



Dear Member,

United Consumers Credit Union (UCCU) has four convenient locations in Missouri and Kansas, but we understand it's not always easy to get to a branch during operating hours. That's why your credit union offers several options for accessing your account when it's best for your schedule.

CU Anywhere online banking

Manage your accounts anytime, anywhere from your computer or mobile device.

- **Online banking, bill pay and e-statements**

1. Visit uccumo.com and click Online Banking, logging in with the primary owner's account number and the last four digits of his or her Social Security number.
2. Create your unique user ID and password.
3. Answer seven questions. It's important to remember the answers, as you'll be required to answer one of these seven questions when you log in.
4. Verify your address information and email address.
5. Follow the prompts to complete login.

- **Mobile banking**

1. Install the UCCU Mobile Banking app from the App Store or Google Play.
2. Log in with your online banking login.
3. Tap Settings, then Biometric to set up biometric access.

- **Remote check deposit**

1. Endorse your check, and write 'For Mobile Deposit Only At UCCU' below your signature.
2. In the mobile banking app, tap Deposit a Check in the bottom menu, and select Launch DepoZip Mobile.
3. Using the Select Account dropdown menu, choose the account to which you'd like to deposit your check.
4. Select the camera icon to take a photo of the front and back of your check, minus any attached check stub. You will need to grant the app access to your phone's camera. For each side, center the check within the green box and tap the screen to capture its image. Be sure to use a neutral background, like a clean desk.
5. You will receive an email stating if the deposit was accepted, or if there was an issue with the item. Your deposit won't be processed until you receive an acceptance email.
6. Keep the paper check for 90 days, and don't re-deposit the item with any financial institution.

- **E-alerts**

1. If viewing from your desktop browser, select 'Settings.'
2. Select 'Alerts.'
3. Select 'Account Alerts'.
4. From the mobile app, select the menu (three vertical lines) then 'Alerts.'

- **SavvyMoney, aka Know Your Credit Score**

1. If viewing from your desktop browser, select 'Services' on the left side of the screen.
2. Select 'Know Your Credit Score.'
3. From the mobile app, select the menu (three vertical lines) then 'Know Your Credit Score.'

Online loan application center

1. Visit uccumo.com.
2. In the Loans menu at the top of the page, select the type of loan for which you'd like to apply.
3. Select the 'Apply Now' button, and create your user login.
4. Select the 'Next' button, and answer the questions on the proceeding pages.

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MAC24 telephone banking

If you don't have internet/data access, you can still manage your accounts 24/7 with your mobile or landline phone.

1. Call (816) 461-3925 and enter your PIN, which is the last four digits of your Social Security number, unless changed when signing up for CU Anywhere. Changing your PIN is recommended.
2. Follow the prompts to access your account.

CardValet

Protect your UCCU debit card through your mobile device by receiving alerts and defining when, where and how your payment cards are used.

1. Download the CardValet app from the Apple App Store or Google Play, and create a user ID.
2. Register your card by entering its information, validating your identity and creating your login.
3. Access card details, turn your card on or off, set preferences and alerts, and review transactions.

Contactless payments

We can help you take your wallet digital! To add your UCCU credit and debit cards to your mobile device:

• Apple Pay

1. Open the Wallet app on your iPhone, and tap the Add button.
2. Tap Debit Card or Credit Card.
3. Tap Continue.
4. Follow the steps on the screen. Choose United Consumers Credit Union from the list or look using the search bar.
5. Verify your information by calling the number provided; we may ask for additional information before approving your card for use with Apple Pay.

• Google Pay

1. Open the Google Pay app on your Android device, and tap the Card button.
2. Swipe right until you find the blank card icon.
3. Tap 'Add a payment method,' then Debit Card or Credit Card.
4. Capture your card information with your device's camera or enter it manually.
5. Review and accept the UCCU terms.
6. You may be asked to verify your payment method by choosing a verification option and entering the verification code.

CO-OP surcharge-free ATMs

Visit nearly 30,000 ATMs across the country to withdraw cash, transfer money between accounts and check balances. UCCU has deposit-taking ATMs at our Independence office, Raytown office and at 400 W. U.S. Hwy. 24, Independence, MO 64050. To find an ATM, do any of the following:

- Download the CO-OP ATM/Shared Branch locator for iPhone or Android.
- Visit co-opcreditunions.org/locator.
- Call (888) 748-3266.
- Text your ZIP code to 91989.

CO-OP shared branches

Visit more than 5,900 credit union branches nationwide, and perform a range of transactions – similar to being at UCCU. To find a branch near where you live, work or play, do any of the following:

- Download the CO-OP ATM/Shared Branch locator for iPhone or Android.
- Visit co-opcreditunions.org/locator.
- Call (888) 748-3266.
- Text your ZIP code to 91989.

We appreciate your membership and hope you'll see us first for all your financial needs!

Sincerely,
Your friends at UCCU