

# **MFCU MOBILE APP-HOW TO GUIDE**

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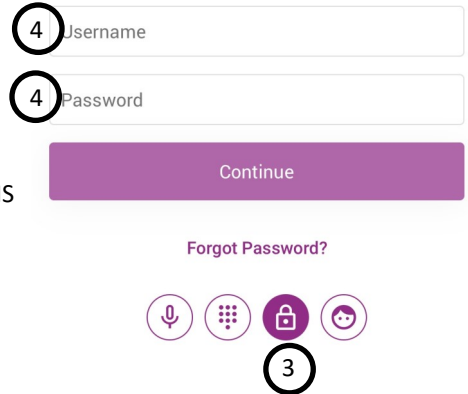
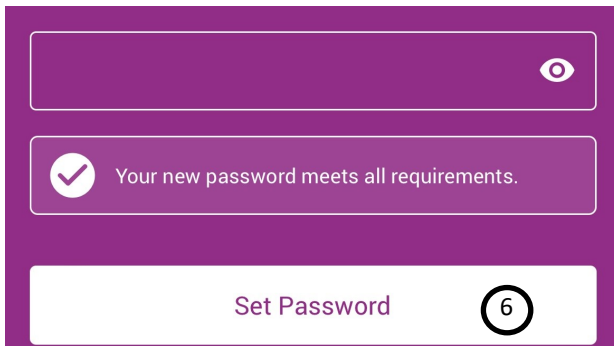
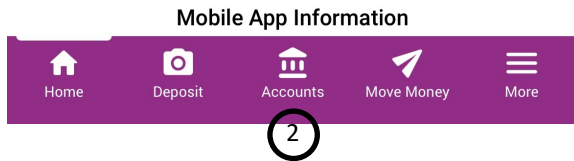
# MFCU MOBILE APP-HOW TO GUIDE

## FIRST TIME SIGNING IN

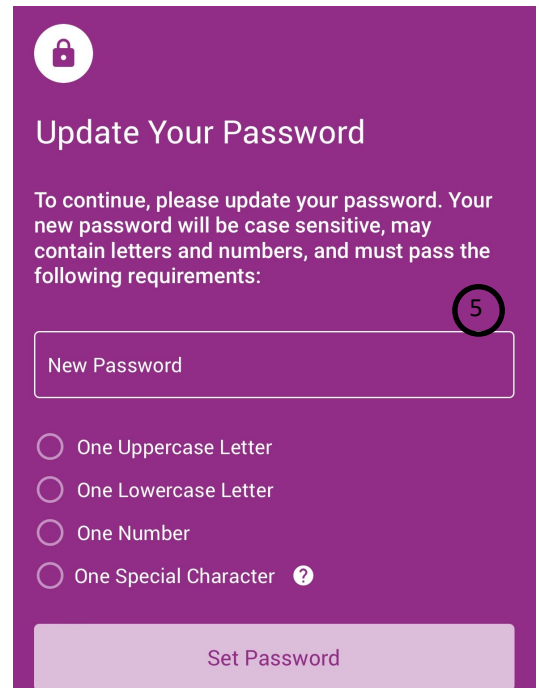
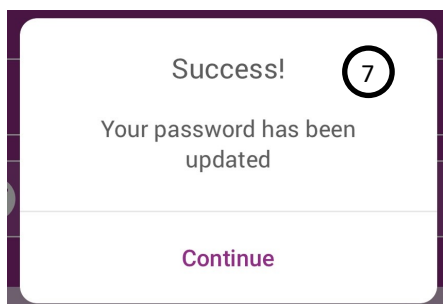
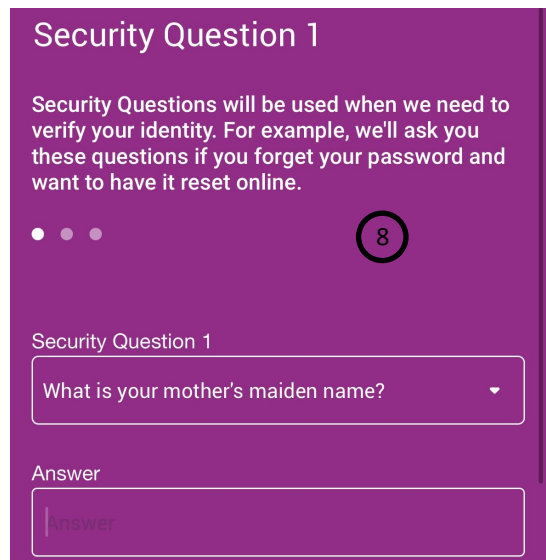
Username & Password



1. START BY LAUNCHING OUR APP
2. CLICK ON "ACCOUNTS" AT THE VERY BOTTOM
3. CLICK ON THE LOCK TO SIGN IN
4. THE FIRST TIME YOU SIGN IN, YOUR ONLY OPTION IS TO USE YOUR USERNAME AND PASSWORD. YOUR USERNAME WILL BE YOUR 5-6 DIGIT ACCOUNT NUMBER. YOUR PASSWORD WILL BE THE LAST 4 DIGITS OF YOUR SOCIAL SECURITY NUMBER

The image shows the login screen of the Muskegon FCU mobile app. It has a purple header with the text "Username & Password". Below the header are two white input fields: "Username" and "Password". Both fields have a circled "4" next to them. Below the input fields is a purple "Continue" button. Underneath the button is a link that says "Forgot Password?". At the bottom of the screen are four circular icons: a microphone, a grid of dots, a lock, and a person. The lock icon is circled with a "3".The image shows the "Set Password" screen. It has a purple header. Below the header is a white input field for the password. To the right of the input field is an eye icon. Below the input field is a green checkmark icon and the text "Your new password meets all requirements." Below this is a purple "Set Password" button. The button is circled with a "6".

5. ONCE YOU LOG IN, THE APP WILL PROMPT YOU TO UPDATE YOUR PASSWORD
6. ONCE YOUR PASSWORD MEETS ALL REQUIREMENTS, YOU WILL BE ABLE TO CLICK "SET PASSWORD"
7. YOU SHOULD GET A POP-UP THAT SAYS "SUCCESS! YOUR PASSWORD HAS BEEN UPDATED" CLICK "CONTINUE"
8. YOU WILL NOW HAVE TO CHOOSE AND ANSWER 3 SECURITY QUESTIONS

The image shows the "Update Your Password" screen. It has a purple header with a lock icon. Below the header is the text "Update Your Password". Below this is a paragraph of text: "To continue, please update your password. Your new password will be case sensitive, may contain letters and numbers, and must pass the following requirements:". Below the text is a white input field for the "New Password". To the right of the input field is a circled "5". Below the input field are four radio button options: "One Uppercase Letter", "One Lowercase Letter", "One Number", and "One Special Character". Below these options is a purple "Set Password" button.The image shows the "Security Question 1" screen. It has a purple header with the text "Security Question 1". Below the header is a paragraph of text: "Security Questions will be used when we need to verify your identity. For example, we'll ask you these questions if you forget your password and want to have it reset online." Below the text are three dots, with the second dot circled with an "8". Below the dots is a white input field for the "Security Question 1". Below the input field is a white input field for the "Answer".

# MFCU MOBILE APP-HOW TO GUIDE

## MULTI-FACTORED AUTHENTICATION

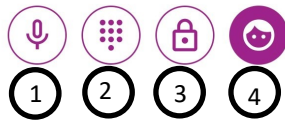
### Face ID



Use your Face to authenticate to your mobile banking.

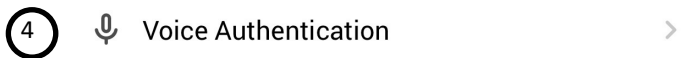
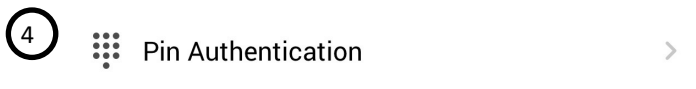


#### About Face ID Authentication



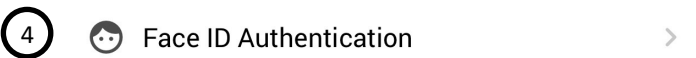
#### TO SET UP MULTI-FACTORED IDENTIFICATION

1. CLICK ON THE WHITE CIRCLE WITH A SILOHETTE OF A PERSON IN THE UPPER RIGHT HAND CORNER
2. YOU WILL SCROLL TO THE BOTTOM WHERE IT SAYS "SIGN IN AND SECURITY"
3. CLICK ON "AUTHENTICATION OPTIONS"
4. CLICK WHICH OPTION YOU WOULD LIKE TO SET UP
5. FLIP THE SWITCH TO ON



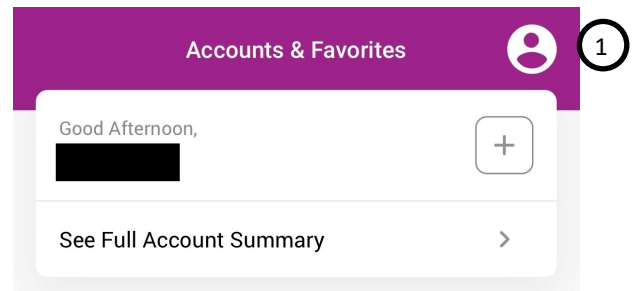
#### Device Specific Authentication

These settings will only apply to this device.

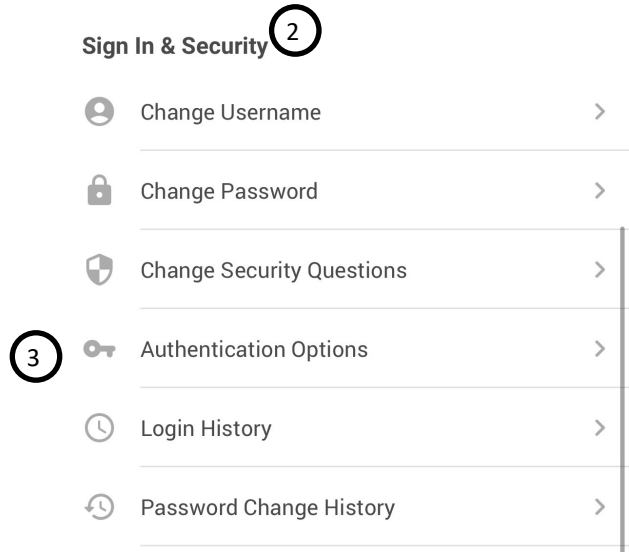


YOU CAN LOG IN TO THE APP USING ANY OF THE FOLLOWING OPTIONS

- 1.VOICE
- 2.PIN
- 3.USERNAME AND PASSWORD
- 4.FACE ID
- 5.FINGERPRINT



#### Sign In & Security



Use Face ID Authentication



5

# MFCU MOBILE APP-HOW TO GUIDE

## MOBILE DEPOSIT

TO ENROLL IN REMOTE DEPOSIT, YOU MUST BE SIGNED IN TO THE ONLINE BANKING APP

1. AT THE BOTTOM LEFT OF THE SCREEN, CLICK ON “DEPOSIT”
2. THE SCREEN WILL NOW SAY “MOBILE CHECK DEPOSIT” AT THE TOP. CLICK THE PURPLE BUTTON THAT SAYS “REGISTER”
3. THE REGISTER BUTTON WILL NOW BE A LIGHTER PURPLE AND SAY “PENDING ENROLLMENT”

NOW, ONE OF OUR EMPLOYEES WILL RECEIVE AN EMAIL THAT YOU ARE WANTING TO BE ENROLLED, THEY WILL THEN REVIEW YOUR ACCOUNT TO ACCEPT OR DENY YOUR ENROLLMENT

ONCE YOU ARE ACCEPTED, WHEN YOU CLICK “DEPOSIT” AT THE BOTTOM, YOU WILL NOW SEE “NEW DEPOSIT”

New Check Deposit

Select an Account to Deposit this Check to:

000 Shares

001 Share Draft

Enter Check Amount ?

Check Amount

\$0.00

Continue

**Tip #1**

Write “For Mobile Deposit at MFCU only” and today's date on the back of the check.

Please confirm the deposit amount and deposit account before submitting.

Deposit Amount

Deposit Account

### Tip #2

To avoid delays in processing or rejection of your check, please ensure that the quality of the image is clear and in focus.

Cancel

Submit

Accept

Retry

Mobile App Information

Home Deposit Accounts Move Money More

1

### Mobile Check Deposit

Our Credit Union is excited to offer its members remote check deposit using your smartphone. The service is free. No need to mail in your check or come into a branch.

Register

2

More Info

### Mobile Check Deposit

Our Credit Union is excited to offer its members remote check deposit using your smartphone. The service is free. No need to mail in your check or come into a branch.

Pending Enrollment

3

More Info

New Deposit

4

TO MAKE A DEPOSIT , REPEAT STEP ONE

4. CLICK “NEW DEPOSIT”

5. CHOOSE WHICH ACCOUNT YOU WOULD LIKE THE DEPOSIT TO GO INTO

6. ENTER THE AMOUNT OF THE CHECK AND CLICK “CONTINUE”

7. WRITE “FOR MOBILE DEPOSIT AT MFCU ON THE BACK OF THE CHECK AND FOLLOW THE PROMPTS TO TAKE PICTURES OF THE FRONT AND BACK OF THE CHECK

8. IF YOU NEED TO RETAKE THE IMAGES, CLICK “RETRY”. IF THE IMAGES LOOK GOOD TO YOU, CLICK “ACCEPT”

9. REVIEW THE ACCOUNT AND AMOUNT OF CHECK, THEN CLICK “SUBMIT”

THE CHECK IS NOW SENT TO US TO REVIEW. WE REVIEW THE CHECKS MONDAY-FRIDAY AT 9, NOON, AND 3. IF EVERYTHING IS CORRECT, THE CHECK WILL BE ACCEPTED AND DEPOSITED INTO THE ACCOUNT YOU SELECTED. IF THE CHECK WAS REJECTED, YOU WILL GET A NOTIFICATION THAT IT WAS REJECTED. TO FIND OUT THE REASON FOR THE REJECTION, CALL US AT 231-722-7285

# MFCU MOBILE APP-HOW TO GUIDE

## BILL PAY

TO ENROLL IN BILL PAY YOU MUST BE SIGNED INTO THE APP

1. CLICK "MOVE MONEY" IN THE BOTTOM RIGHT CORNER
2. CLICK "BILL PAY"
3. CLICK "ENROLL FOR BILL PAY"
4. SELECT A PRIMARY BILL PAY ACCOUNT. THIS MUST BE A CHECKING ACCOUNT
5. CHOOSE AND ANSWER A SECURY QUESTION AND CLICK "ENROLL NOW"
6. ACCEPT TERMS AND CONDITIONS AND CLICK "CONTINUE"

Bill Pay

Bill pay will help you save time and money. It's the most flexible way to receive, pay and organize your bills online when it is convenient for you. Get ready to "Point-Click-Pay" and get back to the more important things in life!

There will be a \$5.00 bill pay monthly inactive fee if there is not at least 1 transaction done in the month.

Terms & Conditions

[Accept Terms & Conditions](#)

☒ I have read and accept the [Terms and Conditions](#)

☒ I have read and accept the [Privacy Policy](#)

**Enroll for Bill Pay** **Continue**

**My Payees** **Payee Info**

Search by keyword

All Payees

\*\*\*\*

\*\*\*\*

Showing 2 of 2 Payees

\*\*\*\*

Pending Payments 1 Pending

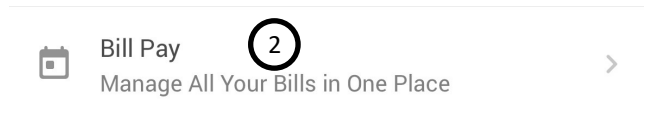
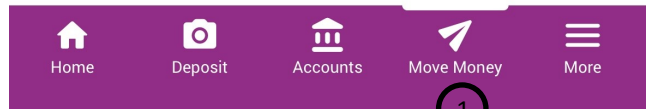
**Pay**

Payment History

Payee Settings

### TO PAY A BILL

7. SCROLL TO "MY PAYEES" AT THE BOTTOM OF THE PAGE
8. CLICK ON WHICH PAYEE YOU WANT TO SEND A PAYMENT TO
9. CLICK PAY
10. ENTER THE AMOUNT YOU WANT TO SEND, THE DATE YOU WANT IT SENT, AND SELECT THE ACCOUNT YOU WANT IT TO COME OUT OF (THIS MUST BE A CHECKING)
11. CLICK SCHEDULE PAYMENT
12. A CONFIRMATION PAGE WILL POP UP, CLICK BACK TO BILL PAY HOME



Select a primary payment account for Bill Pay. This will be your default account to make payments from. You will still be able to select other eligible accounts to pay from when configuring new payments. Then, select "Enroll Now" to complete your enrollment.

Primary Bill Pay Account

**001 SHARE DRAFT:**

Security Question

What high school did you graduate from?

Answer

schools

**Enroll Now**

Payment to

Amount

\$0.00

From Account

**001 SHARE DRAFT:**

**Schedule Payment**

Payment Scheduled

To

Payee Type Electronic

From 001 SHARE DRAFT

Pay On 03/20/2024

Memo

**Back to Bill Pay Home**

## MFCU MOBILE APP-HOW TO GUIDE

### E-ALERTS SUBSCRIPTIONS

IF YOU WOULD LIKE TO RECEIVE TEXT ALERTS, PLEASE ENROLL IN TEXT BANKING FIRST

1. CLICK "MORE" IN THE BOTTOM RIGHT HAND CORNER
2. CLICK ON "EALERT SUBSCRIPTIONS"
3. CLICK "CREATE NEW EALERT"
4. CHOOSE AN ALERT
5. CLICK CONTINUE
6. SELECT THE ACCOUNT FOR ALERT
7. SELECT EALERT TRIGGER
8. SELECT ALERT DESTINATION
9. CLICK "ADD ALERT"
10. REVIEW ALERT AND SELECT "DONE"

#### Step 2 - Select eAlert Trigger

- ☐ Alert me when an ACH deposit occurs
- ☒ Alert me when an ACH withdrawal occurs

#### Step 3 - Alert Destination

- ☒ Secure Message Center Only
- ☐ Secure Message Center & Email Reminder
- ☐ Complete alert via Email Only



Text Banking is required to send alerts to your mobile devices. Visit Text Banking to enroll.

- ☐ Send a message to my mobile device(s)

Cancel

Add Alert

The screenshot shows the MFCU Mobile App interface for E-Alerts Subscriptions. At the top is a purple navigation bar with icons for Home, Deposit, Accounts, Move Money, and More (circled 1). Below the bar, the 'eAlert Subscriptions' section is highlighted (circled 2) with the subtitle 'Get Notified of Account Activity'. A purple button labeled 'Create New eAlert' is circled 3. Below this, a list of alert types is shown, with 'ACH Transactions' selected (circled 4). A purple 'Continue' button is circled 5. A green checkmark icon is displayed above the title 'ACH Transactions eAlert'. Below the title, the account '000 SHARES' is listed. Two alert preferences are shown: 'Alert me when an ACH deposit occurs?' (No) and 'Alert me when an ACH withdrawal occurs?' (Yes). The 'Sending Alert To' is set to 'Secure Message Center Only'. The 'Also Send to Mobile Device?' option is set to 'No'. The 'Email Address' field is partially visible. At the bottom, a purple 'Done' button is circled 10.

Home Deposit Accounts Move Money More

eAlert Subscriptions  
Get Notified of Account Activity

Create New eAlert

Select the type of eAlert you'd like:

Daily Account Balance

Account Thresholds

ACH Transactions

Number of Posted Transactions

Total of Posted Transactions

Payment Due

Continue

ACH Transactions eAlert

Account 000 SHARES

Alert me when an ACH deposit occurs? No

Alert me when an ACH withdrawal occurs? Yes

Sending Alert To Secure Message Center Only

Also Send to Mobile Device? No

Email Address

Done

# MFCU MOBILE APP-HOW TO GUIDE

## E-STATEMENTS


### TO ENROLL IN E-STATEMENTS

1. CLICK "MORE" IN THE BOTTOM RIGHT CORNER
2. CLICK " ESTATEMENTS"
3. A POP UP WILL COME UP SAYING " YOU ARE NOT ENROLLED FOR ESTATEMENTS" CLICK " ENROLL"
4. CLICK THE GREY BBUTTON THAT SAYS " ENROLL"
5. AGREE TO THE TERMS AND CONDITIONS, CLICK " ENROLL NOW"
6. YOU SHOULD NOW GET A GREEN BOX THAT SAYS " YOU'VE BEEN SUCCESSFULLY ENROLLED IN ESTATEMENTS"

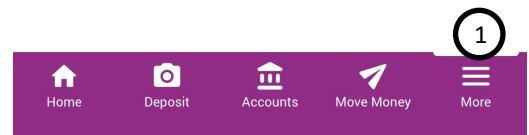
☒ I have read the above information and wish to receive my statements electronically.

Enroll Now

#### eStatements

 You've been successfully enrolled for eStatements!

View months worth of your monthly or quarterly statements anytime you'd like! eStatements are not only more convenient, but also safer and more eco-friendly than your traditional mailed statements!



eStatements

All Your Statements in One Place

Not Enrolled for  
eStatements

To view eStatements within the mobile app, you must be enrolled to receive eStatements.

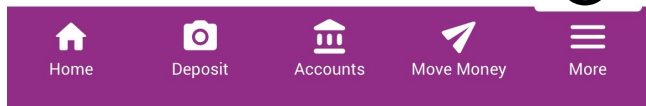
Dismiss

Enroll

#### eStatements

We are happy to offer this convenient service at no cost to you! Please remember to keep your credit union informed of any e-mail changes by updating your personal information through It's Me 247. Don't be left out! Be sure to check out our newsletter at [www.muskfedcu.com](http://www.muskfedcu.com) for the latest information and specials. When you enroll for e-Statements, you agree to receive notices electronically. These notices include change-in-terms, privacy policy, and other required disclosures.

Enroll



eStatements

All Your Statements in One Place

#### All Statements



Account Statements

January 2024

December 2023

November 2023

October 2023

September 2023

August 2023

### TO VIEW YOUR STATEMENTS

- 1.CLICK " MORE" IN THE BOTTOM RIGHT CORNER
2. CLICK "ESTATEMENTS"
3. CLICK "ACCOUNT STATEMENTS"
4. CLICK WHICH STATEMENT YOU WANT TO VIEW

YOU CAN VIEW YOUR LAST 16 MONTHS WORTH OF STATEMENTS ONLINE

## MFCU MOBILE APP-HOW TO GUIDE

### TEXT BANKING

WE DO NOT CHARGE ANY FEES FOR TEXT BANKING

TO ENROLL IN TEXT BANKING

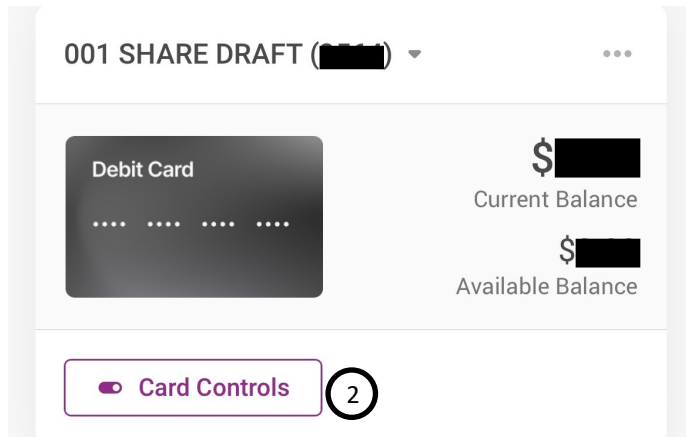
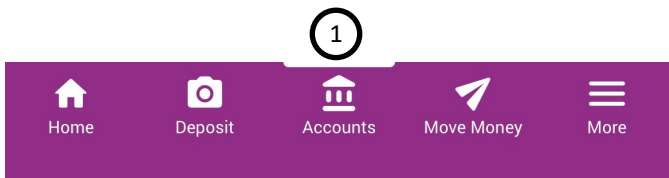
1. CLICK "MORE" IN THE BOTTOM RIGHT CORNER
2. CLICK "TEXT BANKING"
3. CLICK "START ENROLLMENT"
4. PICK A NICKNAME
5. ACCEPT TERMS AND CONDITIONS
6. CHOOSE AN ACCOUNT TO DRAW FEES FROM ( WE DO NOT CHARGE ANY FEES)
7. CLICK "ENROLL"
8. YOU SHOULD NOW GET A GREEN BOX THAT SAYS "YOU'RE ACCOUNTS WERE ENROLLED"
9. CLICK "ADD A NEW NUMBER"
10. ENTER YOUR PHONE NUMBER, CLICK "CONTINUE"
11. YOU WILL RECEIVE A TEXT WITH THE VERIFICATION CODE, ENTER THE VERIFICATION CODE AND CLICK "CONTINUE"
12. YOU NOW SHOULD HAVE A GREEN BOX THAT SAYS "YOUR PHONE NUMBER WAS SUCCESSFULLY ADDED"

Verification Code



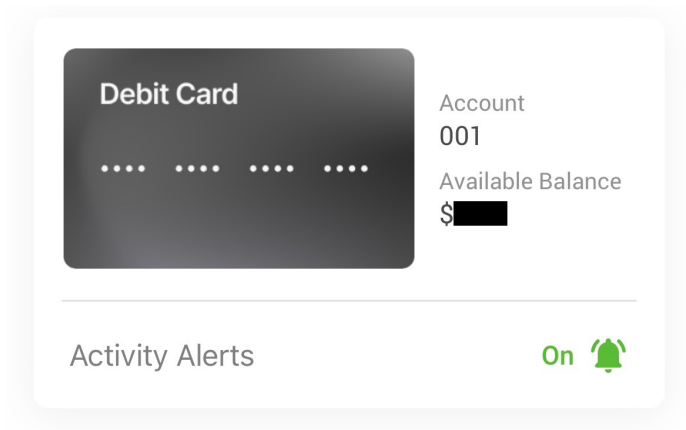
# MFCU MOBILE APP-HOW TO GUIDE

## CARD CONTROLS/ MANAGE MY CARDS



### TO MANAGE YOUR CARD

1. CLICK ON "ACCOUNTS" IN THE MIDDLE AT THE BOTTOM OF YOUR SCREEN
2. SCROLL DOWN TO YOUR CARD AND CLICK " CARD CONTROLS"
3. IF YOU WANT TO DEACTIVATE YOUR CARD, FLIP THE SWITCH OFF
4. TO USE YOUR CARD AGAIN YOU WILL HAVE TO FLIP THE SWITCH BACK ON



This card is **Active**

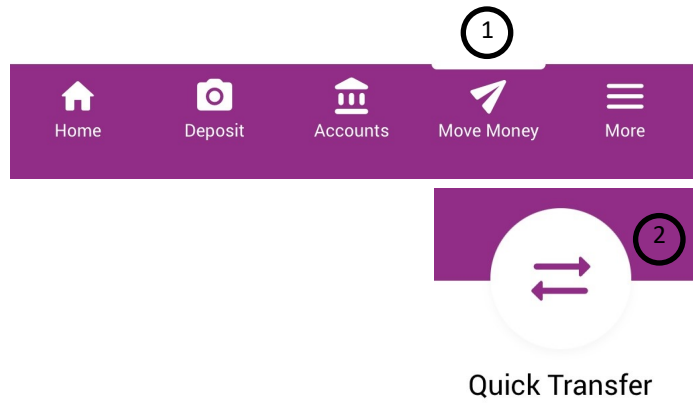


# MFCU MOBILE APP-HOW TO GUIDE

## QUICK TRANSFERS

### TO DO A QUICK TRANSFER

1. CLICK ON “MOVE MONEY” IN THE BOTTOM RIGHT CORNER
2. CLICK ON “ QUICK TRANSFER”
3. SELECT A “ TRANSFER FROM” ACCOUNT
4. SELECT A “TRANSFER TO” ACCOUNT
5. ENTER THE AMOUNT YOU’D LIKE TO TRANSFER
6. ADD MEMO (OPTIONAL)
7. CLICK “CONTINUE”
8. VERIFY THE INFORMATION IS CORRECT
9. CLICK “TRANSFER NOW”



#### Review Transfer

8

Amount

Transfer From

000 SHARES:

Transfer To

001 SHARE DRAFT:

Memo

Transfer Now

9

#### Quick Transfer

Transfer From

000 SHARES:

3

Transfer To

001 SHARE DRAFT:

4

Amount

5

Memo – *Optional*

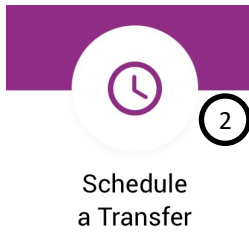
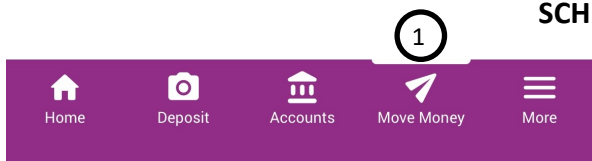
6

Continue

7

# MFCU MOBILE APP-HOW TO GUIDE

## SCHEDULED TRANSFERS



### Step 1: Frequency

Annually **3** ☒

Bi-Weekly ☐

Daily ☐

Monthly ☐

One Time ☐

Quarterly ☐

Semi-Annually ☐

Weekly ☐

Continue

### Step 2: Schedule (Annually)

Start Date **4** 01/01/2025

Ending **5** Until I Cancel

Continue **6**

1. CLICK ON “ MOVE MONEY IN THE BOTTM RIGHT CORNER
2. CLICK ON “ SCHEDULE A TRANSFER”
3. CHOOSE THE FREQUENCY YOU WANT THE TRANSFER TO TAKE PLACE
4. CHOOSE THE DATE YOU WANT THE TRANSFERS TO START
5. CHOOSE HOW LONG YOU WANT THE TRANSFERS TO GO FOR
6. CLICK “CONTINUE”
7. CHOOSE THE ACCOUNT YOU WANT TO TRANSFER FROM
8. CHOOSE THE ACCOUNT YOU WANT TO TRANSFER TO
9. CHOOSE THE TRANSFER TYPE
10. CHOSE HOW MUCH YOU WANT TO TRANSFER
11. ADD A MEMO ( OPTIONAL)
12. CLICK “CONTINUE”
13. VERIFY ALL THE INFORMATION IS CORRECT AND CLICK “SCHEDULE TRANSFER”

### Step 3: Accounts & Amount

Transfer From **7** 000 SHARES

Transfer To **8** 001 SHARE DRAFT

Transfer Type **9** Fixed Amount

Amount **10** \$1.00

Memo – Optional **11**

Continue **12**

< Schedule a Transfer

### Review Scheduled Transfer

Amount	\$1.00
Frequency	Annually
Start Date	01/01/2025
Ending	Until I Cancel
Transfer From	000 SHARES
Transfer To	001 SHARE DRAFT

Schedule Transfer **13**

# MFCU MOBILE APP-HOW TO GUIDE

## ACH EARLY POSTING/INSTANT DEPOSIT

TO EARLY POST, YOU MUST HAVE \$10 IN YOUR ACCOUNT  
AND THE CHECK MUST BE PENDING IN YOUR ACCOUNT

1. YOU SHOULD HAVE A POP UP THAT SAYS "YOU HAVE A  
PENDING DEPOSIT"

2. CLICK "REVIEW"

3. YOU SHOULD NOW SEE A YELLOW BOX THAT SAYS  
"SOME OF YOUR PENDING TRANSACTIONS ARE AVAILABLE  
TO BE POSTED EARLY"

4. CLICK THE DEPOSIT YOU WANT TO EARLY POST

5. CLICK "POST NOW"

6. YOU NOW WILL PICK WHICH ACCOUNT YOU WANT THE  
FEE TAKEN FROM

7. CLICK "ACCEPT FEE & POST"

**Pending ACH Transaction**

\$

Amount

Company

Posting On2/28/2024

Posting To000 shares

I would like to post this deposit early. If I have any distributions tied directly to this deposit, I understand that those will post early as well. Any automatic funds transfers will happen at their normally scheduled time.

### Early Posting Fee

You will incur a **\$10.00** fee to post this transaction early.  
Select an account to draw this fee from:

012

6

Back

Accept Fee & Post7

1

You Have Pending Deposits

Need that direct deposit faster? Some of your pending transactions are available to be posted early!

Not Now

Review2

**Pending Electronic Transactions**

The following are electronic transactions received from the Automated Clearing House (ACH) and waiting to post to your accounts. We will post them to your accounts on the date shown below.

!

Some of your pending transactions are available to be posted early!3

4

**Pending Electronic Transactions**

The following are electronic transactions received from the Automated Clearing House (ACH) and waiting to post to your accounts. We will post them to your accounts on the date shown below.

!

Some of your pending transactions are available to be posted early!

muskegon federal

Amount

Posting On2/28/2024

Posting To000 shares

Early Post5

POST NOW