

MCU Money Manager

MCU Money Manager is your free online money management platform. You can view all of your financial accounts in one place, even if the accounts are from other financial institutions. Create custom budgets, set up account alerts with email or text messages, track spending, and set financial goals. Money Manager is accessed through MCU Online or MCU Mobile App.

MCU BillPay

SAFE, SECURE, FAST, FREE! BillPay allows you to pay your bills through your personal device. You can schedule onetime or recurring payments. Payments can be made to any payee, and you can view the payment history on your personal computer. BillPay is available through MCU Online and the MCU Mobile App. Click on Payments to access BillPay.

To use MCU BillPay, you must:

- Have a personal device with Internet access
- Enroll in MCU Online Access
- Have a checking account with Mountain Credit Union

If you're already signed up for MCU Online, you can sign up for MCU BillPay automatically by signing on to MCU Online, clicking BillPay and following instructions to auto enroll.

Bill Pay Support Line:
1-800-238-4401



Snap-a-Check
A convenient deposit Option! Just take a photo of your check for deposit to your Account!

Snap-a-Check

Snap-a-Check allows you to take a photo of a check and submit to Mountain Credit Union for deposit. Snap-a-Check is available through MCU Mobile App. There is a \$2,500 daily limit.

MCU ON-CALL Audio Response System

Mountain Credit Union's audio response service allows members to access account information by calling toll free 877.699.6328 or in Haywood County 828.456.6474. This is a voice response or touch tone system that is menu driven. To ensure security of your account information a personal identification number [PIN] is required for access. Ask your Member Service Representative to sign you up for MCU On-Call.

Automated Teller Machines (ATMs)

ATMs are located at each of our Mountain Credit Union offices. ATMs at all offices will dispense cash. The ATM located at our Waynesville facility not only dispenses cash, but also accepts deposits.




MOUNTAIN
CREDIT UNION

Digital & Electronic Services

Digital & Electronic Services

Mountain Credit Union offers a variety of electronic services FREE of charge to our members. All information is secured with your personal User ID and password.

- Signing up for our electronic services can often save you money on fees that are charged if you submit an over-the-counter request for the service.
- Access your account on weekends or holidays when your credit union's lobby is closed.
- Convenience for those who prefer to transact business remotely with Mountain Credit Union.



MCU Mobile Digital Online Banking

Our goal is to make your financial experience smooth, secure, and the same on all your devices. That is why Mountain Credit Union has upgraded our digital banking which is offered to our members free of charge.

You can access your account no matter where you are or what device you want to use. You can:

- View your balances
- View your statements
- Transfer funds
- Pay bills or pay a loan

- Get alerts when payments and deposits are made or when your balance is low. Customizable for your needs.
- Ask for help by having a digital conversation with support staff
- Deposit checks remotely with Snap-a-Check through our mobile app.

It's all in one convenient place; no matter what device you choose to use, you can stay connected to your account. To use features like Touch ID or Face ID you will first need to log in with your user name and password.

Download the MCU Mobile App by searching for MountainCU Mobile in the app store.



Mobile Banking Advanced Card Controls

When it comes to security, the MCU Mobile app has you covered. That is because this powerful, portable app has Advanced Card Controls that put you in charge of who uses your Mountain Credit Union Mastercard credit and debit card and how they use it. And it is as easy as a tap on your phone.

With Advanced Card Controls, you can:

- Turn your Mountain Credit Union Mastercard credit or debit on and off if it's lost, stolen or being misused
- Get instant alerts when your Mountain Credit Union Mastercard credit or debit is used
- Set dollar limits to keep spending in check
- Prevent transactions that don't match your settings
- Use geolocation to limit where your Mountain Credit Union credit or debit card can be used

It is just another way the MCU Mobile app helps you safely and securely manage your money.

Get Live Member Support When You Need It

Available 8:30 am until 4:30 pm Monday - Friday

Now you can get live customer support from MCU Digital Banking no matter where you are. That is because your account has a useful new chat feature – it's called **Conversations**.

Here is how it works: If you see a transaction that doesn't seem right, just click on the "Ask Us About This Transaction" button. Type in your question and Conversations will connect you directly with our support staff.

They can see exactly which transaction you're asking about, so you get answers fast. You can even ask about a previous Conversation if you need to follow up. That way, you can put your mind at ease – without a phone call or trip to the bank.

It's safe, it's secure, and you can chat with a real person.

Best of all, Conversations is already built into your account. You can access it on your phone, tablet, or computer. You can log in and give it a try today.

Log into MCU Online or open your MountainCU Mobile App to get started.



What is MCU Mobile Digital Wallet?

MCU Mobile Digital Wallet is a way to carry your credit card or debit card information in digital form on your mobile device. You can pay with your smartphone or tablet instead of using the plastic debit or credit card. Your transactions are quick, secure, and convenient.