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. Or, you may have a security code sent by text or email.
  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 a message in the app stating if the deposit was accepted, or if there was an issue with the item. You'll get a rejection message if the app doesn't accept the check.
  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
- **Website**
  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.
- **Online banking**
  1. Log into CU Anywhere online banking.
  2. Select 'Services.'
  3. Select 'Qwik Loans,' and complete the requested information.

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 previously. Changing your PIN is recommended.
2. Follow the prompts to access your account.

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. Scan the card with your device's camera or enter the card information manually.
  5. Verify your information by calling the number provided if requested; we may ask for additional information before approving your card for use with Apple Pay. You may also receive a text confirmation.
- **Google Wallet**
  1. Open the Google Wallet app on your Android device, and tap the Card button.
  2. Swipe right until you find the blank card icon. Unlock your card if you locked it in the UCCU app.
  3. Tap 'Add New Debit Card or Credit Card'.
  4. Capture your card information with your device's camera or enter it manually. Edit the name to add a joint owner's card.
  5. Review and accept the UCCU terms.
  6. Call the number (if requested) to verify your savings account number, name and a security question, such as: types of accounts you have under this account number, other owners on the checking account or recent account activity. You may also receive a text confirmation.

Loan payments

If you have a loan with us, we offer multiple ways to make payments using your UCCU account, debit card, credit card or account from another financial institution.

- **Online banking/mobile app**
  1. See the 'CU Anywhere online banking' section for details on setting up these services.
  2. To make a payment using your UCCU account, select the 'Transfers' button, then the 'Transfers' icon. Select the 'Recurring Transfer' icon to set up a payment schedule.
  3. To make a payment using another UCCU account, select the 'Transfers' button, then the 'Member to Member Transfer' icon. You may transfer TO another account if you have the account number and last name. To transfer FROM another account, you must first set up a cross-account link with a UCCU staff member.
  4. To make a payment using your account with another bank or credit union, select the 'Transfers' button, then the 'Transfer/Loan Payment to/from Other bank,' and follow the directions. If this is not displayed, contact UCCU for access.
  5. To make a payment using your debit card with another bank or credit union, select the 'Transfers' button, then the 'Loan Payment by Debit Card' icon.
- **Website**
  1. Visit uccumo.com.
  2. In the Services & Tools menu at the top of the page, select 'Online Loan Payments.'
  3. Select 'Make a Payment.' A convenience fee will apply.
- **Phone**
  1. See the 'MAC24 telephone banking' section above for details on making a payment using your UCCU account.
  2. To make a payment using a debit card, credit card or account from another financial institution, call 816-325-6900. A convenience fee will apply.
- **Mail**
  1. Send your check or money order to: United Consumers Credit Union, 1111 E. 23rd St., Independence, MO 64055
  2. Please do not send cash through the mail.

- **In person or at our night drop boxes**
    1. UCCU branches:
        - 1111 E. 23rd St., Independence, MO 64055
        - 8730 E. 63rd St., Raytown, MO 64133
        - 724 N. Belt Hwy., St. Joseph, MO 64506
        - 1105 W. Dennis Ave., Olathe, KS 66061 (no night drop box available)
    2. CO-OP shared branch:
        - See the 'CO-OP shared branches' section below for details and to find a branch near you.

CO-OP surcharge-free ATMs
Visit more than 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 5,400 credit union branches nationwide, and perform a range of transactions – similar to being at UCCU. Please make sure you have your UCCU account number. 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