Online Banking Transition Guide

New Mobile App and Online Banking

St. Louis Community Credit Union will soon offer a new digital banking experience. This upgrade will include a new mobile app, along with an updated Online Banking platform. The enhanced user experience will be sure to provide you with more ease and convenience, allowing you the freedom to manage your money anytime, anyplace!

We want to ensure that your transition is a smooth one. Please read through this information so you are aware of:
- What to expect
- Instructions for app enrollment, Bill Pay and E-Statements
- New features

As part of this upgrade, you will need to re-enroll in Online Banking. The good news is you can now do so through the new SLCCU mobile app.

You can download the app by going to the Google Play Store for Android and the App Store for iPhone. Search for "St Louis Community Credit Union."

What to Expect

Access to the current Online Banking through SLCCU's website (browser access) will be available through January 2020. You can begin to enroll in the new Online Banking platform as early as (TIME TO COME) a.m. on Dec. 5, 2019. Access our step-by-step guide to Online Banking and Mobile Banking at (INCLUDE LINK TO PAGE/PDF).
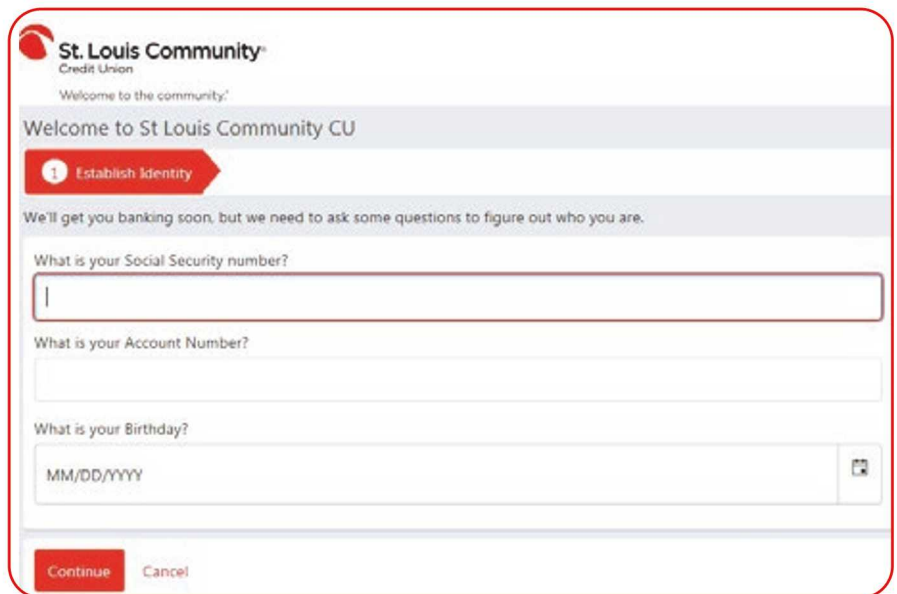
In order to enroll, you will need to enter your Social Security number, account number and date of birth. Upon successfully signing in for the first time, you will be prompted to choose new Online Banking credentials and set up security questions.

This upgrade will allow you the same digital experience, regardless of the device.

Please note: We will still support the Net Teller site (including Bill Pay and E-Statements) and our GoDough app through early 2020. We want to allow you time to log in and become familiar with the new platform when it is convenient for you.
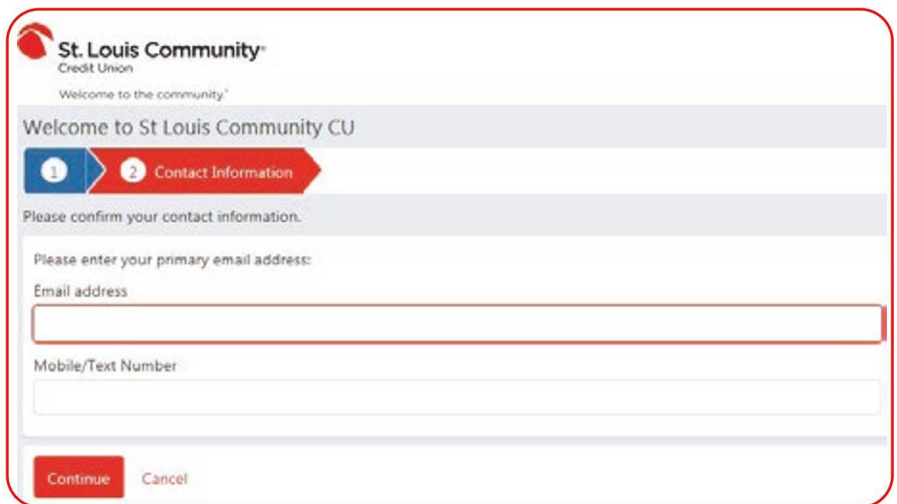
Instructions for App Enrollment

Once the app is installed, click the **Menu** button. Then click **Enroll in Mobile**. You will then be asked to enter your Social Security number, account number and date of birth.
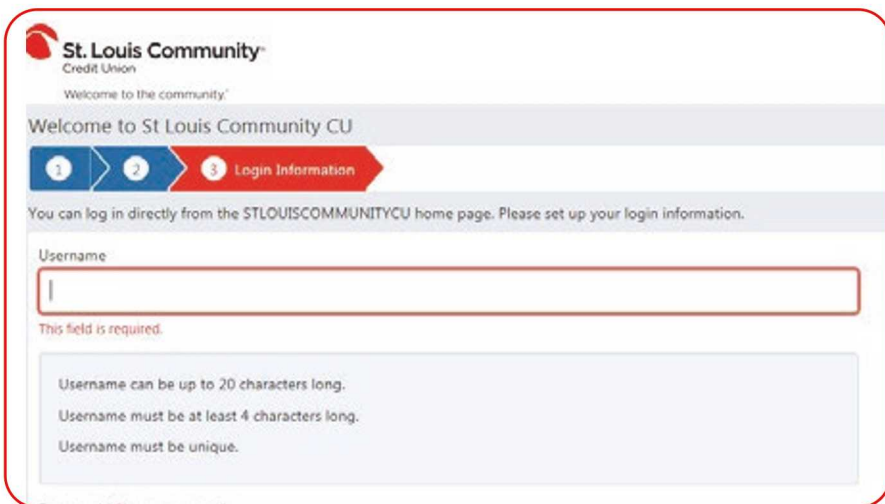
Confirm your current email address and phone number. If the information is not up to date, click **Change email** or **Change phone** and update it.

Create a username and password that meets the criteria.
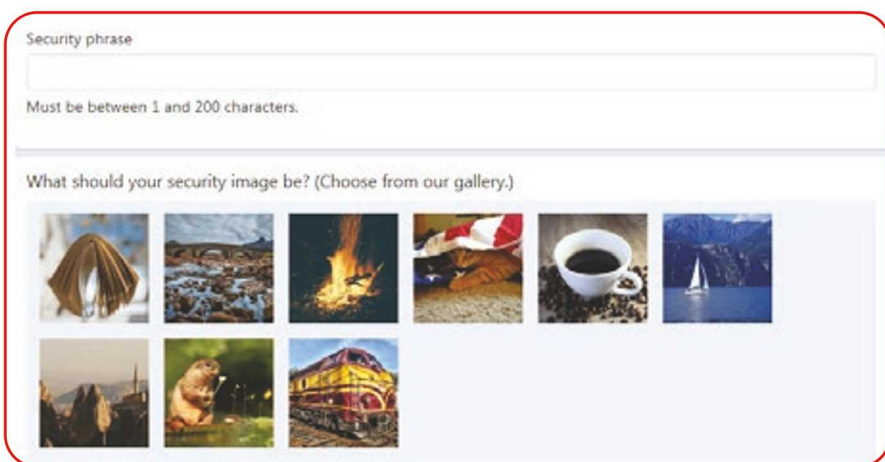- Username can be up to 20 characters long.
- Username must be at least four characters.
- Username must be unique.

Establish a security phrase, and choose a security image that will be shown each time you log into your account.
- Phrase must be between one and 200 characters.
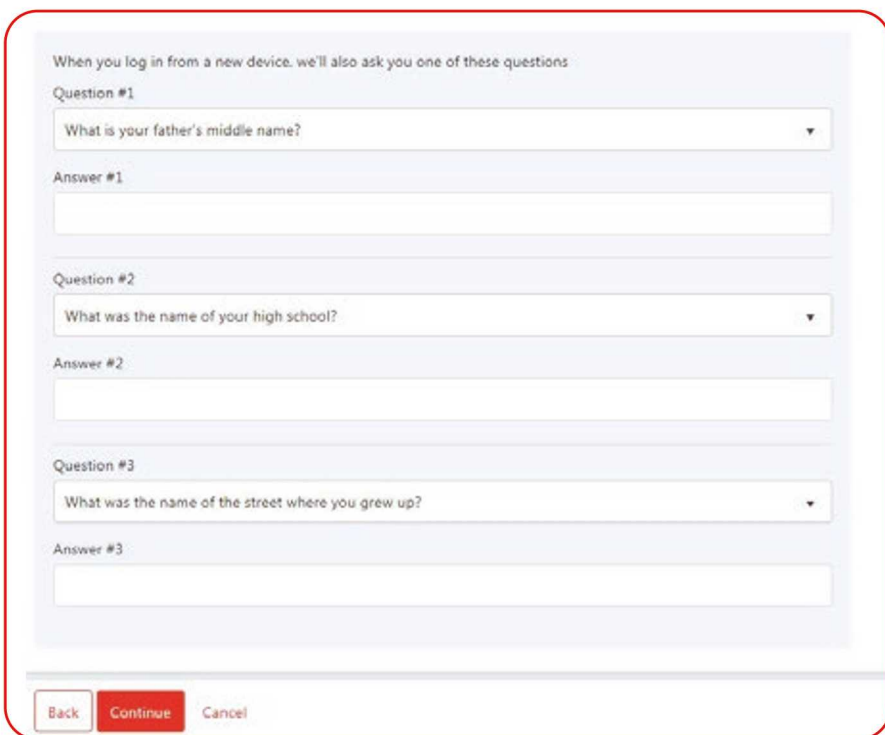
Choose and answer the security questions.

Next, it will ask you 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.***

It will ask if you would like a challenge question to be asked every time you log in.
- If you *do not* want a challenge question, click **Next Step**.
- If you *would like* a challenge question, click on the gray button. This will then turn to green, and the challenge question will be required for each login.

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

You will now confirm all your information.

Check the box to read the terms and conditions. Click **Confirm and Enroll**. Once you have read the terms and conditions, click **Accept**.

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Once you complete the process, you will receive an email verification from **info@stlouiscommunity.com**. The message will be sent to the email address that was confirmed when enrolling. Click the link within the email, and you will receive a message saying, "Congratulations! You have successfully completed email verification."

Return to your mobile app, and you can now enter your new username and password. When logging in for the first time on your device, you will receive the following message, "We have sent a PIN code to your email address. Please enter the code below." Once you retrieve the PIN code from your email, enter the PIN code and click **Submit**. You are now logged into your account.
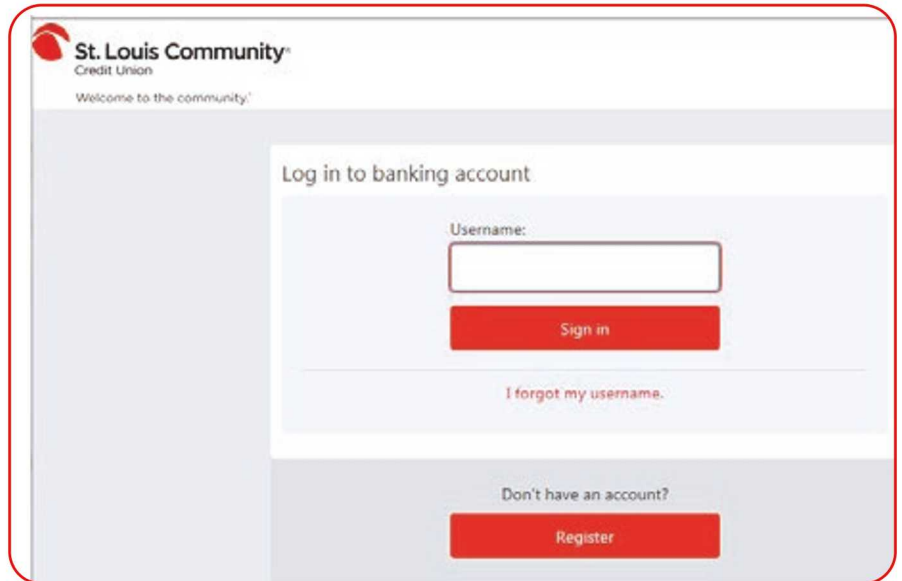
Bill Pay

Once you have completed your Online Banking re-enrollment, you can then access your Bill Pay. Any payments scheduled on or before Dec. 5, 2019, will be paid. Click the **Bill Pay** tab on the left-hand side of the menu bar. If you are a current bill pay user, it will ask you to establish a security question and answer upon first login if you do not have one established. This is just another added level of security when first logging into the bill pay site. Once this is completed, you will be able to view all your payees, create any new payees and see any scheduled transfers.

There is no other action needed if you are a current bill pay user. Additionally, you will now be able to access your bill pay account information via SLCCU's mobile app. If you are new to bill pay, you will need to enroll for the first time through the desktop.

You can find out more and download the Mobile Banking app for your type of smartphone at **www.stlouiscommunity.com/accounts/convenience-banking-services/max-online-banking-services/**.

E-Statements

If you are currently enrolled in electronic statements, you will be required to re-enroll. This can be done when you are re-enrolling in the new platform via the app or desktop. When enrolling, you will be asked 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 click on the green button. Otherwise, you will be enrolled. **You will be charged a $2 monthly fee if you are not enrolled in E-Statements.***

If you choose not to receive your statements electronically but change your mind later, you can still enroll by completing the following steps:
- Sign into your online account and select **Settings**.
- Select **Additional Services**.
- Select **E-Statements** from the drop-down menu, and switch the toggle to the right.
- Click **Save Changes**. You will now be enrolled to receive your statements electronically.

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

Some New Features

- The ability to enroll for the first time straight from the app
- See pending transactions, ACH deposits and withdrawals in the account overview and history (even if they have not yet posted, but are pending)
- Freedom loan advance functionality through the app
- Quick balance feature (view your balance without having to log into your account)
- An easier login and password reset experience
- Access to E-Statements through the app
- Transfer directly from your account to another SLCCU member's account
- New biometric security features (finger-print login and face recognition). You can also enable a security question to be asked each time you log in.

- Edit your challenge questions, security phrase and image all through the app
- Change your contact information such as address, email address or phone number through the app
- Manage your alerts through the app
- Event logs will show up anytime your Online Banking has been accessed. It will show you:
  o The description of what has taken place
  o Confirmation that transfers and payments have been completed (or not completed)
  o If an incorrect password was used initially, etc.
- Joint owners can now have their own login credentials

What's Next

Our new digital platform will allow us to continue to bring you new functionality. We are hard at work to add more high-demand features, coming in early 2020, to help make your banking experience easier and more convenient (e.g., deposits, payments,etc.).

Next Steps for You

Below is a checklist designed to help you navigate the overall transition into the new digital experience.

Things to Do *on Or After* Dec. 5, 2019

- ✔ Download our mobile app from the App Store on your iPhone or Google Play on your Android phone. Just search for "St. Louis Community Credit Union."
- ✔ Re-enroll for Online Banking through the app or desktop. Go directly to **www.stlouiscommunity.com/login**.
  - o Enroll in E-Statements.
  - o Establish a security question and answer in Bill Pay.
  - o Review any automatic payments you may have; make sure they are transferred into Bill Pay.

Get ready for the ultimate mobile banking experience with SLCCU!

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Credit Union

Welcome to the community.®

www.stlouiscommunity.com
314-534-7610