



Mountain Credit Union MCU Online Banking

End-User Guide

Contents

Login.....	1
Login Screen	1
Online Agreement	2
Password Change	2
Watermark Selection	2
Multi-Factor Authentication Security Question Collection.....	3
My MCU Online	4
My MCU Online Page Configuration	4
My MCU Online Widget Configuration	5
Account Listing.....	6
Transactions.....	7
Current Transactions.....	7
Download	8
Search.....	8
Transfers	9
Add Transfer.....	9
Pending Transfers	9
History.....	9
Account Info.....	11
Options	12
Personal	12
Account	12
Display.....	13
Alerts.....	14
Event Alerts.....	14
Balance Alerts	14
Transaction Alerts.....	14
Item Alerts	14
Security Alerts.....	14
Personal Alerts.....	14
Reset Password	15
Message Center.....	16
Sending New Message	16
Message Received.....	16

Login

Members may log in to MCU Online through a link on the credit union's website that directs to the MCU Online login screen, or by using fields located directly on the credit union's website.

Login Screen

Mountain Credit Union
36 Maple Street
Wayneville, NC 28786
Routing No: 253174576

Mountain Credit Union
Your Community. Credit Union.

Login to MCU Online

Test Browser Mountain Credit Union Website

Important Information About Your MCU Online Access ? You will then be prompted for a USER ID of your choice [5 to 20 characters long – can be letters and/or numbers] ? You will then be prompted to create a new password MCU Online access to our members will be discontinued at 5:00 pm on Friday, July 15 th as we begin our data processing conversion. Online access to your account will not be available during the conversion weekend. You will regain access on Tuesday, July 19. Credentials for signing into your MCU Online account will be different when you sign in with the new system on July 19, 2016. ? You will begin the sign in process by entering your account number. ? You will use: mcu+ last 4 digits of your social security # as password. ? Example: if your social security number is 123-45-6789, then your password will be mcu6789.

MCU Online ID:

Submit

Some internet browsers may save user names and passwords. This will automatically complete any login for you and may allow people at your computer to use your logins without knowing your passwords. For your security, please review your internet browser's "Help" section, or contact their Customer Support, to see if this option is available and how to turn it off.

Norton
powered by Symantec

Home: Directs to credit union's website.

Test Browser: Tests browser for 128-bit encryption.

MCU Online ID: Is your username. Username is not case sensitive, must be 6 to 20 characters long, and can be letters only or letters and numbers.

MCU Online Password: Password is case sensitive, must be 6 to 20 characters long, can be a combination of letters, number or a special character.

Reset Password: Allows you to create a new password if you have forgotten your password.

Online Agreement#

At first log in or if your password has been reset, you may need to agree to the credit union's Online Agreement.

Step 1: Review the Online Agreement.

Step 2: Check **I agree**.

Step 3: Click **Accept** to proceed. **Declining** requires that your password be reset.

Password Change

At first log in or if your password has been reset, you must create a new password. If desired, you can also change your MCU Online ID.



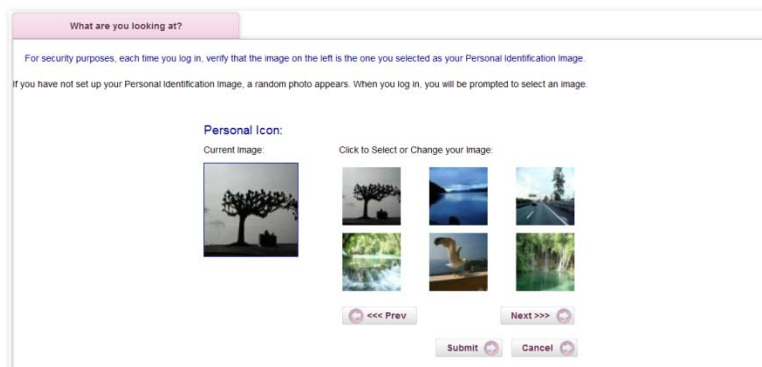
Change your MCU Online Password (required): Enter current password then new password twice to confirm accuracy.

Change your MCU Online ID (optional): Enter a new username or MCU Online ID.

Note: If you used your account number as MCU Online ID you will need to change the MCU Online ID

Watermark Selection

After the password change screen, you may be prompted to select a watermark image. This same image appears at all future logins.



Multi-Factor Authentication Security Question Collection

You may be prompted to select three security questions.

Step 1: Select **Continue**.

Security Settings

New Security Feature!

In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How Does It Work?

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

What Are The Next Steps?

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

Continue →

Step 2: Select a question from each drop-down menu and input answer. Select **Submit**. Answers are not case sensitive.

Required

From now on we will monitor your use pattern and if we suspect it is not you logging in we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Challenge Questions (required):

Question One: Which was the first foreign country you visited? ▾
Answer: Italy

Question Two: What is the name of the hospital in which you were born? ▾
Answer: ABC Hospital

Question Three: What is the first name of your closest childhood friend? ▾
Answer: Ashley

Submit →

Step 3: Review selected questions and answers. **Edit** if necessary. Select **Confirm**.

Required

Please confirm the answers to your secret questions. You will need to remember these answers in case we need to verify your identity.

Challenge Questions (confirm):

Question One: Which was the first foreign country you visited?
Answer: Italy

Question Two: What is the name of the hospital in which you were born?
Answer: ABC Hospital

Question Three: What is the first name of your closest childhood friend?
Answer: Ashley

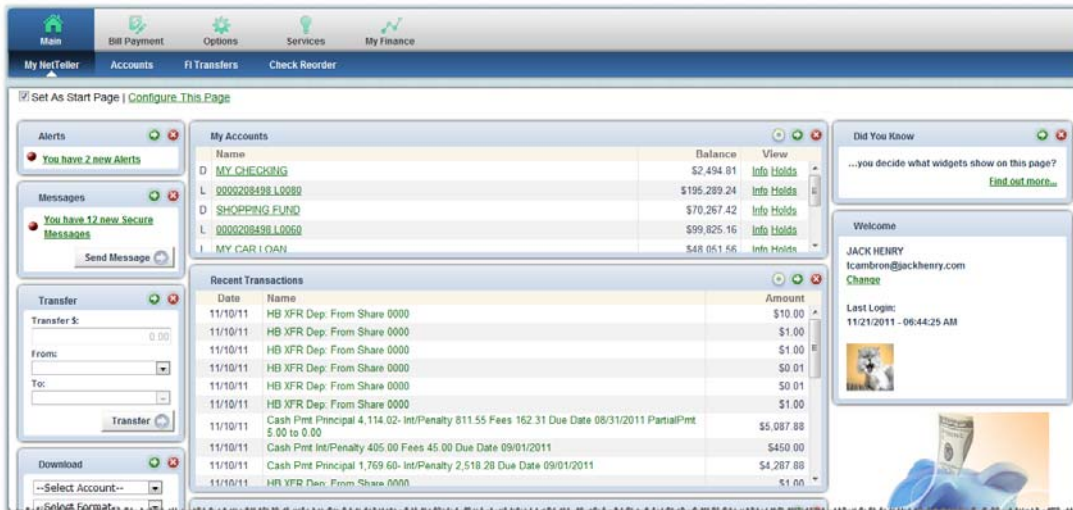
Edit → **Confirm** →



Once **Confirm** is selected, questions and answers cannot be modified.

My MCU Online

My MCU Online provides a customizable dashboard view of various MCU Online options.



My MCU Online Page Configuration

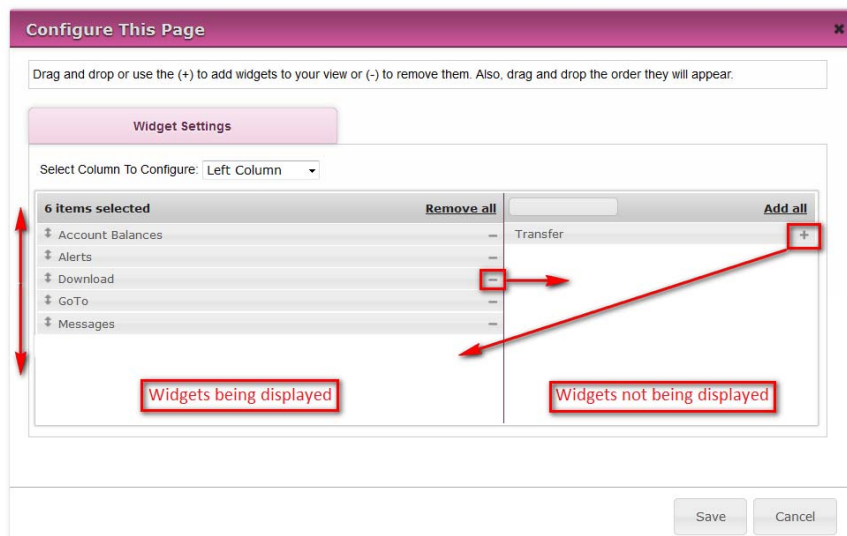
The following options appear in the top left portion of the screen.

Set As Start Page: Select to save the page as the landing screen upon login. If left *unselected*, you must actively navigate to the My MCU Online option to access this screen.



If the box is unselected and the My MCU Online page is the default landing page, the credit union has required the use of My MCU Online.

Configure This Page: Upon clicking this link, a lightbox window appears allowing control over which widgets to display. Any widgets not currently displayed are listed in the right column of the lightbox window and can be added.



To configure the page:

Step 1: Choose a column to work with from the **Select Column To Configure** drop-down field. The names of widgets (items) assigned to that column appear below.



My MCU Online has a Left, Center and Right column. The default selection is Left Column. Widgets are pre-assigned into specific columns on the My MCU Online page and cannot be moved to different columns.

Step 2: Add or remove widgets and change the order of display, if desired.

Step 3: Return to Step 1 until all columns have been set up.


Step 4: Click **Save** to retain changes made to all columns. The **Configure This Page** lightbox closes and the My MCU Online page reloads to reflect the changes.

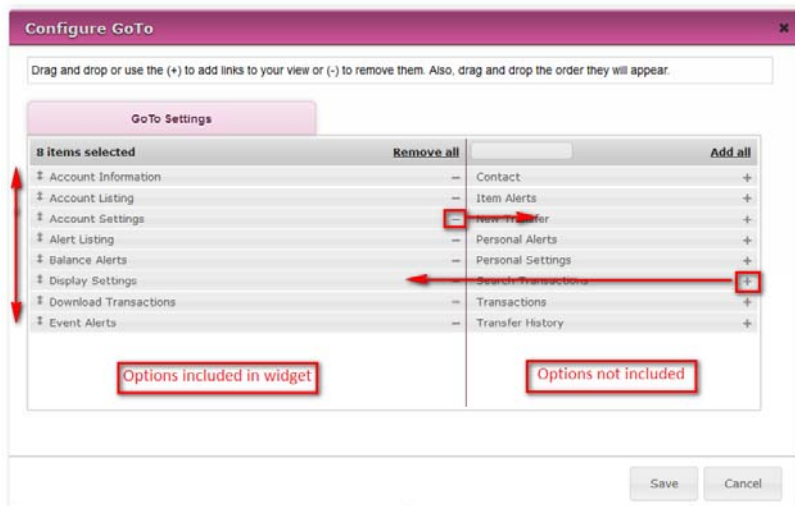
My MCU Online Widget Configuration

While the configuration concept for each widget is the same, the content within the configuration lightbox window varies based on the purpose of the widget.

The Configure icon does not appear on widgets where configuration is not applicable.

To configure a widget:

Step 1: Click the **Configure**  icon on the widget. The Configure lightbox appears:



Step 2: Review the items being displayed (left side of lightbox) and items not currently displayed (right side of lightbox).

Step 3: Add or remove items and change the order of display, if desired.

Step 4: Click **Save** to retain changes made to the widget. The **Configure** lightbox closes and the widget reloads to reflect the changes.

Account Listing

Displays shares, loans and other accounts linked to MCU Online and balance of those accounts. If **Overview** is not selected or required as the landing page, Account Listing serves as the landing page upon login.

Deposit Accounts View [5](#) | [10](#) | [20](#) | [50](#) | [100](#) | All

	Description:	Available:	Balance:	
xxxxxx8498_S0000	Regular Shares	\$39,150.20	\$39,175.20	Select Option
MY CHECKING	Free Checking	\$2,494.81	\$2,530.80	Select Option
SHOPPING FUND	Interest Checking	\$70,267.42	\$70,267.42	Select Option
MONEY MARKET	Money Market Account	\$599,391.93	\$599,391.93	Select Option
HARVEY_JOHN xxxxxx8499_S0000	Regular Shares	\$101,075.00	\$101,100.00	Select Option
HARVEY_JOHN xxxxxx8499_S0010	Free Checking	\$4,987,354.81	\$4,987,354.81	Select Option

Loan Accounts View [5](#) | [10](#) | [20](#) | [50](#) | [100](#) | All

	Description:	Due:	Payment:	Available:	Balance:	
MY CAR LOAN	New Automobile Loan	12/31/11	\$1,273.22	n/a	\$48,051.56	Select Option
xxxxxx8498_L0060	Heq Fixed Rate 85% Ltv	10/01/11	\$450.00	\$174.84	\$99,825.16	Select Option
xxxxxx8498_L0080	30 Yr Mortgage	01/01/12	\$1,071.97	n/a	\$195,289.24	Select Option

Investment Accounts View [5](#) | [10](#) | [20](#) | [50](#) | [100](#) | All

	Description:	Maturity:	Available:	Balance:	
xxxxxx8498_S0030	Certificate	10/20/14	\$498,989.00	\$499,989.00	Select Option
xxxxxx8498_S0040	Ira Variable 60 Months	-/-/-	\$99,975.00	\$100,000.00	Select Option

Member Summary Information

6 Deposit accounts with a total balance of \$5,799,820.16
 3 Loan accounts with a total balance of \$343,165.96
 2 Investment accounts with a total balance of \$599,989.00

You last accessed your NetTeller account on Monday, November 21, 2011 at 07:23:01 AM PST
 You have accessed NetTeller 595 times(s) since Friday, October 1, 2010 at 12:59:44 PM PST

Introducing Online Banking Rewards
It's like money in the bank!

Now offered within online banking!
Look for rewards presented next to qualified transactions.

Go Green
It's faster than you think.
Register now for eStatements.

Wish I had a HSA...
Open your account today!

Select Option: Access menus such as Transactions, Download, Stop Payments, Transfers and Account Info.

Member Summary Information: Displays the quantity of accounts tied to the MCU Online ID and a login summary.

Transactions

View share, loan or other account activity, download activity and search for transactions.

Current Transactions

Displays transaction history and balance information for a selected account.

View Transactions for: **SHOPPING FUND** Current Balance: \$70,267.42
Available Balance: \$70,267.42

View Range: [Since Last Statement](#) | [7 Days](#) | [15 Days](#) | [30 Days](#) | [All](#)

Date	Ref/Check No.	Description	Debit	Credit	Balance
11/10/2011		Cash Dep		\$5,000.00	\$70,267.42
08/11/2011	5696	HB XFR Dep: From Share 0010		\$55,098.00	\$65,267.42
08/11/2011	5580	HB XFR Dep: From Share 0010 MEMO		\$4.00	\$10,169.42
08/11/2011	5578	HB XFR Dep: From Share 0010 MEMO		\$3.00	\$10,165.42
08/11/2011		POS TARGET OPK5107560123	\$5.00		\$10,162.42
08/11/2011	5277	HB XFR W/D: To Share 0000 MEMO	\$4.44		\$10,160.42
08/11/2011	4846	HB XFR Dep From HARVEY JOHN xxxxxxxx499 Share 0010		\$10,000.00	\$10,164.86
08/11/2011		Fee W/D: Stop Payment Fee	\$25.00		\$164.86
08/11/2011	4826	HB XFR W/D: To Loan 0050	\$5.00		\$159.86
08/11/2011	4819	HB XFR Dep: From Share 0000		\$1.00	\$194.86
08/11/2011	4790	HB XFR Dep: From Share 0010		\$1.00	\$193.86
06/30/2011	4785	HB XFR Dep: From Share 0010		\$4.11	\$192.86
06/30/2011	4640	HB XFR Dep: From Share 0000		\$2.50	\$188.75
06/30/2011	4639	HB XFR W/D: To Share 0000	\$2.00		\$186.25
Totals (this page):			Debits: \$5,044.44	Credits: \$70,342.61	

12

[Statement Rewards](#)
See rewards | What is this?

View Transactions for: Navigate between the transactions listing of other accounts.

Current Balance: Displays the current balance of the account.

Available Funds: Displays the available balance of the account. The link displays the makeup of the available funds.

View Range: View transactions since last statement, last 7 days, last 15 days, last 30 days or All.

Download

Download transactions since last statement or based on date range. Format options include:

- Microsoft Money (.ofx)
- Intuit QuickBooks (.iif) (previous version of QuickBooks software)
- Standard Personal Finance (.qif) (old version of Quicken)
- Spreadsheet (.csv)
- Word Processing (.txt)
- Intuit QuickBooks (.qbo) and Quicken (.qfx) (upon contract)

The screenshot shows the 'Download Transactions' form within a banking application. The interface includes a top navigation bar with icons for Main, Bill Payment, Options, Services, and My Finance. Below this is a secondary navigation bar with tabs for My NetTeller, Accounts, Transactions (selected), Transfers, Stop Drafts, Account Info, and Check Reorder. Under the Transactions tab, there are sub-tabs for Current Transactions, Download (selected), Search, and View Holds. The main content area is titled 'Download Transactions' and contains three dropdown menus: 'Download Transactions for Account' (set to 0000208498 L0060), 'Select Download Range' (set to Select option...), and 'Select Download Format' (set to Select option...). A 'Download' button with a right-pointing arrow is located at the bottom right of the form.

Search

Use criteria to locate transactions.

The screenshot shows the 'Search Transactions' form within the same banking application. The navigation and tabs are identical to the previous screenshot. The main content area is titled 'Search Transactions' and features a search criteria form. At the top, there is a dropdown for 'Search Transactions For' (set to 0000208498 L0060). Below this are several search criteria sections: 'By Date' with 'From' (10/1/2011) and 'To' (10/31/2011) fields; 'By Amount' with 'Begin \$' (0.00) and 'End \$' (0.00) fields; 'By Check #' with 'Start' and 'End' fields; and 'By Description' with a text input field. There are also 'Sort' and 'Sort Order' sections. The 'Sort' section has four 'Then By' dropdown menus. The 'Sort Order' section has radio buttons for 'Descending' (selected) and 'Ascending'. A 'View' section has a dropdown for 'Debits and Credits' and two checked checkboxes for 'Include Checks' and 'Include Electronic Transactions'. A 'Search' button with a right-pointing arrow is located at the bottom right of the form.

Transfers

Conduct or schedule a transfer, view pending transfers and review transfer history.

Add Transfer

Step 1: Enter transfer information and click **Submit**.

Payment options: If a transfer is being made to a loan, payment options such as regular, principal only or interest only appears.



Principal only and interest only payments do not advance payment due date.

Frequency: Options include One Time, Weekly, Bi-Weekly, Semi-Monthly, and Monthly. Selecting anything other than One Time adds additional fields to specify week day or day of the month. Stop Date appears if frequency is anything other than One Time.

Step 2: Click **Confirm** to finalize transfer and receive confirmation or **Cancel** to discard the transfer.



A confirmation number displays indicating transfer has been scheduled. A message displays if for any reason the transfer could not be scheduled.

Pending Transfers

View pending or recurring transfers already established. Use the drop-down menu to view, edit or delete transfers.

History

View completed transfers.

Account Info

Snapshot view of share, loan or other account.

The screenshot displays a web application interface for account management. At the top, there is a navigation bar with icons for 'Main', 'Bill Payment', 'Options', 'Services', and 'My Finance'. Below this is a secondary navigation bar with tabs for 'My NetTeller', 'Accounts', 'Transactions', 'Transfers', 'Account Info', and 'Check Reorder'. The 'Account Info' tab is selected. Below the navigation, there is a dropdown menu labeled 'View Account Information for:' with 'MY CAR LOAN' selected. A 'Account Information' button with a help icon is visible. The main content area is titled 'Current Account Information' and displays the following data:

MY CAR LOAN / JACK J HENRY	
As of Date.....	11/21/2011
Balance.....	48,051.56
Credit Limit.....	0.00
Available Credit.....	0.00
Interest Paid YTD.....	8,334.45
Open Date.....	10/20/09
Last Statement Date....	10/24/09
Due Date.....	12/31/11
Payment Due.....	1,273.22
Past Due Amount.....	0.00
Last Payment Date.....	11/10/11
Last Payment Amount....	5,087.88
Payoff Amount.....	48,051.56
Interest Rate.....	6.240%

Options

Modify login settings, rename accounts, modify display defaults and enroll in alerts.

Personal

Make changes to email address, establish or update password reset question and answer, modify login information and if applicable, change watermark.

The screenshot shows the 'Modify Personal Settings' page. At the top, there is a navigation bar with icons for Main, Bill Payment, Options, My Finance, and Services. Below this is a sub-navigation bar with 'Personal' selected. The main content area has a 'Modify Personal Settings' header with a help icon. The form includes fields for: 'Current Email Address' (with a dropdown arrow and '.com' suffix), 'Change Email Address' (text input), 'Reenter New Email Address' (text input), 'Password Reset Question' (text input with 'Where do you work?' as a placeholder), and 'Password Reset Answer' (text input). A 'Personal Watermark' section has a note: 'NOTE: Click on Watermark to change.' Below this is the 'Modify Login Information' section. It contains 'NetTeller ID' (current value 'tricia1', 'Enter New' text input, and a note: 'NOTE: IDs can consist of numbers and letters. The ID must begin with a letter and between 8 and 12 characters.') and 'NetTeller Password' (with 'Enter Current', 'Enter New', and 'Enter New Again' text inputs). A 'Submit' button is at the bottom right. A small cat icon is visible in the bottom left corner.

Account

Change account names and order in which accounts appear.

The screenshot shows the 'Deposit Accounts' page. At the top, there is a navigation bar with icons for Main, Bill Payment, Options, Services, and My Finance. Below this is a sub-navigation bar with 'Account' selected. The main content area has a 'Deposit Accounts' header with a help icon. Below the header is a dropdown menu labeled 'Deposit Accounts' with a note: 'Select account type to modify account settings.' The form displays a list of 'Account Pseudo Names' with dropdown arrows: '0000208498 S0000', 'MY CHECKING', 'MONEY MARKET', and '0000208499 S0010'. To the right, there is a section for 'New Account Pseudo Names' with a note: 'NOTE: Pseudo names can be up to 16 characters long.' and four text input fields. A note at the bottom left states: '* Cross-Account names cannot be changed.' A 'Submit' button is at the bottom right.

Display

Establish default settings for various pages within MCU Online.

The screenshot shows the 'Establish Display Defaults' form within the MCU Online interface. The form is titled 'Establish Display Defaults' and contains several sections with radio button options:

- Accounts:** 5 10 20 50 100 All
- Transactions:** Since Last Statement Last 7 days Last 15 days Last 30 days All Search History
- Bill Pay History:** All History Last 7 days Last 15 days Last 30 days Search History
- Transfer History:** Last 7 days Last 15 days Last 30 days Search History
- Download Lines:** One Line Two Lines Three Lines All Lines
- Transfer Confirmation:** Yes No

A 'Submit' button is located at the bottom right of the form.

Accounts: Number of accounts displaying on [Account Listing](#) page.

Transactions: Amount of initial history displayed when viewing transactions.

Bill Pay History: Amount of initial history displayed when viewing bill pay history. Applicable to MCU Online Bill Pay product only.

Transfer History: Amount of initial history shown when viewing transfer history.

Download Lines: Amount of transactional information included when using the download feature.

Transfer Confirmation: Setting of reviewing the transfer information and then confirming or cancelling the transaction.

Alerts

Six types of alerts exist: Event, Balance, Transaction, Item, Security and Personal.

Alerts can be received up to three ways:

- **Log In:** Link displays on the Account Listing and My MCU Online page indicating a new alert exists. Click the link to view the details of the alert.
- **Email (if enabled):** Receive an email indicating a new alert exists in MCU Online.
- **Text (if enabled):** Receive an SMS test message to your mobile device.

Current Alert Settings	
Email Address on File:	_____@_____com Edit
Mobile Details on File:	913-555-5555 Verizon Edit

Events		Edit Events Alerts
When the following occurs:		Alert Me Via:
Maturing Loan		Login, Email
Expiring Transfer		Login, Text
Failed Transfer		Login, Email, Text
Insufficient Funds		Login, Email, Text

Event Alerts

Select from various account-related activities. The alert generates anytime the event occurs.

Balance Alerts

Receive an alert when a balance falls above or below a specific amount. Repeat setup as desired.

Transaction Alerts

Receive an alert when a debit over the indicated amount posts to a specific account, any account, debit/ATM card or credit card. Repeat setup as desired.

Item Alerts

Watch for a specified item (check) number to clear your account. Repeat setup as desired.

Security Alerts

Select from various login-related alerts. The alert generates anytime the activity occurs.

Personal Alerts

Establish a self-defined message to trigger on a specific date. Repeat setup as desired.

Reset Password



Before the Reset Password feature can be utilized, **Current Email Address, Password Reset Question and Password Reset Answer** fields must be completed in the Options tab. The Password Reset Answer field is case sensitive.

To use the reset password feature:

Step 1: Click **Reset Password** on the login screen.

NetTeller ID anita
NetTeller Password
[Reset Password](#)
Submit

Step 2: Enter your MCU Online ID (username), email address, and email subject. Click **Continue**.

Password Self Reset

Please enter your NetTeller ID: anita
E-mail Address on file: anitalogin@yahoo.com
E-mail Subject: resetting my password [what's this?](#)
Continue Cancel

Step 3: Email displaying **E-Mail Subject** verbiage is sent. Click the link in the body of the email.

From: memberservice@anycreditunion.com
To: [redacted]
Cc:
Subject: resetting my password

You have requested that your NetTeller Password be restored. To confirm this request, please [click here](#).
This link will be valid for 2 hours.

Step 4: Enter your MCU Online ID and answer the displayed question (answer is case sensitive). Click **Continue**.

Password Self Reset

NetTeller ID: anita
What is your favorite pizza? hawaiian
Continue Cancel
*Please note that all fields are required.

Step 5: Create a new password. Click **Submit**.

Password Self Reset

Please enter a new Password
Reenter your Password
Submit Cancel
*Please note that all fields are required.

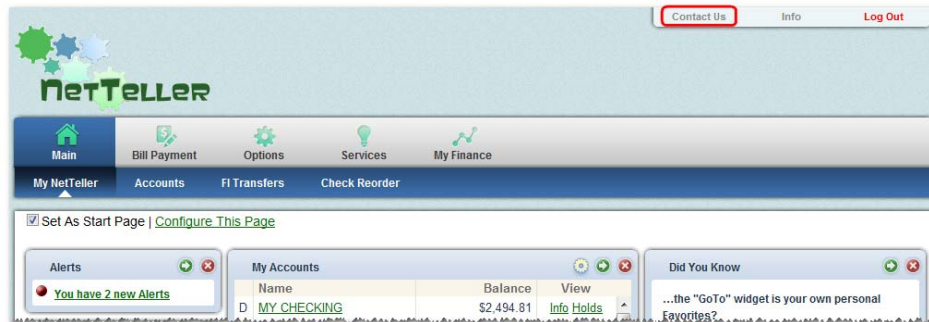
Step 6: Log in with the newly established password. If login is unsuccessful, your account may be frozen and you should contact the credit union.

Message Center

Send and receive secure messages to the credit union.

Sending New Message

Step 1: Select **Contact Us**, located in the top right of the screen.



Step 2: Click **New**. Enter message information and click **Submit**. A confirmation appears.

Message Received

When the credit union responds through the Message Center, you are notified via email. To access the response:

Step 1: Log into MCU Online. A red flashing icon followed by a link that reads **You have X new messages** displays.

Step 2: Click the **link** to view the message within the Message Center.



Messages received from the credit union are retained until you delete them.