

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](http://uccumo.com) and click Online Banking, logging in with your account number and the last four digits of your 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. Log into CU Anywhere, click Account Services, and select Mobile Banking from the dropdown menu.
2. Enable access and biometric authentication, and click Save.
3. Install the UCCU Mobile Banking app from the App Store or Google Play.

- **Remote check deposit**

1. Endorse your check, and write 'For Mobile Deposit Only' below your signature.
2. In the mobile banking app, click the More button in the top-right corner, and select Remote Deposit.
3. Select the 'Available on the App Store' or 'Android App on Google Play' button (depending on your device) to install the required DeposZip app. You won't need to access the DeposZip app directly, but this button within our app will log you in remotely.
4. Using the Select Account dropdown menu, choose the account to which you'd like to deposit your check.
5. Select the DeposZip icon, and accept the terms and conditions.
6. Select the Deposit button at the bottom of the screen.
7. Select each 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.
8. 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.
9. Keep the paper check for 90 days, and don't re-deposit the item with any financial institution.

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### **Online loan application center**

1. Visit [uccmo.com](http://uccmo.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.

### **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.
2. Follow the prompts to access your account.

### **CO-OP Surcharge-free ATMs**

Visit nearly 30,000 ATMs across the country to withdraw cash, transfer money between accounts and check balances. Some locations even accept deposits! To find an ATM:

- Download the CO-OP ATM locator for iPhone or Android.
- Visit [co-opcreditunions.org/locator](http://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 – just like if you were at UCCU. To find a branch near where you live, work or play:

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

### **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.
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.

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

Sincerely,  
Your friends at UCCU