

They will provide you with a form to complete. Your employer will determine your direct deposit start date based on its payroll processing.

Your employer will need the following information:

- Your Mountain Credit Union routing number/ABA – 253174576
- Your savings account number as it appears on your statement for deposits to savings
- Your 9-digit checking account number, printed at the bottom of your checks, for deposits to checking. Your employer may request a voided check.

To have funds go to a combination of accounts at Mountain Credit Union, you will need to complete a Payroll Deduction/Direct Deposit Authorization Form and return it to a Mountain Credit Union Member Service Representative. You can specify amounts to go to Savings, Checking, Christmas Club, and other savings accounts and you can automatically make loan payments. You can get a copy of the [Payroll Deduction/Direct Deposit Authorization Form](#) from your Mountain Credit Union Member Service Representative.

AUTOMATIC TRANSFERS

You can schedule recurring transfers between deposit accounts or create an automatic loan payment. You can transfer between accounts with proper authorization and setup. This could be beneficial if you have a child attending college or wish to segregate funds for loan payments, taxes, or any other reason.



MOUNTAIN
CREDIT UNION

OFFICE LOCATIONS

ASHEVILLE
219 Haywood Street
Asheville, NC 28801
Phone: 828.252.8234
Fax: 828.252.8241

FRANKLIN
746 E. Main St.
Franklin, NC 28734
Phone: 828. 524.4464
Fax: 828.524.4467

CANDLER
1453 Sand Hill Road
Candler, NC 28715
Phone: 828. 667.7245
Fax: 828.667.7286

MURPHY
8005 NC Highway 141
Marble, NC 28905
Phone: 828. 837.0460
Fax: 828.837.1049

CHEROKEE
P.O. Box 241
Cherokee, NC 28719
Phone: 828.497.6211
Fax: 828.497.3969

SYLVA
30 Highway 107
Sylva, NC 28779
Phone: 828. 586.0425
Fax: 828.586.0726

FLETCHER
3270 Hendersonville Rd.
Fletcher, NC 28732
Phone: 828. 684.9999
Fax: 828.684.0381

WAYNESVILLE
721 N. Main St.
Waynesville, NC 28786
Phone: 828. 452.2216
Fax: 828.452.2217

ELECTRONIC SERVICES



www.MountainCU.org



MOUNTAIN
CREDIT UNION

Mountain Credit Union offers a variety of electronic services FREE of charge to our members. 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.

MCU ONLINE ON-LINE ACCESS

MCU OnLine allows members to access their account anytime it is convenient for them – 24 hours a day, 7 days a week. This system allows a member to review history, access statements, make transfers and request a withdrawal by check. 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 OnLine.

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

MCU BILLPAYER

Mountain Credit Union BillPayer

**SAFE, SECURE, FAST,
FREE!**

Paying bills is easy with MCU BillPayer. You can pay all of your bills from the comfort of your home or office. Imagine: at the touch of a button, all your bills can be paid without buying a stamp or mailing an envelope. Once you've used BillPayer, you will never want to go back to writing checks to pay your bills. BillPayer allows you to pay your bills through your personal computer. You can schedule onetime or recurring payments. Payments can be made to practically any payee*, and you can view the payment history on your personal computer. Best of all – it's FREE!

To use MCU BillPayer, you must:

- Have a personal computer with Internet access
- Enroll in MCU OnLine
- Have a checking account with Mountain Credit Union

To enroll, contact a Member Service Representative at your local branch office. If you're already signed up for MCU OnLine, you can sign up for MCU BillPayer automatically by



signing on to MCU OnLine, clicking BillPayer and following instructions to auto-enroll.

DIRECT DEPOSIT

Direct Deposit is the electronic transfer of your paycheck, Social Security benefit, pension, annuity check, or other payment into your account. Your entire paycheck can be automatically credited toward any combination of your Mountain Credit Union accounts each pay period. Direct Deposit increases the safety and convenience of processing your check, eliminates waiting in payday lines, and makes your funds instantly available. With Direct Deposit, your money is protected. Government agencies have rules in place to protect you in case of error. Direct Deposit is also more confidential because fewer people are involved in processing your payment.

To sign up for Direct Deposit, you should notify your Human Resources or Payroll Department.

*When using MCU OnLine BillPayer service, you may only pay established payees with United States addresses. While payments to most payees can be made using BillPayer, we are not able to make payments to certain payees, such as alimony, child support, tax and other court directed or government payments, fines or penalties.