

MCU Anytime – User Guide

Sign-In

To sign in go to <http://www.mountaincu.org> and click on MCU Anytime. After reading the disclosure, click on the Login button. Now type in your User ID (your account number) and your assigned password (PIN) and click on the Enter button.

Introduction Page

Once you sign in you will be on the MCU Anytime Introduction Page. This page gives a brief overview of each section and describes what information is contained in the Four Main sections.

The four main sections are the black boxes down the bar on the left side of your screen:

1. Personal Finance
2. Loans
3. eDocuments
4. Other Services
5. (There is a fifth button that allows you to send the CU an email!)

Take a moment to read over the Introduction Page and all the services that MCU Anytime provides.

Personal Finance

When you click on the Personal Finance button, you are taken to the Personal Finance Page. You will see a brief overview of each option along with a description of each option. Under this section you have five different options:

1. Account Lookup
2. Transfer
3. Withdrawal
4. Stop Payment
5. eStatement

Note these are now displayed as the five buttons that are now across the top of your screen. Click on the appropriate button to go to the option you so choose.

Account Lookup

If you click on Account Lookup you will be taken to the Account Lookup Summary Screen. From this section you will be able to view the current balance, available balance, as well as the history on each of your Share, Share Draft, IRA, Certificates, and Loan Accounts. All of your suffixes will be displayed.

To view history, click on the underlined suffix, of the Share, Share Draft, or Loan that you wish to view. Your history for the current month will display. In MCU Anytime you are able to view the current month's history, as well as the previous 3 months. To view a previous month, click on the Month drop down box (located at the top of the suffix history screen under account detail) and select the month you wish to view and then click submit. Or you may click [Specify Date Range](#) and type in the date range that you wish to view and click submit.

Once your history displays you are able to reverse the order that it displays by clicking on the arrow in the Effective Date Heading.

If you clicked on a Draft Suffix, you will also see a Draft Inquiry button. Click on this to check the status of a draft number (also known as a check). Then type in your draft number and click submit. You can only type in a single draft number. The status of your draft number will be displayed. (Note: this only searches through the current month and the previous three months.) Click on back to return to the history listing of your suffix.

Click on Account Lookup to return to the Account Summary Screen.

Transfer

If you click on Transfer you are taken to the Funds Transfer screen. There are four steps to perform a transfer.

1. Select the 'From Account/Suffix' in the drop down box. (Notice the available balance of the suffix you choose.)
2. Select the 'To Account/Suffix' in the drop down box. (All of your cross accounts will display.)
3. Type in the amount you wish to transfer.
4. Click Submit.

You will receive a message to confirm or reject your request. If your transfer is rejected the message will show the rejection reason, such as "Account Restriction."

Withdrawal

If you click on Withdrawal you are taken to the Withdrawal by Draft screen. When you do a withdrawal by draft, a draft (check) in the amount of the withdrawal will be mailed to you. Your check will be mailed via regular mail, on the next business day and will be sent to the mailing address that is on the account. Due to security reasons there are no exceptions to the address that the check can be sent to.

There are three steps to perform a withdrawal by draft:

1. In the 'Suffix' drop down box, select the suffix you wish to make the withdrawal from. (Check the available balance.)
2. Type in the amount you wish to withdrawal.
3. Click Submit.

You will receive message to confirm or reject your request. If your withdrawal is rejected the message will show the rejection reason, such as "Account Restriction."

Stop Payment

If you click on Stop Payment you are taken to the Stop Payment screen. Please note the disclosure that displays, explaining that there will be a fee charged for this service. Submitting a stop payment denotes agreement to the fee charge to your draft account.

To setup a draft (check) stop payment there are five steps:

1. Select the suffix of your draft account. Suffix 9 is our regular draft and business draft (checking) account suffixes.
2. Type in either the single draft number or the starting draft number in a series you want stopped.
3. If you are stopping a series of draft numbers, type in the ending draft number.
Note: this step is optional.
4. Click Submit.

You will receive a message to confirm or reject your request. If your stop payment is rejected the message will show the rejection reason, such as "Draft already cleared."

Please note that if you stop a range of drafts, a fee will be charged only once to your account for the entire range, not for each draft in the range.

eStatements

This button takes you directly to eStatements under eDocuments section. Refer to the eDocument section for more information.

Loans

If you click on Loans you will be taken to the Loans Main Page. You will see a brief overview on the Loan Section. Under this section you have three different options:

1. Applications
2. Calculator
3. Loan Status

Note these are now displayed as the three buttons that are now across the top of your screen. Click on the appropriate button to go to the option you so choose.

Application

If you click Application, you are taken to the Loan Application main page. Simply select the application type of the loan that you are applying for. Currently you may select Personal or Secured. Select Secured only if you have collateral to apply towards securing the loan. Then select if this loan is a single or joint loan, then click submit. The disclosure will now display. If you accept the disclosure then click yes, if not, click no. Note, to begin the application, you must accept the disclosure agreeing to all of its contents.

Once you agree to the disclosure, and have clicked yes. The loan application will display. Now fill in the blanks answering as much of the application as possible. Please note, the more information you fill in the more accurate a response you will receive. Once you enter your information, at the bottom of the screen, you will have the option to

'Print Application Info' with the information you have entered. If you click 'Print Application Info' a new window will open and you can use your browser to print the information, then close that pop up window after you print the application.

When you are finished entering all the application information, click the submit button. You will receive a pop up box containing the application number and most importantly a message. Be sure to write down the message and contact the loan department at your branch for further instructions. Note: You can use the Loan Status option to check the status of your application. See the Loan Status section for more information.

Calculator

If you click Calculator, you are taken to the loan amortization calculator. Fill in the blanks. You must enter your principle amount, interest rate, number of payments, and then select the appropriate insurance. Then click Calculate. The amortization will now display. You may print this out by using the print function on your browser.

Loan Status

If you click on Loan Status, you are taken to the loan application status screen. This screen is helpful to check on the status of a loan. The Loan Status screen displays ALL of the current MCU loans that you have pending, approved, disbursed, or rejected. Not just the loans that are applied for under MCU Anytime, however those will also be listed. If pending, then contact the loan department in your local branch for further instructions.

eDocuments

If you click eDocuments, you will be taken to the eDocuments main page. Under this section there are three options. You may view an eStatement, view an eForm, and elect to receive you statement electronically. Click on the appropriate option.

eStatements

If you click on eStatements the system first looks to see if you are setup to receive your statement electronically. If you are *not*, you are given a message that tells you that you must elect to receive your statement electronically before you can view your eStatement. You are also instructed on how to elect to receive your statement electronically. To do this you must click on eStatement selection. Refer to the eStatement selection section for more information.

If you have elected to view receive your statement electronically, then you are asked to select the month of the statement you wish to view. Select the month you wish to view and click Display. Your statement will now display to your screen. You can click Next Page to go to the next page, or Previous Page to go to the previous page. You will also see 'Print this Page' or 'Print this Statement' links. Click on the appropriate link to print the corresponding page(s). A pop up box will open displaying your instructions.

To select a different month, click on the eStatement button on the eDocuments bar.

eForms

If you click on [eForms](#) you are taken to the eForm main screen. MCU is currently developing our eForm section to include current and former tax forms. If no eForms have been loaded for your account number, a message will display letting you know that you have no forms on record.

eStatement Selection

If you click on [eStatement Selection](#) you are taken to the eStatement selection page. A message will display letting you know your current method of statement delivery. There are two forms of Statement delivery, US Mail and Electronic. Note: you must elect Electronic in order to view your statement online.

If you are receiving your statement via US Mail and would like to elect to receive your statement electronically (be able to view it online) then select Electronic in the 'Service' drop down box and click Submit. A confirmation message will display, letting you know that you are electing to change the method of delivery on your statement. You will continue to receive paper statements for the next two months. At that time you will only be able to access your statement through MCU Anytime e-Statements. You must click yes to save your new settings. Now you will see a message that says you are receiving your statements electronically. Now you can click on [eStatements](#) to view your statement. Refer to eStatement section for more information.

If you have elected to receive your statement electronically (via MCU Anytime eStatement) and you wish to receive your statement via US Mail, you must contact your local branch office. Note, once you change your statement selection to US Mail, you will no longer be able to view your statement through MCU Anytime.

Other Services

If you click Other Services, you will be taken to the Other Services main page. Under Other services we currently have two options. Click on the appropriate option to modify the setting.

Change Password

If you click [Change Password](#), you are taken to the change password screen. You must enter your old (current) MCU Anytime password, and then your new password, then you must confirm your new password and click submit. You will receive a confirmation or rejection message. If the request is rejected, the message will show the rejection reason.

Change Email

If you click [Change Email](#), you are taken to the change email screen. Your previous (current) email address on file will be displayed. To change the email address on file, simply type in your new email address and click submit. You will receive a confirmation message, letting you know your address has been updated on your account.