

Mobile App Quick Reference Guide

We are excited to offer you a mobile app that has been designed to provide the functionality you need. Some of the defining features include the user-friendly navigation, privacy protection controls, mobile deposit, mobile bill pay and enhanced security, along with essential and innovative menu options.

Here are some of the features we have integrated into our mobile app, so you can conveniently,

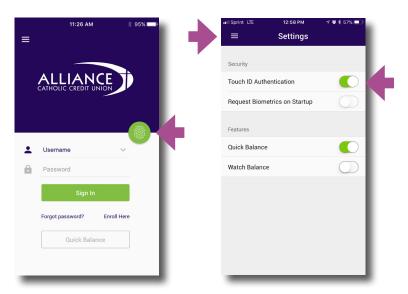
securely manage your money.

Fingerprint Secure Access

You can choose to set up your mobile banking account with secure fingerprint access, if your smartphone allows this feature.

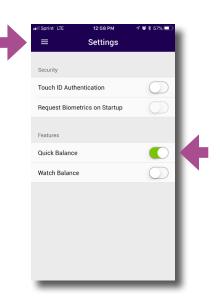


NOTE: Apple iPhone X face recognition also works to open your mobile app! Just activate Touch ID Authentication in Settings.



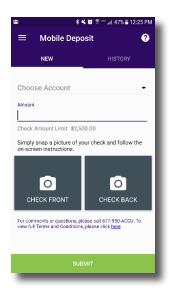
Quick Balance Preview

In order for you to save time and keep track of your finances, we provide an option for you to quickly check your account balances without having to log into your account. You have a choice to enable this feature by going to Settings, selecting "Quick Balance" and choosing the shares you want to have displayed.



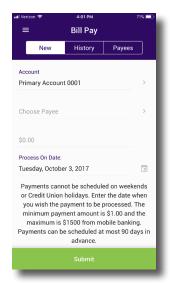
Mobile Deposit

This safe and convenient feature allows you the ease of depositing a check directly into your account from wherever you are.



Bill Pay

Our Bill Pay feature enables you to pay your bills quickly and manage your finances efficiently from the palm of your hand.



Easy Enrollment Capability

You have the ability to enroll through the Mobile App without accessing Online Banking. "Enroll Here" will display on the main login screen, and will walk you through creating a Username and Password. You must have a valid Email on file, and provide your Account Number, SSN, and Last Name.

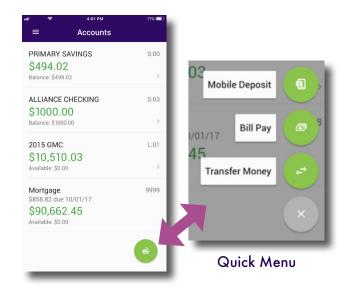
NOTE: You will have the ability to access Online Banking with the Username and Password you create. If you do use Online Banking, the system will walk you through the entire enrollment process the first time you log in, including setting up security questions. It will also provide you with an opportunity to enroll in eStatements.





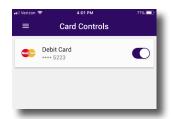
Advanced Menu Accessibility

When you open the app, the Accounts screen automatically displays. You can access additional features in the App Menu by swiping from the left side, or hitting the Menu button in the top left corner. There is also a Quick Menu available in the bottom right corner, which will allow you to jump quickly to Mobile Deposit, Bill Pay, and Transfers.



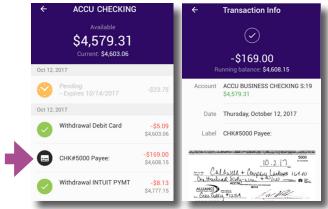
Debit Card Controls

Card Controls allow you to turn Off and On any active Debt Card on your account.



View Check Images

When reviewing your Transaction History, for any line item that indicates a check you wrote, you can click on the check icon to see the transaction information, including viewing an image of the check!



Easier Accessibility to eStatements

If you are enrolled in eStatements, you can view your eStatements option in the App Menu.

NOTE: You will still need to enroll through Online Banking, if you are not currently receiving eStatements.

Ease of Paying Your Credit Card and Mortgage Payments

Credit Cards and Mortgages are displayed on the Accounts screen. You have the easy option of paying either of them from the Transfer Menu. (A transfer to a Credit Card or Mortgage will show as a payment in Transaction History, and will process just like making a payment in a branch.)

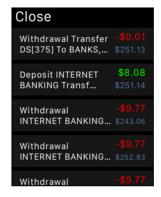
NOTE: Only Members First Mortgage loans will display.

Advanced Apple Watch Integration Technology

Apple Watch Integration is available. You have the ability to view your balances and transaction history from an Apple Watch.







Transaction History

NOTE: Apple Watch Integration requires Quick Balance and Watch Balance to be enabled.



We are excited to be able to provide you with a mobile app that helps to make it easier for you to manage your money. The app is available on the iTunes Store and the Google Play Store.

If you have any questions or comments regarding our mobile app, please call one of our member service representatives at (877) 950-ACCU.