



Mobile Banking User Guide

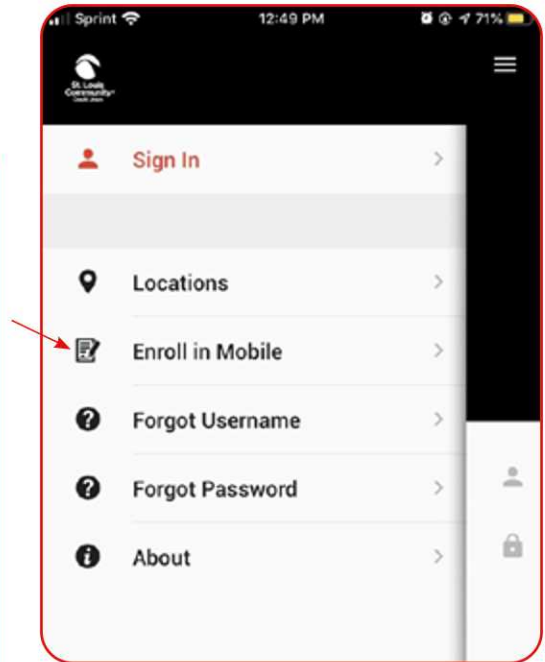
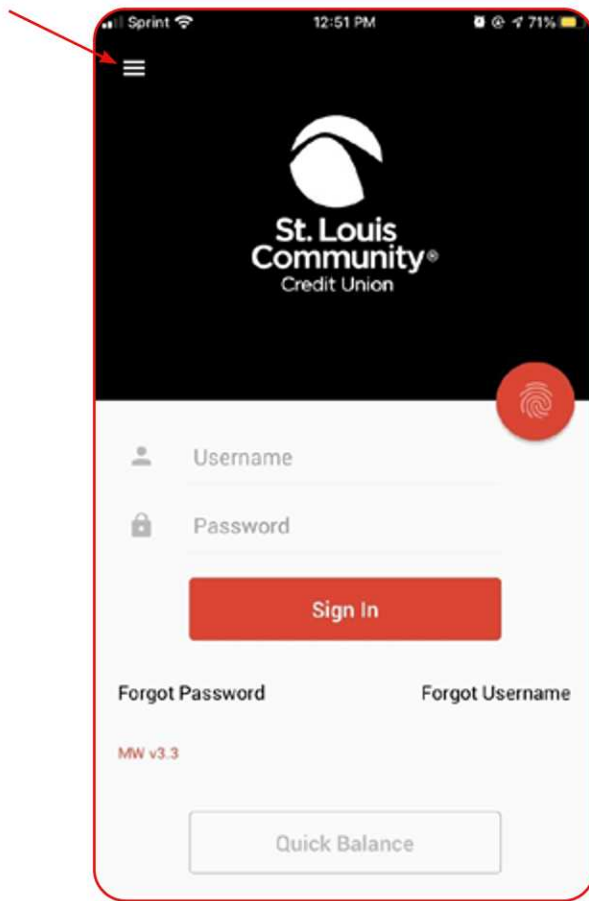
Before You Begin

Welcome to our St. Louis Community Mobile Banking app! Download our app from the App Store on your iPhone or Google Play on your Android phone. Simply:

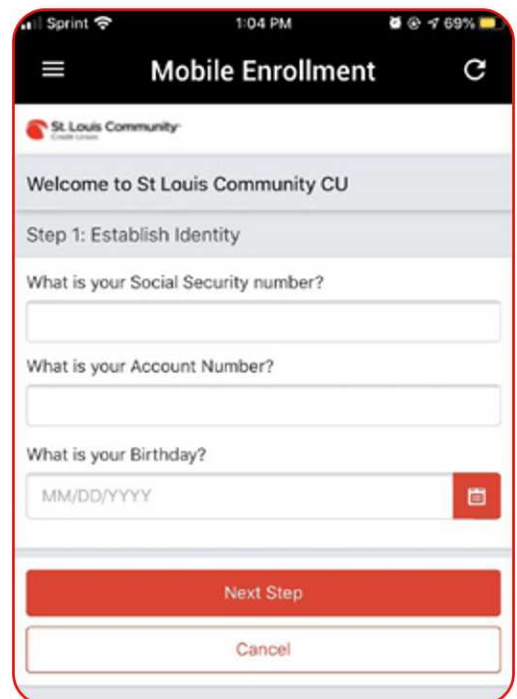
1. Search for **New St. Louis Community Credit Union**.
2. Open the app, and enter your Online Banking user ID and password (if you have already established an Online Banking account).



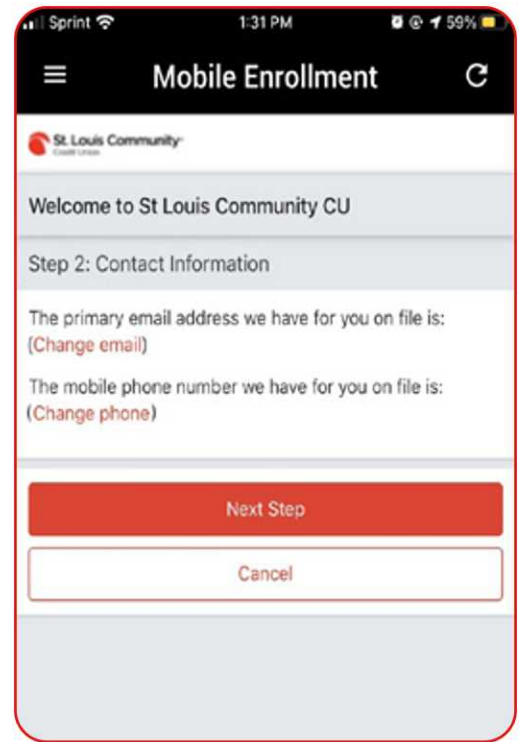
To begin your enrollment, click the three lines at the top of the screen to access the drop-down menu and select **Enroll in Mobile**.



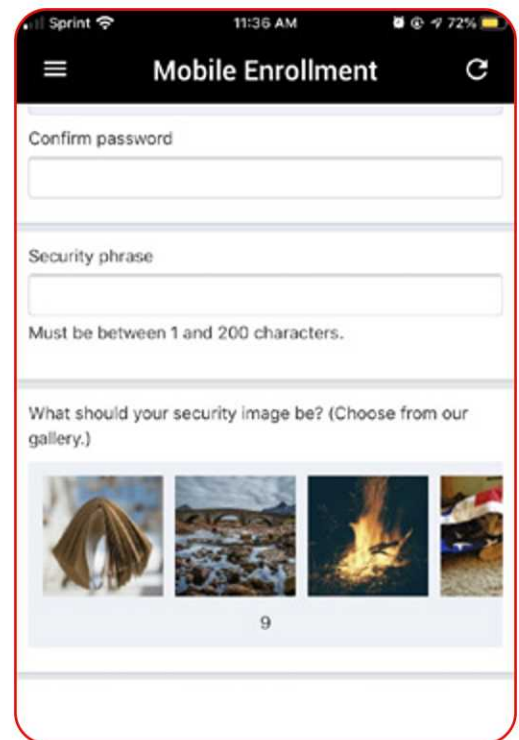
To establish your identity, enter your **Social Security number, account number and date of birth**. Then click **Next Step**.



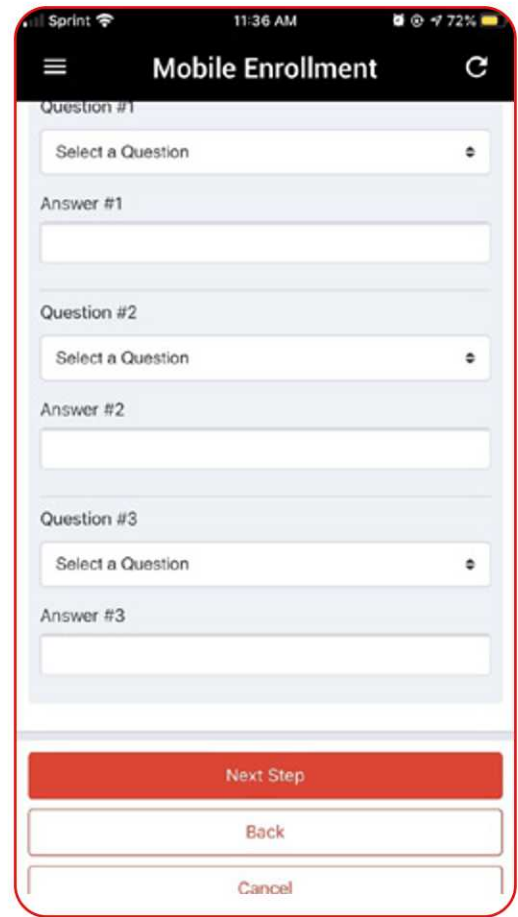
Next, you'll need to verify that the phone number and email address that we have on file are both accurate. If not, click **Change Email** or **Change Phone Number** to edit that information, then select **Next Step**.



After verifying your email address and phone number, you'll be asked to create a **username, password and security phrase** for your account. You'll also need to select a **security image** that will show each time you log in.

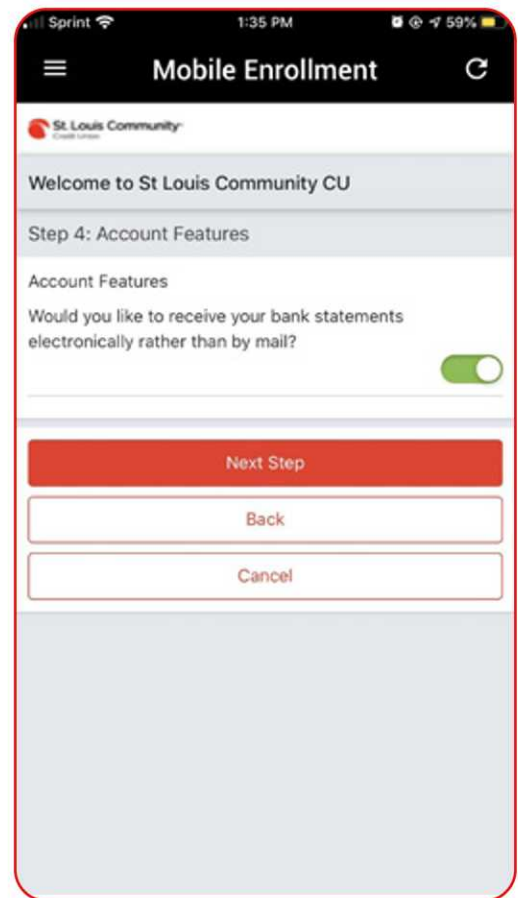


After selecting a security image, you'll answer three security questions for your account. When completed, click **Next Step**.

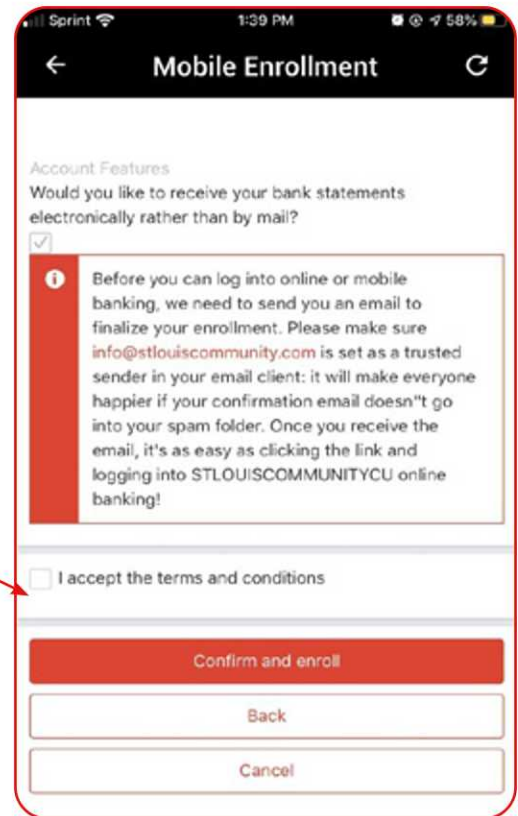
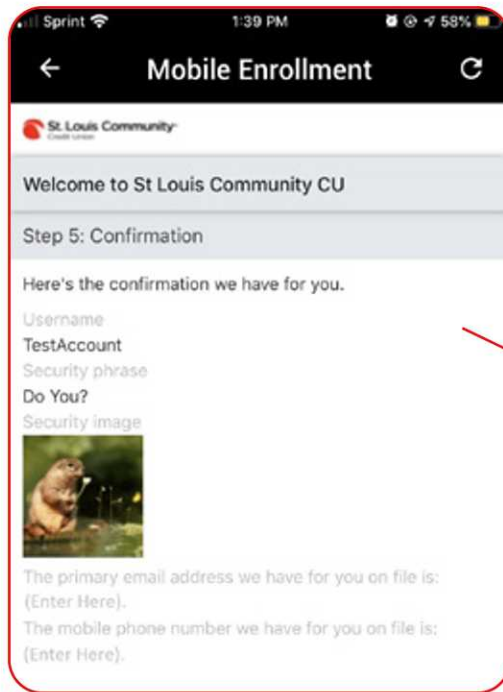


Next, it will ask if you would like to receive your statements electronically rather than by mail. If you do not wish to sign up for E-Statements at this time, simply switch the toggle to the right. Otherwise, you will be enrolled in E-Statements. You will be charged a \$2 monthly fee if you are not enrolled in E-Statements.*

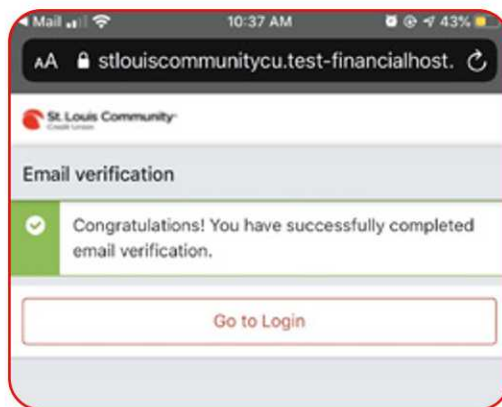
**Paper statement fee does not apply to Smarty accounts or primary members ages 65 years and older.*



After you've confirmed your Mobile Banking credentials and contact information, you will be sent a verification email. To have the verification email sent to you, click **I accept the terms and conditions** box, then select **Confirm and Enroll**.



Once you verify your account through your email, you can then proceed to log into your new Mobile Banking account through the app.

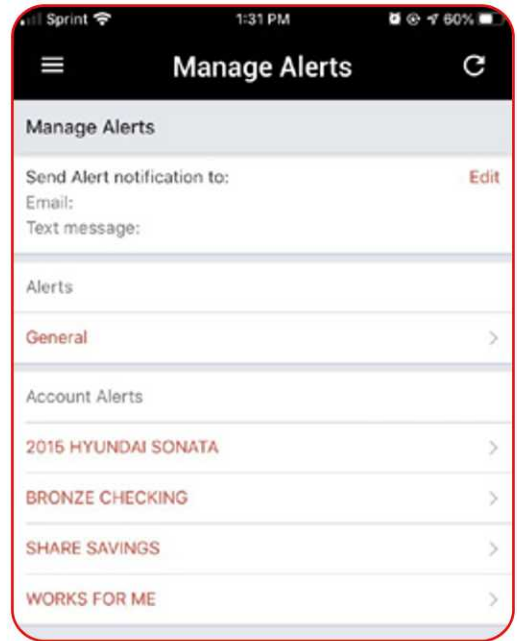


Now that you have verified your account through your email, you'll need to log into your Online Banking account. As an extra layer of security, an email will be sent with a PIN code to verify your account.

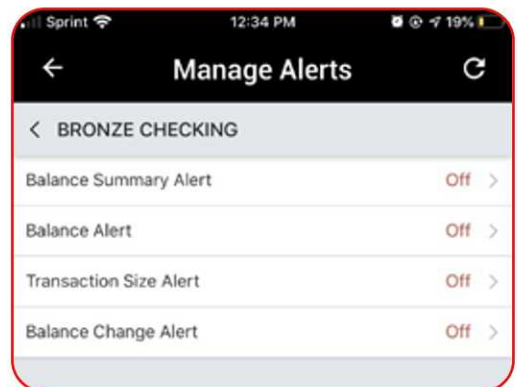
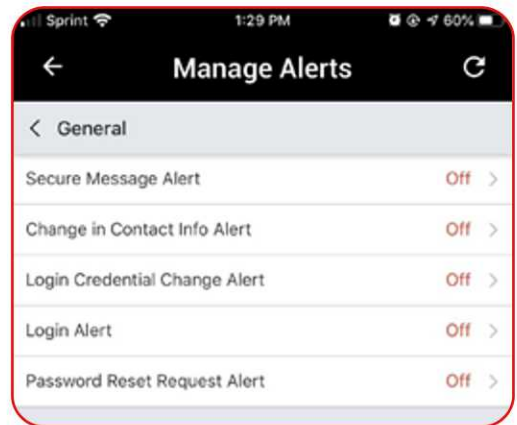


Setting Up Your Alerts

In the Mobile Banking app, click the **Manage Alerts** tab. You'll also have the option to set **General Alerts** for extra security on your account.

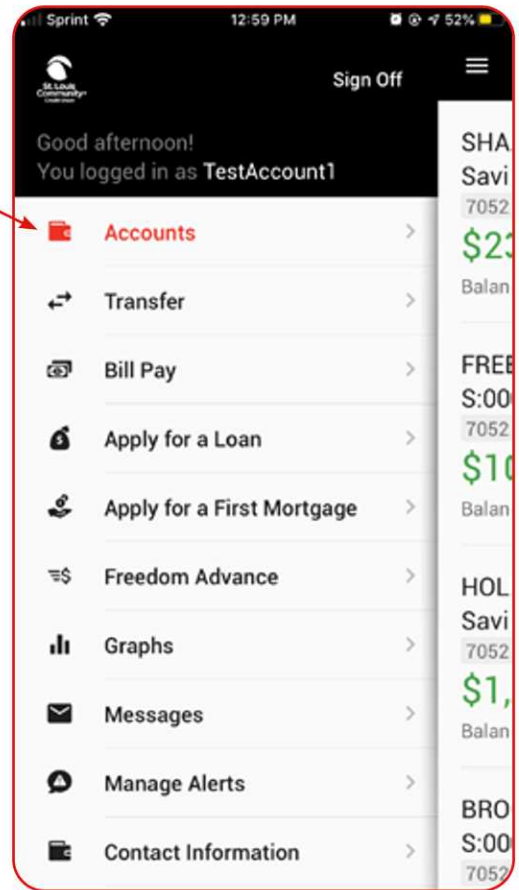


Here, you will be able to select specific accounts for which you want to receive alerts. For example, **Balance Summary, Loan Payment Due, Balance Change** and **Transaction Size** are all options you have available for alerts on your account.



Navigating

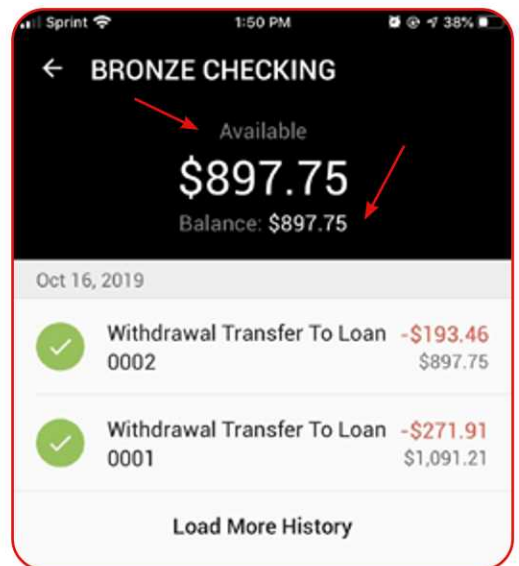
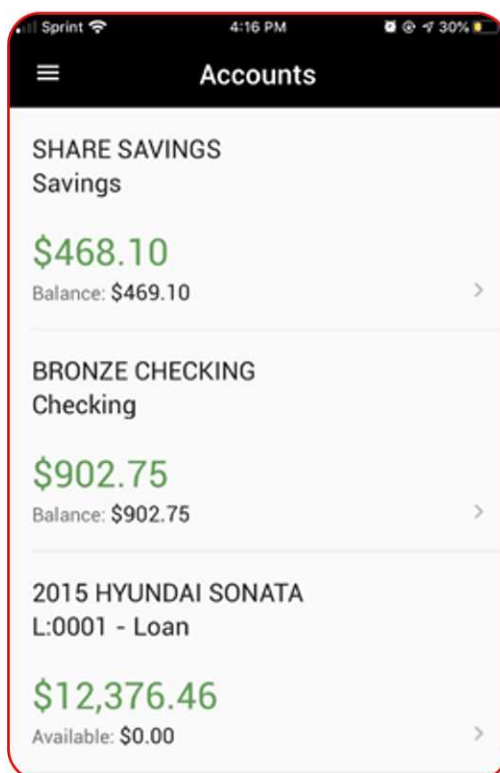
The default home screen is **My Accounts**. In the top-left corner, click the icon with three lines to access the **Menu**. From here, you may view your accounts, transfer funds, pay bills, plus view alerts, locations and much more!



Viewing Account Information

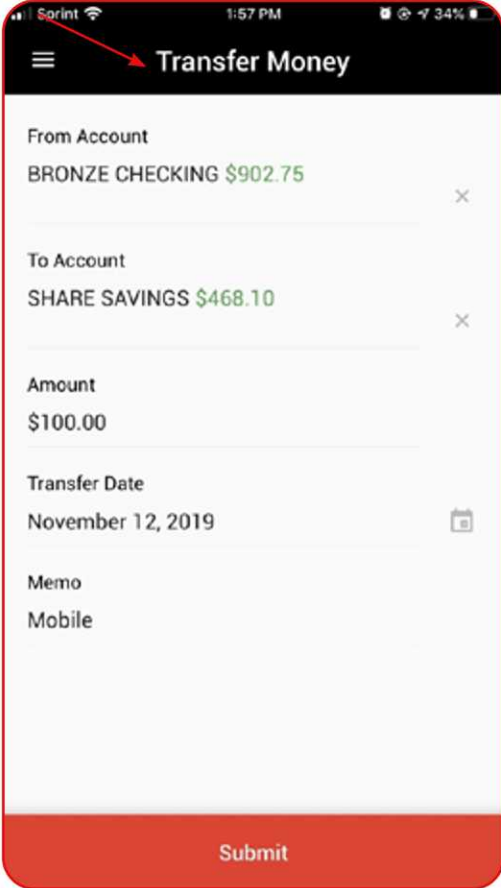
Tap **My Accounts** to view your accounts and balances at a glance. Tap any account to view a detailed list of transactions.

The app allows convenient viewing of “available balance” versus “current balance” to help you manage your account.



Transferring Funds

From the Menu, tap **Transfer** to move funds from one of your SLCCU accounts to the other, or to make a loan payment. Select the **Transfer From** and **Transfer To** accounts, then enter the **Amount** and **Transfer Date**. An optional **Memo** line is also available. Once the fields are completed, hit **Submit** to process the transfer.



The screenshot displays the 'Transfer Money' screen in a mobile application. At the top, there is a status bar with 'Sprint', signal strength, Wi-Fi, time '1:57 PM', and battery '34%'. Below the status bar is a black header with a white menu icon on the left and the title 'Transfer Money' on the right. A red arrow points to the menu icon. The main content area is white and contains several sections: 'From Account' with 'BRONZE CHECKING \$902.75' and a close icon; 'To Account' with 'SHARE SAVINGS \$468.10' and a close icon; 'Amount' with '\$100.00'; 'Transfer Date' with 'November 12, 2019' and a calendar icon; and 'Memo' with 'Mobile'. At the bottom, there is a red bar with the white text 'Submit'.

Bill Pay

From the menu, tap **Bill Pay** to make an easy, one-time bill payment. Your Bill Pay activity will display on the left. Click there to view past payments.

By clicking on the right-side tab, you'll see your existing **Payees**. Tap a payee's name to make a payment. Or, go to Online Banking to **Add Payee**.

Select the account from which to pay, enter the amount, select the date, and tap Submit.

Note: You should **NOT** use Bill Pay to pay your SLCCU loan. Instead, use the **Transfer** function.

Bill Pay Processing

Bill payments can occur in two forms: electronic or paper check. Bill payment processing type is determined by the vendor, NOT SLCCU.

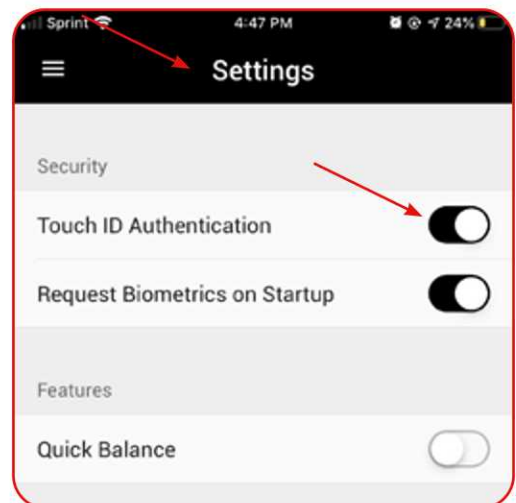
Electronic (ACH) payments may process within two business days. Funds are removed immediately from the account when processing payments electronically.

Paper checks sent via mail can take five business days or more to arrive. Check payment amounts are withdrawn from the account at the time the payee receives the payment, NOT at the time of bill payment initiation.

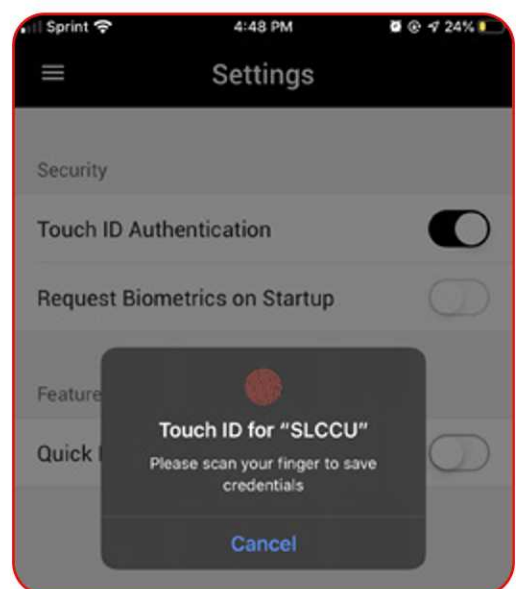
Preferences

In the **Settings** tab, you can enable **Touch ID** (fingerprint authentication) and enable **Quick Balance**.

To enable **Touch ID**, toggle the radio button to “on” so that it shows green. Keep in mind, Touch ID must already be enabled on your device. Different operating systems may have other requirements for use of this feature.

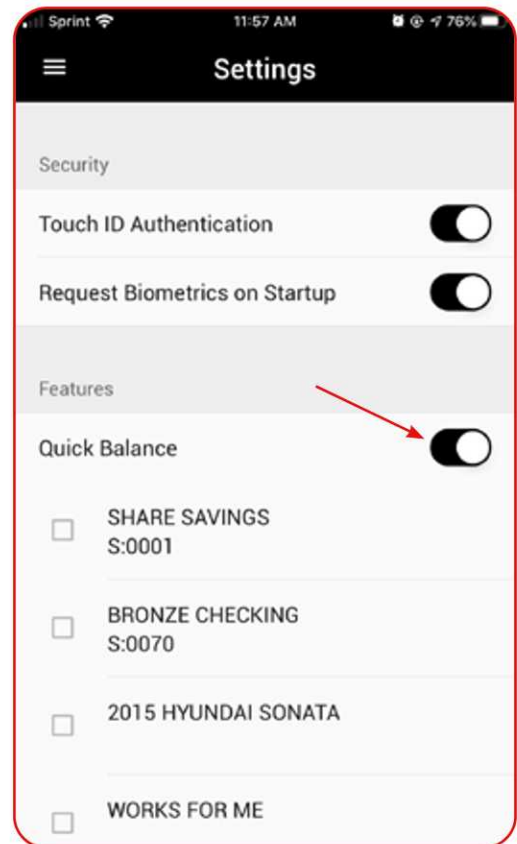


Once enabled, you will be prompted to scan your finger in lieu of entering your password. For security purposes, you will still be prompted to enter your password at regular intervals.



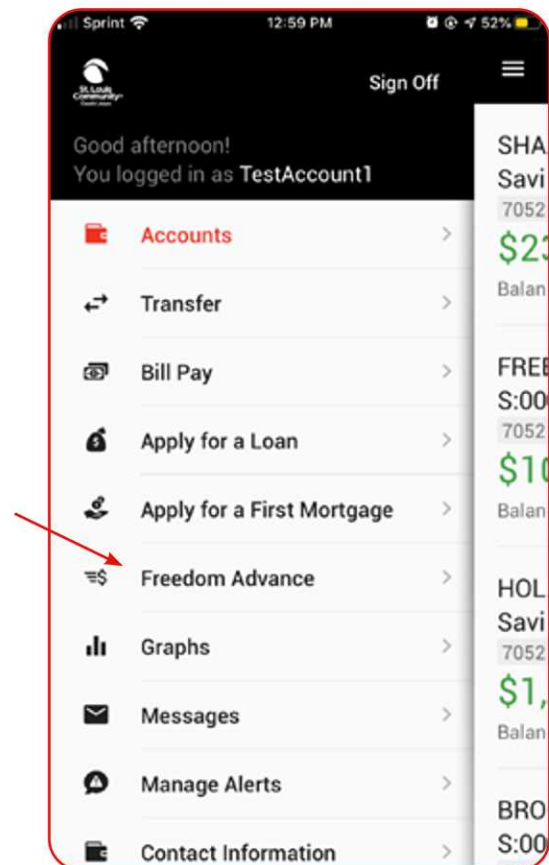
Quick Balance

You can also find the Quick Balance option under the Settings tab. **Quick Balance** lets you quickly view your account balance without logging into your Mobile Banking account. This is an optional feature that can be set up under the Settings tab in your mobile app. Once you select the toggle for Quick Balance, select the accounts that you would like to view.



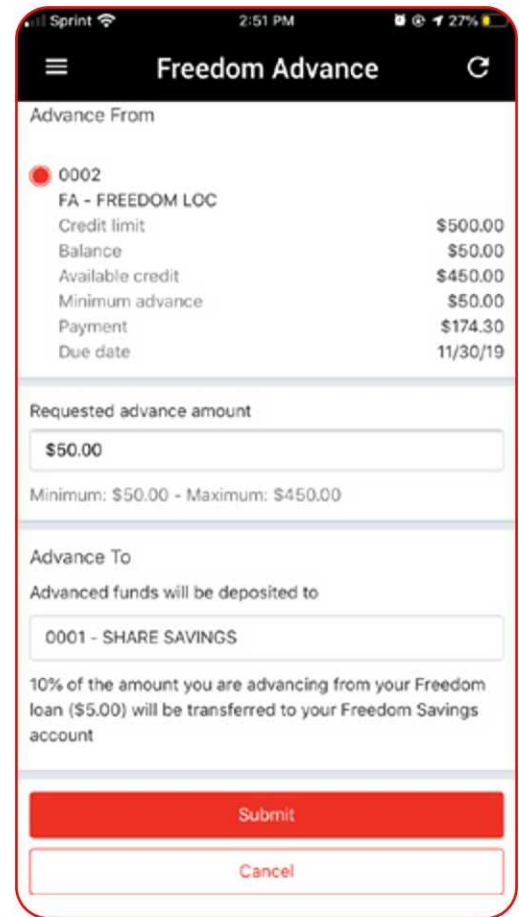
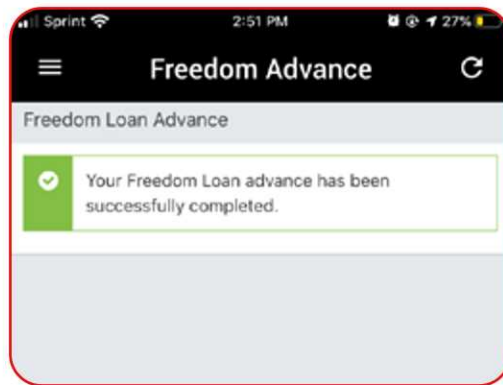
Freedom Loan Advances

You have the ability to advance your Freedom loan through the Mobile app. Click the three lines at the top left of your screen, and select Freedom Advance from the drop-down menu.



In the **Requested Advance Amount**, enter the amount that you would like to advance. In the **Advance To** field, enter which account you would like to deposit the funds. Review your selections, and hit **Submit**.

Note: 10% of the amount you are advancing from your Freedom loan will be transferred to your Freedom savings account.



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