



# Home Banking Mobile Banking Mobile Deposit

**Your Business Hours.  
Not Ours.**

**Natco**  
credit union  
— REAL FREEDOM —

## ***Account access at your fingertips – day, night or even on the go!***

Are the days getting shorter or do we just have more to do? At Natco Credit Union, we know there are times when you just can't make it into the credit union. That's why we offer the convenience and flexibility of **24 hour home banking and mobile banking**.

These electronic services allow you to be in control of your finances at your convenience from anywhere that offers Internet access! You'll be able to take care of your finances any time, day or night...even on holidays! Easy to use, convenient and safe...clearly the perfect solution for your busy life.

## ***Getting started is easy:***

In order to use our home banking and mobile banking, you'll need a password. The same password is used to log in whether you are using home banking or mobile banking. To get your password, contact us or request it online and we will get you all set up.

Once your new password is issued, you will be required to change it on your first visit to the secure home banking site, confirm your e-mail address, enter a confidence word and choose and answer challenge questions.

## ***Accessing from your smart phone:***

We offer apps for both iPhone and Android users. Simply search for 'Natco Credit Union' in either the App Store (iPhone users) or the Play Store (Android users). Download the free app and begin accessing your account information immediately.

You can also access mobile banking from any smart phone by simply directing your browser to [mobile.natcocu.org](http://mobile.natcocu.org).

***Simple, yet powerful!***

## ***From within our secure home banking, members are able to:***

- Check account balances
- See direct deposit postings
- View multiple account histories
- Transfer funds between multiple accounts
- Search for and view cleared checks
- Pay bills
- Access MoneyDesktop (a personal financial management tool)
- Request an address change
- Download account history as a QIF or CSV file
- Order new checks and view new styles
- Change your home banking password

- Set up account alerts via e-mail or text messages such as: low account balance or payment due reminders

- Check account balances
- See direct deposit postings
- View multiple account histories
- Transfer funds between multiple accounts
- Deposit checks via Mobile Deposit
- Pay bills

Bill Pay is a FREE service that allows you to securely pay your bills electronically from your checking account. It saves you the expense of checks, stamps, envelopes and all the time involved in manually paying bills. Any bill can be set up for bill payment.

You can register for and access Bill Pay through your Home Banking or Mobile Banking log in. Once you have logged in to your account, click on 'Pay Bills.' Bills can be set up to be automatically paid each month or you can select the bills to be paid. Payments can take approximately 3-7 days to reach the payee and will appear on the regular Natco checking account statement with a description of who was paid.

### *E-Statements:*

Receive your monthly statement online instead of waiting for it to reach you by mail. Statements are available through home Home Banking the first business day of the following month. Up to a two year rolling history is available. You can print them or save files for your records.

Sign up for this convenient service online through Home Banking and we will deposit \$5 into your account simply for enrolling.

### *E-Notices:*

Receive overdraft notices the same day a transaction occurs! No longer do you have to wait to receive a paper notice through the mail. Should you have an overdraft, we will send a notice to the email address we have on file the same day the transaction occurs.

Enrolling is simple! All you need to do is provide us with your current email address and we will opt you in to eNotices or simply enroll for eStatements and you will automatically be enrolled for eNotices.

Once you are enrolled, be sure to notify us if your email address changes so that you will continue to receive notices.

### *Mobile Deposit*

Deposit checks any time, anywhere using a smart phone or mobile device by simply taking a picture of the front and the back of the check.

Enroll through one of our Mobile Banking apps. Look for the piggy bank icon to initially enroll or to begin a mobile banking deposit.

### *Security*

Insuring our system security and your privacy within our home banking and mobile banking sites is our number one priority. From the basic design architecture, to the use of the latest Internet technologies, our home banking and mobile sites allow you to experience the convenience of banking remotely with confidence. Some of the ways we insure your privacy and the security of our entire home banking system include:

- We use High-Grade Secure Sockets Layer (SSL) encryption and digital certificate server authentication.
- All Internet data mechanisms have been custom designed around the latest technologies and configured with the latest recommended security configurations.
- One way password encryption in the home banking database means nobody can extract your password, not even us or our home banking administrators.
- Multi-Factor Authentication and Auto Lock-out prevent password guessing.
- You can change your password and other security settings within our home banking site as often as you like.
- Our web home banking database server does not contain personally identifying information such as member addresses, birth dates or social security numbers anywhere within the system.