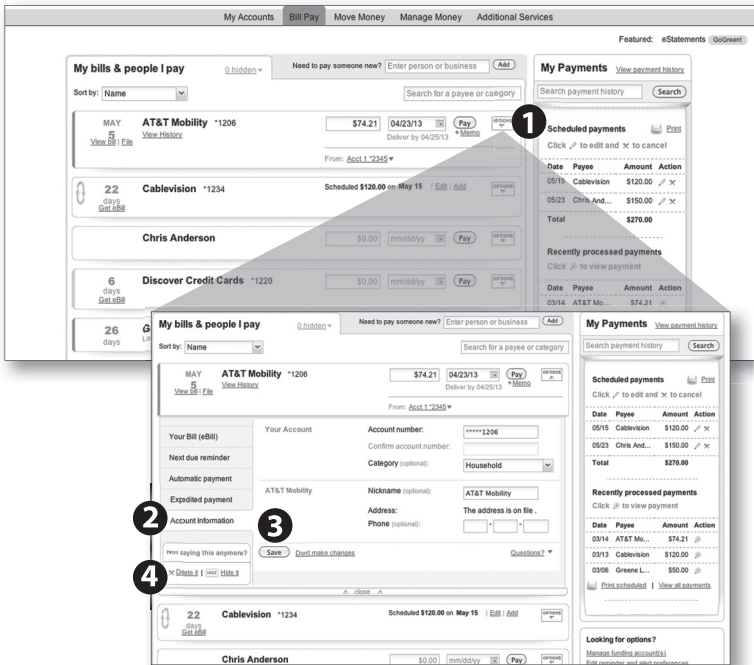
1. Select the payee to whom you would like to make a payment. Notice that you can also select links View Bill or View History.
2. Next, enter the amount you would like to pay in the space provided. Be sure where it states "From" under the spaces that this is the correct account.
3. Enter the payment date manually or you may use the convenient calendar feature.
4. When finished, click **Pay**.

How to set up a Payment Reminder:

5. Click the box labeled Options. A new window will descend from the payee section.
6. Select Next due reminder menu option.
7. Set up a new eBill to let the payee remind you of an upcoming due date, OR..
8. Choose the Frequency and Next Due date so you will be reminded directly from our institution.

Bill Pay - Managing Payees

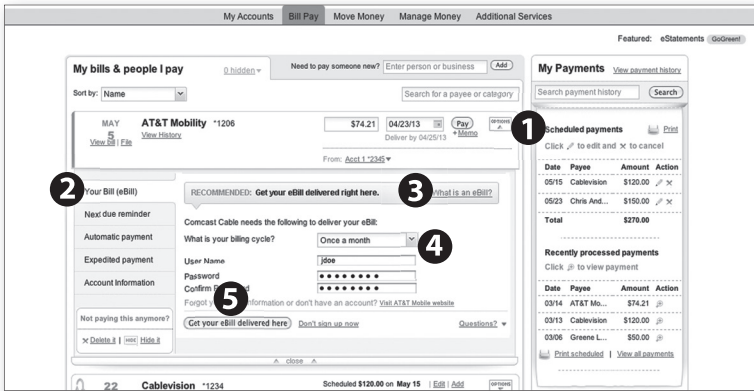
Keep your payee and Bill Pay accounts current by editing payee information or even deleting or deactivating a payee.



1. To begin managing payees, click the box labeled Options. A new window will descend from the payee section.
2. To review or begin editing payee information, select Account Information from the menu located on the left-hand side of the screen.
3. Payee information populated within the provided fields will be editable. Be sure to carefully review any changes you make for accuracy. Click **Save** to submit any changes.
4. Click **Delete** it if you desire to permanently remove the payee from your list. Click **Hide** to temporarily hide to payee from your list. These options are also available within the other menu items located on the left-hand side of the screen.

Bill Pay - eBills

eBills are a fast and convenient way to receive your bills each month. No need to shuffle through payee information or access each individual payee's website to pay your bills—you can get it all right here and never miss a payment!



1. To begin setting up a payee for eBill services, click the box labeled Options. A new window will descend from the payee section.
2. Select Your Bill (eBill) from the menu options.
3. Learn more about eBills by clicking this link.
4. From the drop-down menu, choose the typical billing cycle that pertains to your payee. This can be once or twice a month, or even annually. Next, enter your User Name and Password associated with your account on the payee's website.
5. Click the Get your eBill delivered here when finished.

Bill Pay - Scheduling Automatic Payments

Use this feature to complete a future payment to a payee—it's even easier than writing a check. It's that simple!

The screenshot shows the 'Bill Pay' interface with the following elements:

- 1**: 'Options' button in the 'Automatic payments' section.
- 2**: 'Automatic payment' radio button.
- 3**: 'Select an option below to set up an automatic payment:' section with radio buttons for 'Use my bill information to determine the date and amount' and 'Don't use my bill information (I'll specify a set date and amount)'. The first option is selected.
- 4**: 'Pay from:' dropdown menu showing 'Acct 1'.
- 5**: 'Send payment:' section with radio buttons for 'Always pay full balance on my bill', 'Always pay minimum due on my bill', and 'Create my own rule'. The first option is selected.
- 6**: 'Save' button in the modal window.

The modal window contains the following fields:

- Pay from: Acct 1
- Amount: \$0.00
- Frequency: Once a month
- Start on: mm/dd/yy
- End on: No end date, After 3 payments are sent
- Memo: (optional)
- Buttons: Save, Don't make changes, Questions?

1. To begin setting up automatic payments, click the box labeled Options. A new window will descend from the payee section.
2. Select Automatic payment from the menu options.
3. Specify whether you would like your existing bill details to determine the date and amount of the payment or to enter it manually.
4. When using your existing bill details to make an automatic payment, first choose the account you want to pay from.
5. Next, select an option for the amount and delivery of your payment. Click **Save**.
6. For manual entry of an automatic payment, simply choose the account to pay from, enter the amount, choose the frequency and the start and end dates. Click **Save** when finished.

Bill Pay - Payment History

Quickly view a list of payments that have been made and those that are scheduled. You can also view the details of a payment and modify or cancel a scheduled payment.

The screenshot displays the 'My Payments' section of a financial management system. It includes a navigation bar at the top with options like 'My Accounts', 'Bill Pay', 'Move Money', 'Manage Money', and 'Additional Services'. The main area is divided into 'My bills & people I pay' and 'My Payments'. The 'My Payments' section features a table of payment history and a detailed view of a specific payment.

My Payments Table:

Send On	Paid to	Amount	Confirmation#	Paid from	Status	Type	Category
05/15/2013	Cablevision	\$120.00	ZBDBXJ81	Acct 2	Scheduled	Electronic	Household
03/14/2013	AT&T Mobility	\$74.21	ZB6BUJ77	Acct 2	Complete	Electronic	None
03/13/2013	Cablevision	\$120.00	8B2BEJ17	Acct 1	Complete	Electronic	Household
03/06/2013	Greene Landscaping	\$50.00	ZB6BUJ77	Acct 2	Cleared	Check	Household
Total		\$364.21					

Payment details for AT&T Mobility *1206:

Sent On:	03/14/2013	Type:	Electronic
Delivered by:	03/16/2012	Memo:	N/A
Amount:	\$74.21	Category:	None
Paid from:	Acct 2		
Confirmation#:	ZB6BUJ77		
Status:	Complete		

1. To begin, click the link View payment history.
2. You will then be directed to a new screen. From the top, notice you are able to download or print payment history for your records.
3. Quickly search through history by entering a payee or key words in the space provided. Click Filter to search using your credentials.
4. A window will show your payment history, detailed with the send date, payee, amount, confirmation number and status. At the end of each history entry, you may edit or cancel a scheduled payment. Click the magnifying glass to view additional details or attach a note or memo.

Bill Pay - Manage Funding Accounts

Keep your bill pay funding accounts updated to maintain peace of mind and ensure that all payments being made are processed correctly.

The screenshot shows the 'Manage funding account(s)' section of a bill pay interface. It includes a table of current funding accounts, a list of common payees, and a form to add a new funding account. Red circles with numbers 1 through 4 highlight key actions: 1. 'Manage funding account(s)' link in the top right; 2. 'Edit' link for an existing account; 3. 'Add an account' button; 4. The 'Add a funding account' form fields.

Date	Payee	Amount	Action
03/14	AT&T Mo.	\$74.21	JR
03/13	Cablevision	\$120.00	JR
03/06	Greene L.	\$50.00	JR

My funding account(s)

Checking 1	Acct 1 *2345	Edit
Checking 2	Acct 2 *4321	Edit Delete

Default account for payments: **Acct 1 *2345** [Change](#)

Add an account Note: only checking accounts are eligible for use with this service.

Add a funding account

Please follow these steps for adding a new account:

1. Provide your account information below.
2. In the next 2-3 business days, we will make 2 small deposits to the account you are adding. Check the account and note the amounts of the deposits.
3. Come back to the Bill Pay Accounts page and use the 'Validate' link next to the corresponding account.
4. Enter the amounts of the deposits. If they match our expected values, your account will be approved and ready for use!

Financial Institution name

Account nickname

Account number

Confirm account number

Routing number

Confirm routing number

Memo: 123456789 123456789

Routing number Account number

[Add account](#) [Cancel](#)

1. To begin, click the link **Manage funding account(s)** located in the lower right-hand options menu panel.
2. You will then be directed to a new screen where you are able to view current accounts. Select the **Edit** or **Delete** links to modify your preferences.
3. Click **Add** an account to begin including a new funding account.
4. In the next window, provide the financial institutions name, account and routing numbers. Click **Add account**.

NOTE

In 2-3 business days, you will be asked to verify the new addition. Two small deposits (less than \$1) will be made to the new account. Check your account and note the amounts deposited. The bill pay accounts screen will then provide a link next to the new corresponding account. Click this link and enter the amounts of the deposits. If they match our expected values, your new account will be activated.

Transactions - Funds Transfer

Online Banking enables you to transfer funds between accounts quickly and easily. Access all linked accounts for single or recurring transfers.

To Transfer Funds:

The screenshot shows the 'Funds Transfer' form in an online banking application. On the left is a navigation menu with options: Home, Messages, Transactions, Commercial, Branches, News, Services, Settings, Help, and Log Off. The main form area is titled 'Transactions' and 'Funds Transfer'. It contains the following fields: 'FROM *' with a dropdown menu showing 'Consumer Checking XXXX1234 \$50,000.00' (marked with a circled '1'); 'TO *' with a dropdown menu showing 'Savings XXXX2345 \$100,000.00'; 'AMOUNT *' with a text input field containing '0.00' and a checkbox for 'Make this a recurring transaction'; 'DATE *' with a date picker showing '10/22/2014'; and 'MEMO' with a text input field containing 'Enter letters and numbers only' (marked with a circled '2'). At the bottom of the form are 'Clear' and 'Transfer Funds' buttons. A search bar on the right side of the interface contains the text 'Search transactions' and buttons for 'All', 'Pending', and 'Processed', with the message 'No history available' below it. A small asterisk note at the bottom left of the form indicates '* - Indicates required field'.

Click on the **Funds Transfer** tab.

1. Select the accounts you wish to transfer funds **From** and **To** using the drop-down menus.
2. Enter the dollar amount to be transferred. For a one-time transfer, click **Submit Transfer**.

NOTE

You have the option to create a recurring transfer.

Transactions - Activity Center

The Activity Center shows only your Online Banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether individual or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.

The screenshot shows the 'Transactions Activity Center' interface. On the left is a sidebar menu with options: Home, Messages, Transactions (selected), Funds Transfer, A2A Transfer, Bill Payment, Activity Center, Statements, and Bill Pay. The main content area is titled 'Transactions Activity Center' and features a search bar (labeled '2') with a search icon and the text 'Search transactions'. Below the search bar are two tabs: 'Individual Transactions' (selected) and 'Recurring Transactions'. A summary bar shows 'Totals: Credits: [0] \$0.00 | Debits: [1] \$200.00'. Below this is a table with columns: Status, Type/ID, Amount, Account, and Date. The first row (labeled '1') shows a transaction with status 'Suspect', type 'ACH Single Payment - Tracking ID: 23027', amount '\$200.00', account 'Consumer Checking : XXXX1234', and date '10/15/2014'.

Status	Type/ID	Amount	Account	Date
Suspect	ACH Single Payment - Tracking ID: 23027	\$200.00	Consumer Checking : XXXX1234	10/15/2014

Click on the **Activity Center** tab.

1. You can choose to view Individual Transactions or Recurring Transactions by clicking on the corresponding tab. Click the + next to the transaction to view details.
2. Click **Show Filters** for additional search options, click the triangle icon to expand search options.

Transactions - Member to Member Transfer

With our Member to Member transfer feature, you can choose to make a single transfer to another member or link another member's account (for deposit purposes only). If you plan to make more than one transfer to the other member, or if you need to create a recurring or future-dated transfer, linking the account is required.

NOTE

Member-to-Member Transfers require you to share your account number with the other member involved.

Member To Member Transfer

You can choose to make a single transfer to another member or link another member's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other member, or if you need to create a recurring or future-dated transfer, linking the account is required.

Make a single transfer to another member **1**

Link the other member's account to your login for later use

Submit

Transfer Funds To Another Member

Initiate a one-time funds transfer to another member's account.

Enter Transfer Information
Enter your transfer values using the fields below.

Enter Recipient Member Account Information
Target account information for your one-time transfer.

FROM ACCOUNT *
XXXXXXXX6474-01 : \$123.17 **2**

AMOUNT *

DESCRIPTION

TO MEMBER NUMBER *

TO ACCOUNT SUFFIX (00, 01, 40, ETC) *

FIRST THREE LETTERS OF LAST NAME *

* Indicates a required field.

Submit

Transfer Funds To Another Member

Link another member's account (deposit only) to your online login.

Enter Recipient Member Account Information
This data is for the target account for your one-time transfer.

TO MEMBER NUMBER *

TO ACCOUNT SUFFIX (00, 01, 40, ETC) * **2**

FIRST THREE LETTERS OF LAST NAME *

* Indicates a required field.

Submit

1. Choose "Make a single transfer to another member" if you are planning on this being your only transfer to this member. Choose "Link the other member's account to your login for later use" if you plan to make other transfers to this member in the future.
2. Based on your selection a new screen will appear asking for more information for your transfer. To initiate a transfer, you will need the six digit account number, the account suffix (confirm with the other member what to use for the suffix), and the first three letters of the last name (example; "SMI" "Jr", or "LLC").

Transactions - Wire Transfer

Wire Transfer Requests must be completed by 2:00 PM CST for same day processing. Fee for a Wire Transfer is \$20.00 unless your account is a Prime-Time Account.

To Complete a Wire Transfer:

Click on the **Wire Transfer** tab.

1. Click on the **New Payment** button and choose **Domestic Wire**.

2. Click on **Add Recipient**.

3. Complete the blank fields under the Recipient Detail tab. These fields will be the beneficiary of the Wire Transfer. Click **Next** when finished.

4. Click on the **Account New** tab.

5. Under the Account Detail column, select the account type for the beneficiary account (Savings or Checking), and enter the account and routing number.

6. Under the Beneficiary column, enter the name and address.

7. If the beneficiary financial institution goes through a Intermediary or Correspondant Bank, fill in the required fields under the Intermediary column.

8. When finished, click **Next**.

24

The screenshot shows the 'Transactions' page with a sidebar on the left containing 'Home', 'Messages', 'Transactions', 'Funds Transfer', 'Loan Application', 'Bill Payment', 'Member to Member Tr...', and 'Payments'. The main content area is titled 'Transactions' and 'Payments'. It features a search bar, a 'Filter by Type' dropdown, and two buttons: 'New Template' and 'New Payment'. The 'New Payment' button is circled with a red '1'. Below this is the 'Available Templates' section, which is currently empty with the text 'There are no templates to display'.

The screenshot shows the 'Transactions' page with the 'Edit Recipient' sub-page. The sidebar is the same as in the previous screenshot. The main content area has a title 'Transactions' and a sub-title 'Edit Recipient'. There is an 'Add Account' button circled with a red '4'. Below this are two tabs: 'Recipient Detail' and 'Account - New'. The 'Recipient Detail' tab is active, showing fields for 'DISPLAY NAME', 'ACH NAME', and 'E-MAIL ADDRESS'. The 'DISPLAY NAME' field is circled with a red '3'.

The screenshot shows the 'Transactions' page with the 'Edit Recipient' sub-page, specifically the 'Account - New' tab. The sidebar is the same. The main content area has a title 'Transactions' and a sub-title 'Edit Recipient'. There are three columns: 'Account Detail', 'Beneficiary', and 'Intermediary'. The 'Account Detail' column has a circled '5' and contains fields for 'ACCOUNT TYPE', 'ACCOUNT', and 'ROUTING'. The 'Beneficiary' column has a circled '6' and contains fields for 'NAME', 'COUNTRY', 'ADDRESS 1', 'CITY', 'STATE', and 'POSTAL CODE'. The 'Intermediary' column has a circled '7' and contains fields for 'NAME', 'COUNTRY', 'ADDRESS 1', 'CITY', 'STATE', and 'POSTAL CODE'.

Transactions - Wire Transfer

9. Enter the amount of the Wire Request and enter any notes that need to be added to the Wire Request. Click **Next**.
10. Select the **Account** where the funds are to be pulled from. Click **Next**.
11. Select a Process Date. Click **Approve**.
12. Certain dollar amounts may require a Secure Access Code being sent to one of your targets. Once you receive your Secure Access code, you will need to go to your Activity Center to enter in the Secure Access Code and approve the Wire Transfer.

Transactions - Stop Check Payment

With Online Banking, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months. See our Fee Schedule for applicable fees.

To Initiate a Stop Payment Request :

Home
Messages
Transactions
Commercial
Branches
News
Services
Stop Payment

Services
Stop Payment
Complete the fields below to make a stop payment request based on known payment information.

REQUEST TYPE * Are you requesting to stop payment on one or multiple checks?
ACCOUNT * Single Check
Multiple Checks

* - Indicates required field

Send Request Back

REQUEST TYPE * Single Check
ACCOUNT * Consumer Checking XXXX1234
CHECK NUMBER * #147852369
PAYEE Jane Doe
AMOUNT * \$ 500.00
DATE * Delete 0 Save
NOTE

* - Indicates required field

Send Request Back

REQUEST TYPE * Single Check
ACCOUNT * Consumer Checking XXXX1234
CHECK NUMBER * #147852369
PAYEE Jane Doe
AMOUNT * \$500.00
DATE * 15
NOTE

* - Indicates required field

Send Request Back

REQUEST TYPE * Single Check
ACCOUNT * Consumer Checking XXXX1234
CHECK NUMBER * #147852369
PAYEE Jane Doe
AMOUNT * \$500.00
DATE * 10/23/2014
NOTE * For services rendered

* - Indicates required field

Send Request Back

Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, and other requested information.
3. Click **Send Request**.

Transactions - Add External Account

In order to transfer funds from an account outside your main financial institution, you must first enroll the new external account. This will ensure the ability to make fund transfers to and from the outside account by integrating it into one, simple location.

To Add an External Account :

Add an External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- Step 1: Add Your Account
- Step 2: Verify Your Account

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.

YOUR BANK

MEMO

0123456789 0123456789010100

Routing Number Account Number

Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- Please Note: Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

Account Number: 0123456789 Account Type: Checking

Routing Number: 987654321

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account.

Continue

Click on the **Add External Account** tab.

1. To begin adding an external account, enter the **Account Number** and the financial institution's **Routing Number** in the spaces provided. For reference, these numbers can be located towards the bottom of a paper check. Next, from the drop-down menu, choose the **Account Type**.
2. Click **Continue**. You should then receive micro deposits in the added account to show the process has been initialized. Once you receive the amounts of your micro deposits, go to Verify External Account to enter the amounts and activate your external account.

Transactions - Verify External Account

Once you have made a request to add an external account, you will then be asked to verify the two micro deposits made to the new account to prove ownership.

To Verify an External Account :

Home

Messages

Payments

Funds Transfers

Transfer Money

Add External Account

Verify External Account

HVB P2P Transfer

Account Services

Account Settings

Retrieve List of External Account Requests

This form will allow you to verify the amounts of the External Account Association Requests that you have made. Click the submit button below to see the list of outstanding requests for your Online Banking login.

Submit **1**

Home

Messages

Payments

Funds Transfers

Transfer Money

Add External Account

Verify External Account

HVB P2P Transfer

Account Services

Account Settings

Branches

Terms and Conditions

Help

Log Off

Account Verification

Please choose an account to verify using the amounts that were deposited to your account.

Status	Routing Number	Account Number	Account Type
● Funds have been sent to the target account	081000210	152558917986	Checking

Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.12 should be entered as "12").

AMOUNT #1:

AMOUNT #2:

Submit **3**

Click on the **Mobile Authorizations** tab.

1. To begin verifying the micro deposit amounts of your external account request, click **Submit**. You will then be directed to a new window.
2. Select the **Account** you would like to verify.
3. In the spaces provided, enter the amounts of the micro deposits. Click **Submit** to finish.

Mobile - Deposit Check

With our Mobile App on your Android or iOS device, you can deposit checks into your Online Banking account by simply snapping a photo of a paper check.

NOTE

This feature is only available when using our mobile app on your mobile device.

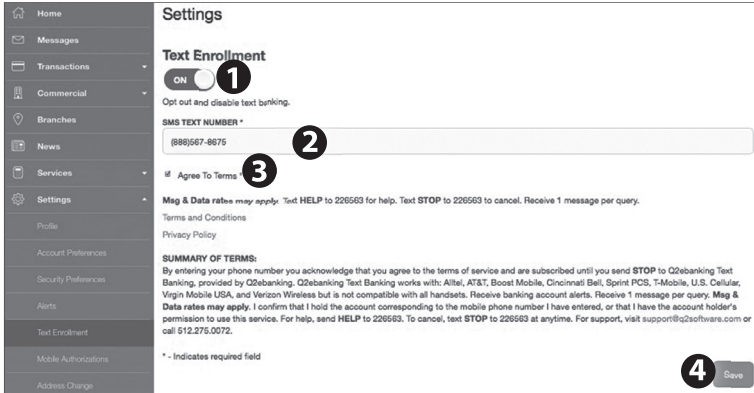


1. Choose the account where you wish to make a deposit.
2. Enter check number and amount, then click **Save**.
3. Click the **Capture Image** button.
4. Verify that the front and back images show all four corners of the check and are legible.
5. Make sure the endorsement on the back of the check is on the left side of the image.

Mobile - Text Enrollment

Once enrolled in Text Banking, you can check balances, review account history and transfer funds from your Online Banking account using any text enabled device. To enroll, click **Text Enrollment** under the Setting menu.

To Enroll in Text Banking :



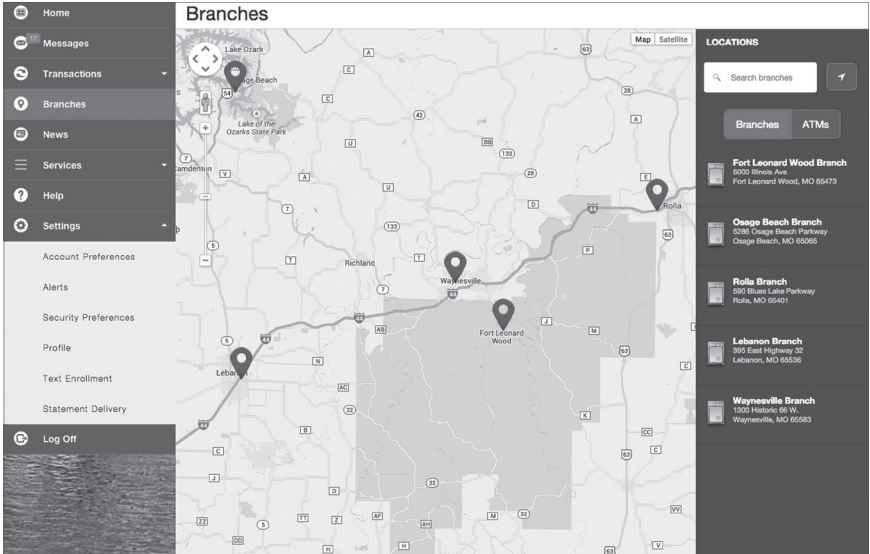
Click on the **Text Banking** tab.

1. The first step, turn the Text Enrollment button from **OFF** to **ON**.
2. Enter your **phone/SMS text number**.
3. Read the terms and conditions and check the **Agree to Terms** box.
4. Click **Save** to complete enrollment.
5. To enable your account to be viewed in Text Banking, visit Account Preferences under the settings menu. Check **enabled**, customize a five character account nickname to display and choose the order preference for viewing.

Text Command Options To 266563 For The Following Information:	
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

Additional Features - Branches

Mapping from your current location, you can click on the Branches or ATMs button to locate your credit union branches and ATMs.



Additional Features - Account Nicknames

Giving your account a nickname is an easy way to reference your accounts. You can create or edit a nickname at any time by clicking on the Account Nicknames feature. Once you have established a nickname, it will show up on future statements.

Update Account Nicknames

Updates your account nicknames to easily reference your accounts. The account nicknames shown here will appear on your online statements. Enter the nickname(s) you would like to use for the corresponding account(s) and click Submit.
NOTE: Some changes will not be reflected until you have logged out and logged back into online banking.

Account Number	Current Nickname	Update Nickname
XXXXXX5211-S01	MEMBERSHIP SHARE	<input type="text"/>
XXXXXX5211-S05	SHARE DRAFT	

1. Find the account you wish to change the name of and enter the **Updated Nickname**.
2. When finished, click **Submit**.

Additional Features - Check Reorder

With Online Banking, you can conveniently reorder checks online.



If you notice you are missing checks, please contact us as quickly as possible so that we can take proper precautions to safeguard against identity theft and fraud.

To Reorder Checks:

ACCOUNT	Select an Account
CHECK NUMBER	Consumer Checking XXXX1234 \$50,000.00 1
NUMBER OF BOXES	Commercial Checking XXXX5678 \$100,000.00
	Commercial Loan XXXX789 \$100,000.00
	Savings XXXX2345 \$100,000.00
	Certificate of Deposit XXXX3456 \$50,000.00
	Commercial Loan XXXX7890 \$100,000.00
	Credit Card XXXX8901 \$23,521.80
	<input type="button" value="Send Request"/> <input type="button" value="Cancel"/>

Click on the **Check Reorder** tab.

1. Select the account you want to reorder checks for.
2. Enter the check number.
3. Indicate how many boxes of checks you would like.
4. When finished, click **Send Request**.

ACCOUNT	Enter the starting check number												
CHECK NUMBER	<input data-bbox="348 836 572 868" type="text" value="147852369"/> 2												
NUMBER OF BOXES	<table border="1"><tr><td>1</td><td>2</td><td>3</td></tr><tr><td>4</td><td>5</td><td>6</td></tr><tr><td>7</td><td>8</td><td>9</td></tr><tr><td>Delete</td><td>0</td><td>Save</td></tr></table>	1	2	3	4	5	6	7	8	9	Delete	0	Save
1	2	3											
4	5	6											
7	8	9											
Delete	0	Save											
	<input type="button" value="Send Request"/> <input type="button" value="Cancel"/>												

ACCOUNT	Enter the number of boxes												
CHECK NUMBER	<input data-bbox="348 1153 572 1185" type="text" value="2"/> 3												
NUMBER OF BOXES	<table border="1"><tr><td>1</td><td>2</td><td>3</td></tr><tr><td>4</td><td>5</td><td>6</td></tr><tr><td>7</td><td>8</td><td>9</td></tr><tr><td>Delete</td><td>0</td><td>Save</td></tr></table>	1	2	3	4	5	6	7	8	9	Delete	0	Save
1	2	3											
4	5	6											
7	8	9											
Delete	0	Save											
	<input type="button" value="Send Request"/> <input type="button" value="Cancel"/>												

Additional Features - Credit Cards

If you find yourself needing to cancel a debit or ATM card, no problem! You can cancel your card with ease using the Manage Your ATM/Debit Cards feature.

The screenshot shows a mobile application interface for "ATM/Debit Card Management". On the left is a dark sidebar menu with options like HOME, SECURE MESSAGES, TRANSACTIONS, CREDIT CARDS, COMMERCIAL, SERVICES, Apply For A Loan, Manage Money With MyMark, Add External Account, Verify External Account, Manage Your ATM/Debit Card, View Online Statements, Reorder Business Checks, Manage Investments, Search Online Activity, BRANCHES, HELP, SETTINGS, and LOG OFF. The main content area has the title "ATM/Debit Card Management" and a sub-header "This service allows you to block (cancel) any open ATM/debit card on your account. Please select the card you would like to block, the reason for canceling the card and enter the name currently on the card." Below this are three input fields: "ATM/DEBIT CARDS *" (callout 1), "CARDHOLDER NAME *" (callout 2) containing "Ima Test", and "REASON FOR CANCELLING *" (callout 3) containing "--Please select a reason--". A "Submit" button is at the bottom right. A note at the bottom left says "* - Indicates required field".

1. Select the **ATM/Debit Cards** using the drop-down menu.
2. Type the **Cardholder Name**.
3. Indicate your reason for cancelling using the drop-down menu, then click **Submit**.

Additional Features - Statement Delivery

eStatements are a great virtual filing system, saving paper and space in your home or office by allowing you to view and save your statements electronically. You can view an electronic statement in two easy steps.

To View Your e-Statements:

The screenshot shows the 'Transactions' page with a sidebar on the left containing 'Home', 'Messages', 'Transactions', 'Funds Transfer', 'A2A Transfer', 'Bill Payment', 'Activity Center', 'Statements', and 'Bill Pay'. The main content area is titled 'Transactions' and contains a message: 'Please verify ability to view PDF documents'. Below the message is a text box with instructions: 'To verify that you are able to see a PDF, click the 'Show PDF' button. You will be shown a PDF document with a code. Copy that code into the input below and click 'Verify' to continue.' A 'VERIFICATION CODE *' field contains the code 'VTWX'. A 'Show PDF' button is highlighted with a circled '1'. At the bottom right are buttons for 'Cancel', 'I can't see a PDF', and 'Verify'. A note below the code field states '* - Indicates required field'.

The screenshot shows the 'Statements' page with the same sidebar as the previous image. The main content area is titled 'Statements' and features three drop-down menus: 'ACCOUNT:' with the value 'Consumer Checking XXXXX1234 \$50,000.00', 'CYCLE:' with the value '2011 April', and 'IMAGE TYPE:' with the value 'pdf'. A circled '2' is placed over the 'CYCLE:' menu. A 'Get Statement' button is located at the bottom right.

Click on the **Statement Delivery** tab.

1. To verify that you are able to view a PDF on your computer or tablet, you will need to select the **Show PDF** button. A PDF will appear with a short code. Type that code into the Verification Code field, then click **Verify**.
2. Using the drop-down menus, select the **Account**, **Cycle**, and **Image Type** for your eStatement, then click **Get Statement**.

Additional Features - Messages

Our message center allows you to communicate securely with your bank. Messages can be saved by topic for easy reference. Check here for your alerts; bank replies to your inquiries and bank communications.

To View Your Messages:

The screenshot displays a web interface for viewing messages. On the left is a navigation menu with options: Home, Messages, Transactions, Commercial, Branches, News, Services, Settings, Help, and Log Off. The main area is titled 'Messages' and includes a promotional banner for a 'SPECIAL INTRODUCTORY RATE FOR QUALIFYING MEMBERS' (1.25% APR for 6 months, then 4.10% APR for lines of \$100,000) and an 'EARN UP TO \$75' offer. Below the banner, there are three message items: 'Select All', 'Notification: Updated Statement Delivery Preference' (dated 9/26/2014), and 'Security Alert Notification: Password Change' (dated 8/14/2014). A red circle with the number '1' highlights the 'Notification: Updated Statement Delivery Preference' message. To the right of this message is a 'New Conversation' button. Below the message list, a detailed view of the 'Notification: Updated Statement Delivery Preference' message is shown, dated 9/26/2014 at 4:35 PM. A red circle with the number '2' highlights the top right corner of this message view, which contains icons for deleting and replying to the message.

Click on the **Messages** tab.

1. Messages are displayed at the left side of the screen.
2. You can delete or reply to a message in the upper right corner of the original message, or send a new message by selecting **New Conversation**.

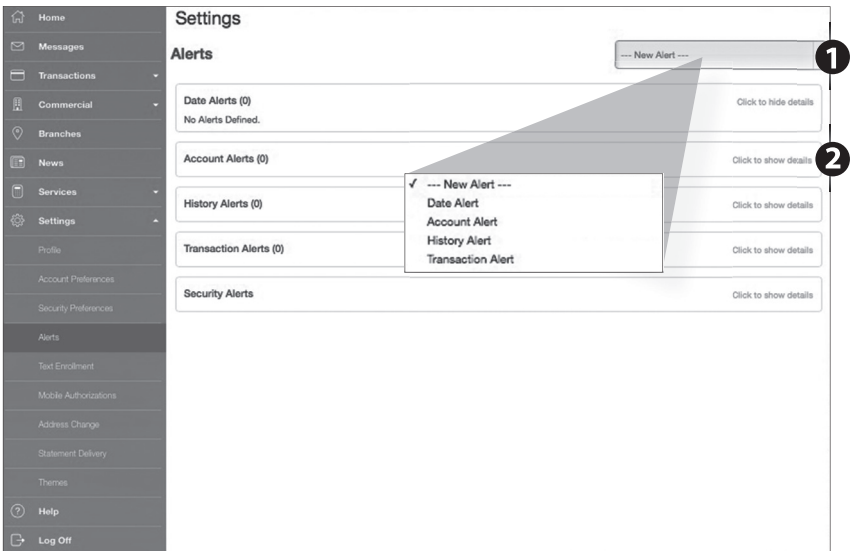
Additional Features - Alerts

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert and delivery options to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have established. To edit **Security Alert Delivery Preferences**, go to **Security Alerts** under the Settings menu. You can edit specific Account, History, and Transaction alert preferences found in **Alerts** under the **Settings** menu. Delivery preferences include:

- Secure Message within Online Banking
- Phone Number
- SMS text message number
- Email to an address you specify

Create and manage alerts for your accounts. Enable/disable security alerts for account activity and edit delivery preferences for receiving alerts.

To Set Up Alerts:



Click on the **Alerts** tab.

1. To create an alert, click the **Create New Alert** button.
2. To view details of an already existing alert, choose the **Click to view details** link on the left of the alert.

Additional Features - Profile

If you have a new address, phone number, email or even a new surname, updating your profile is an essential step in order for us to keep up with the changes in your life!

Information can be updated for online banking, for account profile changes please call customer service

Account Settings

Profile

Please review and update your profile

PREFIX	FIRST NAME *	MIDDLE NAME
Mr.	John	G
LAST NAME *	SUFFIX	
Doe		
E-MAIL ADDRESS *		
jdoe@email.com		
ADDRESS 1		
123 test		
ADDRESS 2		
Address 2		
CITY	STATE	ZIP
austin	TX	55555
COUNTRY		
United States		
PHONE COUNTRY *	PRIMARY PHONE *	SECONDARY PHONE
United States	(555)123-2468	Secondary Phone

* - Indicates required field

1 Submit Profile

1. To update your profile, enter the correct information in the spaces provided. Click **Submit Profile**.

Additional Features - Account Preferences

In Account Preferences, you can select name and viewing preferences for your Online and Text Banking accounts. When selecting Online, customize your account display name in Online Banking and choose the order preference for viewing. Toggle to the Text button for Text Banking account preferences. To view an account in Text Banking, check "enabled". Customize a five character account nickname to display and choose the order preference for viewing.

Click on the **Statements** tab.

Settings

Account Preferences

Online Text

Enter a display name to be shown for each account.

Regular Checking
XXXX1234

DISPLAY NAME: Company Corp. Main Checking ORDER: 1

Regular Checking
XXXX5678

DISPLAY NAME: Company Corp. Expense ORDER: 3

Regular Checking
XXXX9876

DISPLAY NAME: Company Corp. Secondary Checking ORDER: 2

Regular Savings
XXXX2345

DISPLAY NAME: Display Name ORDER: 0

IRA
XXXX3456

DISPLAY NAME: Display Name ORDER: 0

Additional Features - Security Preferences

In Security Preferences, you can change your password, Login ID and update contact options for delivery of your secure access code.

To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

Change Password:

When changing your password, make sure you follow the guidelines for creating a strong valid password.

The screenshot shows the 'Settings' page with 'Security Preferences' selected. Under the 'Change Password' tab, there are three input fields: 'OLD PASSWORD *', 'NEW PASSWORD *', and 'CONFIRM NEW PASSWORD *'. Each field contains a series of asterisks. To the right of the fields, there are two lines of text: 'The New Password and Confirm New Password fields must match.' and 'Password must be at least 5 characters long. Password can be no more than 20 characters long.' At the bottom left, there is a note: '* - Indicates required field'. At the bottom right, there is a 'Change Password' button.

The screenshot shows the 'Settings' page with 'Security Preferences' selected. Under the 'Phishing Protection Phrase' tab, there is one input field labeled 'MY PHRASE *' containing the text 'Doe'. Below the field is a note: '* - Indicates required field'. At the bottom right, there is a 'Submit' button.

Phishing Phrase:

The Phishing Protection Phrase will display every time you log in. This is to assure you that you are on our website and not on a phishing site. Pick a simple phrase that you will instantly recognize.

Challenge Code:

For additional security, you have the option of creating a Challenge Code as part of the login process.

The screenshot shows the 'Settings' page with 'Security Preferences' selected. Under the 'Challenge Code' tab, there are two input fields: 'CHALLENGE CODE *' and 'CONFIRM CHALLENGE CODE *'. Each field contains a series of asterisks. Below the fields is a note: 'Note: For your security, you will not be able to register your computer when logging in with the challenge code.' At the bottom left, there is a note: '* - Indicates required field'. At the bottom right, there is a 'Submit' button.

The screenshot shows the 'Settings' page with 'Security Preferences' selected. Under the 'Secure Delivery Contact Information' tab, there are two sections for contact information. The first section is for 'E-MAIL' with the address 'bdemo@email.com' and 'Edit' and 'Delete' buttons. The second section is for 'E-MAIL' with the address 'paul@mccompany.com' and 'Edit' and 'Delete' buttons. At the bottom left, there is a note: '* - Indicates required field'. At the bottom, there are three buttons: 'New E-mail Address', 'New Phone Number', and 'New SMS Text Number'.

Secure Delivery:

Make sure we have your correct email and phone number on file so you can receive secure access codes when logging in from an unregistered device.

Locations

5000 Illinois Ave./PO Box 80
Ft. Leonard Wood, MO 65473
(573) 329-3151
(800) 638-9328

590 Blues Lake Pkwy./PO Box 879
Rolla, MO 65401
(573) 364-6936

395 E. Highway 32/ PO Box 1280
Lebanon, MO 65536
(417) 533-5368

1300 Historic 66 W./PO Box 2009
Waynesville, MO 65583
(573) 774-3200

5286 Osage Beach Pkwy./PO Box 1768
Osage Beach, MO 65065
(573) 348-0444



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