

WHAT CAN YOU DO WITH IT'S ME 247?

- Apply for a loan
- Check your account balances
- View the date and amount of your transactions including deposits, withdrawals, transfers, and payments
- Verify that certain checks have cleared
- Transfer funds between accounts
- Read messages from the credit union
- Stop payment on a check*
- View your statements online*
- Pay bills online*
- Submit a message or question to a credit union member service representative*
- View images of cancelled checks*
- Download transaction information to your money management software
- Make loan payments from funds in your accounts
- Make transfers to or from your accounts at another financial institution*
- Set up or change automatic transfers*
- Withdraw funds in the form of a check*
- Set up e-Alerts and sign up for e-Notices*
- Assign nicknames to your accounts*
- Adjust how your paycheck and other electronic deposits are handled*
- Review loan payoff amounts and due dates
- Check current loan, savings, and certificate rates
- Open additional savings accounts *
- Buy a certificate*
- Enroll in text banking*
- Change your password and security questions
- Notify the credit union of your new address or phone number
- View annual dividend and interest information

*Some of these features might require special activation. Ask a credit union representative if you need help!



You choose how you want
your online banking
to work for you and your
credit union will make it happen.

ABC EMPLOYEES CREDIT UNION

ABC Credit Union
123 Main Street
Anytown, US 01234
p: 123.456.7890
f: 123.456.7891
www.abccreditun.com



Make your own decisions about where,
when and even how you use online banking.



BRINGING ACCESS TO YOUR ACCOUNTS, YOUR WAY!

With **It's Me 247** Online Banking, you can keep in touch with your credit union accounts any time, from any place life takes you! If you have a computer, tablet, or phone and a connection to the Internet, you can use **It's Me 247** Online Banking to check balances, transfer money, and stay connected with your credit union accounts around the clock.

Why **It's Me 247**? Because it's your credit union! You are a member... you are an owner. Whether you visit the credit union online or in a branch lobby, we want you to see yourself reflected in the credit union. With built-in security and personalization features, **It's Me 247** Online Banking lets you access your accounts, your way.

ALL YOU NEED TO USE **IT'S ME 247** ONLINE BANKING IS...

Connection to the Internet through an Internet Service Provider (ISP).

- Current versions of Internet browser software, such as the latest version of Chrome, Safari, or Firefox.
- The browser must have JavaScript enabled.
- Session cookies must be allowed in the browser's privacy settings.

The first time you log in to your accounts in online banking, you'll need to enter your account number and temporary password. Ask a member service representative for your temporary password. Or you can use the "First time user?" link to have a temporary password sent to you via text message or email to the phone number or email address we have on file for you.

You'll be required to change that to a permanent password in order to finish logging in the first time. To keep your accounts secure, choose a password that is easy for you to remember but difficult for others to guess. Don't use a birth date, or a child's or pet's name. Instead, use a combination of letters and numbers, or add symbols, or use a combination of uppercase and lowercase letters to make it more difficult for someone to guess.

- Never write down your password or share it with others!
- Look for other tips on choosing a secure password when you log in for the first time.

After you log in, you'll be asked to provide answers to three security questions that you get to choose. If you forget your password later, you'll just need to answer these questions and online banking will help you set up a different password and get logged in.

CONNECTING TO **IT'S ME 247**

1. Enter www.abccu.com in the address line of your browser software.
2. When our website appears, click the **It's Me 247** Online Banking 'Login' button.
3. If you have logged in before, enter your username (or account number, if you don't have a username yet) and password and click 'Submit.' Then you'll need to answer one of your security questions.
4. If you haven't logged in before, start by entering your account number. Then enter the temporary password provided to you, or click the 'First time user?' link and follow the instructions on your screen to receive a temporary password via a text message (to the mobile phone number we already have on file) or an email message (to the email address we have on file).
5. Once you've entered that temporary password, follow the instructions on your screen to change to a permanent password, set up your security questions, and create a username and other settings.
6. When the **It's Me 247** Favorite Accounts screen appears, you are in!

Tip: If you are an owner on more than one credit union membership, ask us about setting up controls to make it easy to jump between your accounts in online banking.

TIPS FOR FIRST-TIME USERS

Remember that as security requirements and the Internet world change, so will these requirements. If you have trouble accessing **It's Me 247** Online Banking features, the first step is always to upgrade your browser software. For more information, visit www.itsme247.com/help.



Want to increase your security by controlling when you can log in and what functions you can perform? Ask a credit union representative today about using your Personal Internet Branch (PIB) profile to customize your online banking security settings.