

# Anytime, Anywhere

## Convenience

### FREE Online Services

#### Virtual Branch

Manage all your credit union business quickly and easily – when it suits your schedule – with our secure online banking and bill pay services. We make it easy for you to do so from the comfort of your home or office computer.

#### E-Statements

Enjoy secure access to your First Missouri Credit Union statements through Virtual Branch. Going paperless is safer and faster than receiving statements through the mail, and storage is secure and clutter-free! E-statements are usually ready to view within the first three days of each month.

#### ManagelT

Log into Virtual Branch to quickly view your banking, investments, mortgage and credit card information all in one place – regardless of where you have the accounts. Monitoring your spending and setting financial goals have never been easier!

#### eCS Cardholder

With our secure Visa® credit card access through Virtual Branch online banking, get real-time credit card information including transactions, pending activity, payment information, statements, custom email alerts and electronic statement sign-up.

#### Loan Payments (Pay my CU loan for free)

Using your FMCU checking account is the best way to make your payments. For members without our checking, we have a convenient, FREE way to pay your FMCU loans using outside funds! Select the 'Pay my CU loan for free' link on our website to use your debit card, credit card or non-FMCU checking account to pay your FMCU loan from wherever you are.

#### Loan Applications

Apply for a loan when it's convenient for *you* – even if it's after business hours! You'll have a response from First Missouri CU as quickly as possible – usually within one business day.



### FREE Electronic Services

#### Direct Deposit

Bypass teller lines by automatically depositing your entire paycheck, retirement check or other recurring deposits directly into your First Missouri Credit Union checking or savings account.

#### Payroll Deduction

Allocate a specified portion of your paycheck to make a loan payment or savings deposit automatically. You will then receive the remainder of your check amount as normal.



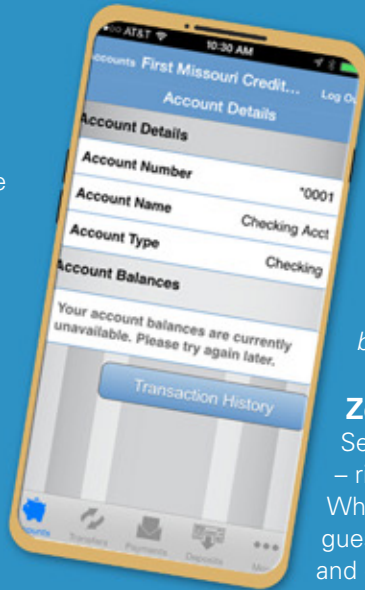
## LOW-COST Mobile Services

### FREE Mobile Money

Virtual Branch users can use their login ID and security code to access their account from a smartphone with First Missouri Credit Union's app (available for iPhone and Android platforms). All the features of online banking are available to you on the go!

### FREE Card Hub

Protect your FMCU debit card through your mobile device by receiving alerts and defining when, where and how your payment cards are used. With Card Hub, report or restrict PIN and signature transactions, detect unauthorized activity, use GPS to control purchase area and get real-time alerts.



### FREE Mobile Deposit

This service is available to First Missouri checking account holders through our mobile app. Deposit checks for free anytime, anywhere without an extra trip to the credit union. Make the most of your membership, and use this convenient option for depositing money. *NOTE: Proper endorsement should include 'For FMCU mobile deposit only,' the payee's signature and your FMCU account number. It's important to keep your paper check until after your deposit has posted – usually in two business days.*

### Zelle®

Send and receive money the low-cost, convenient way – right from your mobile app or online banking account. Whether it's saving you a trip to the ATM or taking out the guesswork of divvying up the lunch tab, this is a fast, safe and easy way to send and request money with friends, family and others you trust. Money is sent directly to the recipient's account and typically available in minutes. All you need is the recipient's email address or U.S. mobile phone number.



Serving since 1927

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