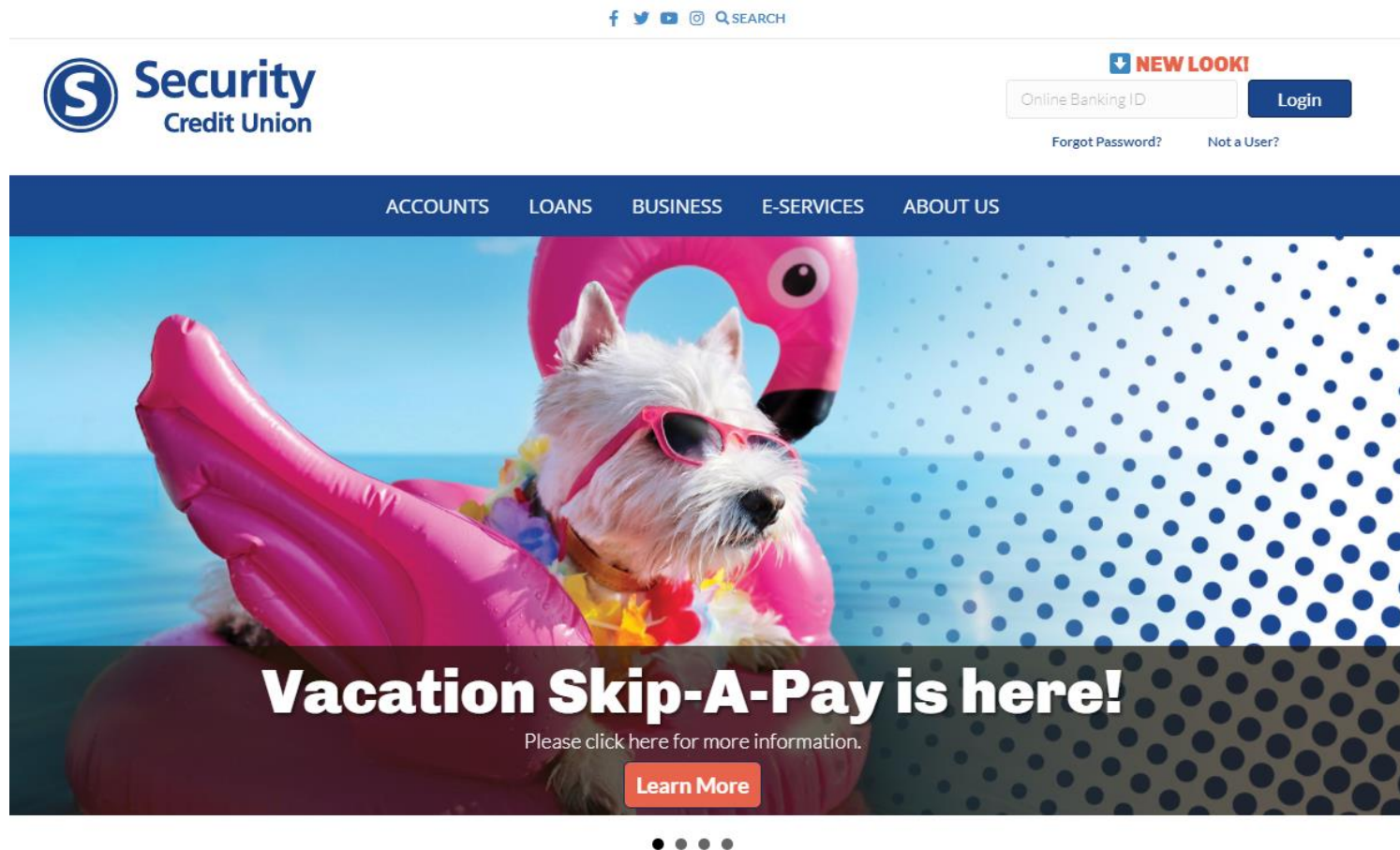


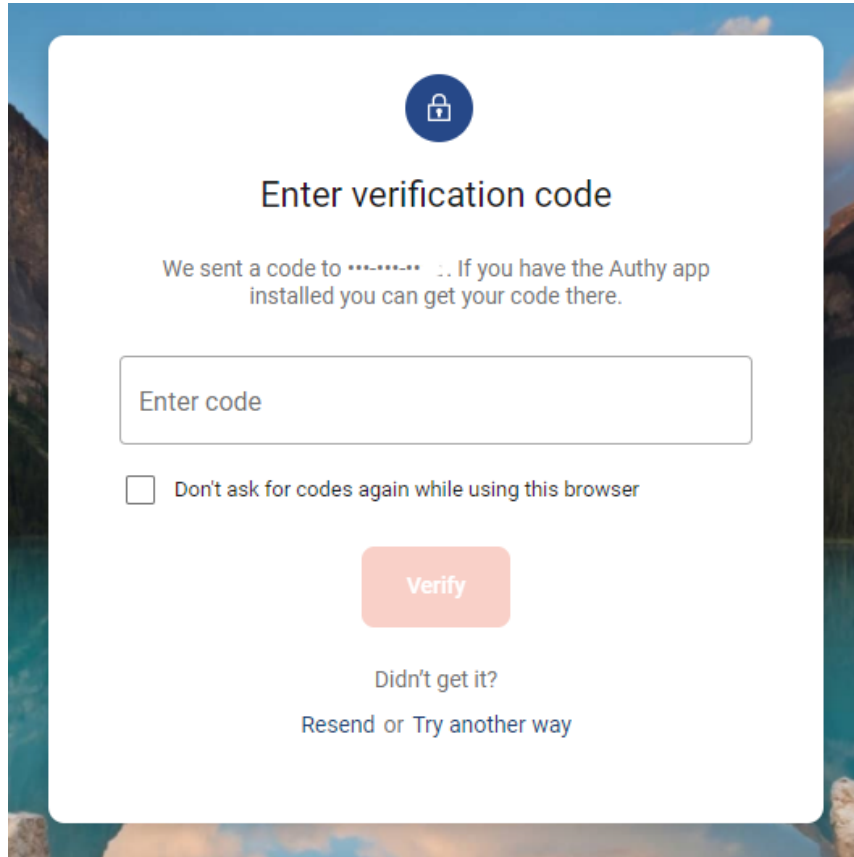
Security Credit Union Online Banking User Guide


We hope that you enjoy the new look and feel to our Online Banking program. The screens below are an example of what you may see while using the new version of Online Banking.

From our homepage, simply key in your Online Banking user ID in the field provided in the upper right corner, then click “Login”. Follow the prompts to enter your secure password and click “Sign In”.



From time to time, or if this is the first time you have used our Online Banking service from the device you're currently using, you will need to enter a verification code sent to you a variety of ways. Our upgraded Online Banking will allow each member to select the method that is best for them. Once you've received the code, click "Verify". If you would like to skip this step for your current device in the future, please be sure to click the appropriate box.

A screenshot of a mobile banking verification screen. At the top is a blue circular icon with a white padlock. Below it, the title "Enter verification code" is centered. A message states: "We sent a code to ***** . If you have the Authy app installed you can get your code there." Below this is a text input field with the placeholder "Enter code". Under the input field is a checkbox with the label "Don't ask for codes again while using this browser". A large orange "Verify" button is centered below the checkbox. At the bottom, the text "Didn't get it?" is followed by a link "Resend or Try another way". The entire form is set against a background image of a lake and mountains.



Enter verification code

We sent a code to ***** . If you have the Authy app installed you can get your code there.

☐ Don't ask for codes again while using this browser

[Verify](#)

Didn't get it?
[Resend or Try another way](#)

Welcome to our new Online Banking Dashboard! From here you can see balance information at a glance and some most recent transactions. You can click on any of the tiles to bring up additional information and you can navigate Online Banking with the menu on the left.

Hi,

Accounts

Account Name	Balance	Status
CHECKING S0003	\$6.00	Available
S0001 SHARE SAVI S0001	\$1.00	Available

[View all](#)

Transfer **Pay a bill** **Pay a person** **Member transfer**

Transactions

- WITHDRAWAL ONLINE BANKING TRANSFER TO SHARE ... \$1.00
May 25, CHECKING
- DEPOSIT ONLINE BANKING TRANSFER FROM SHARE ... +\$1.00
May 25, S0001 SHARE SAVI

[See more](#)

Messages

Welcome! — 10/24/18
Thank you for accessing our new digital banking platform. Now yo...

[See more](#)

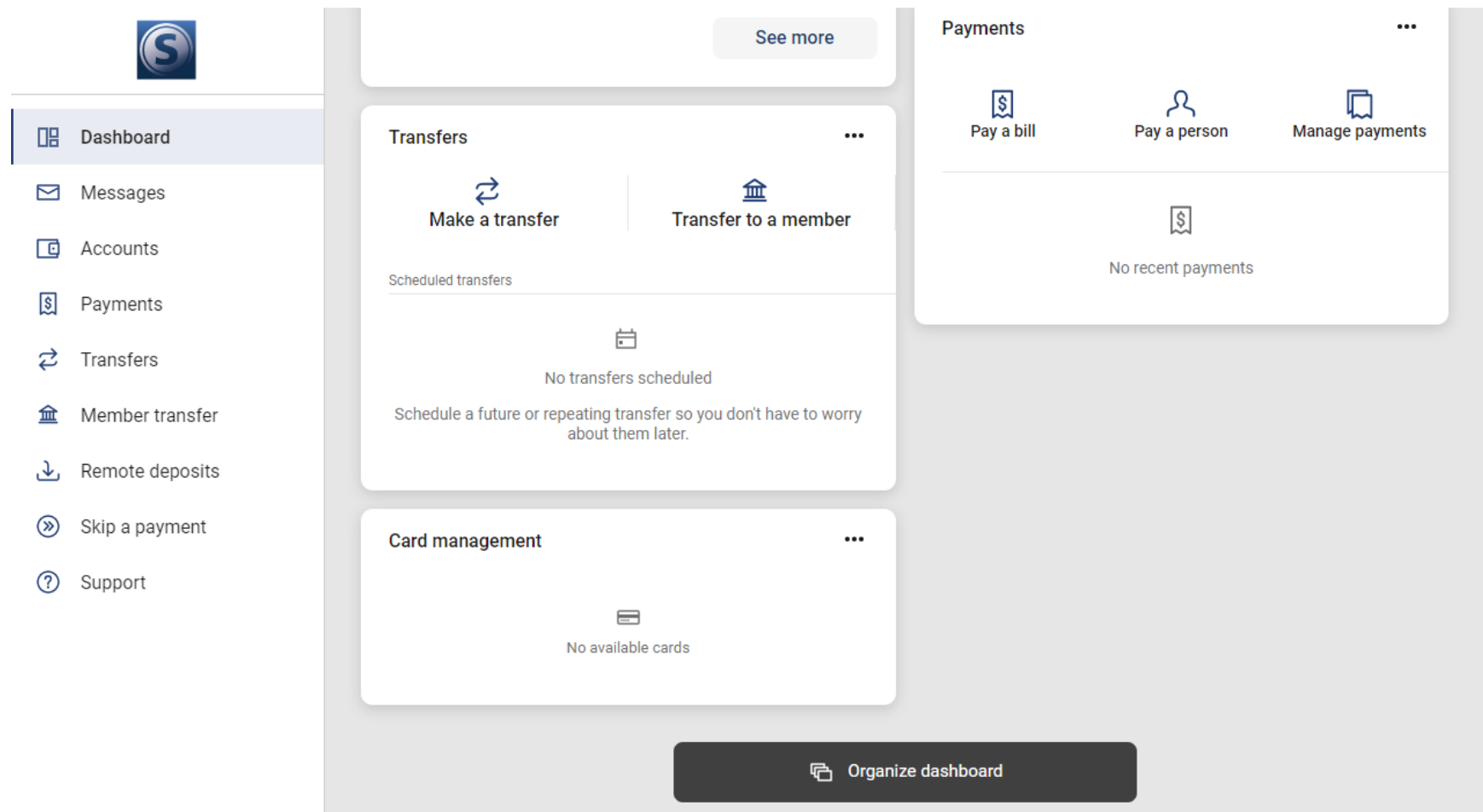
Payments

Pay a bill **Pay a person** **Manage payments**

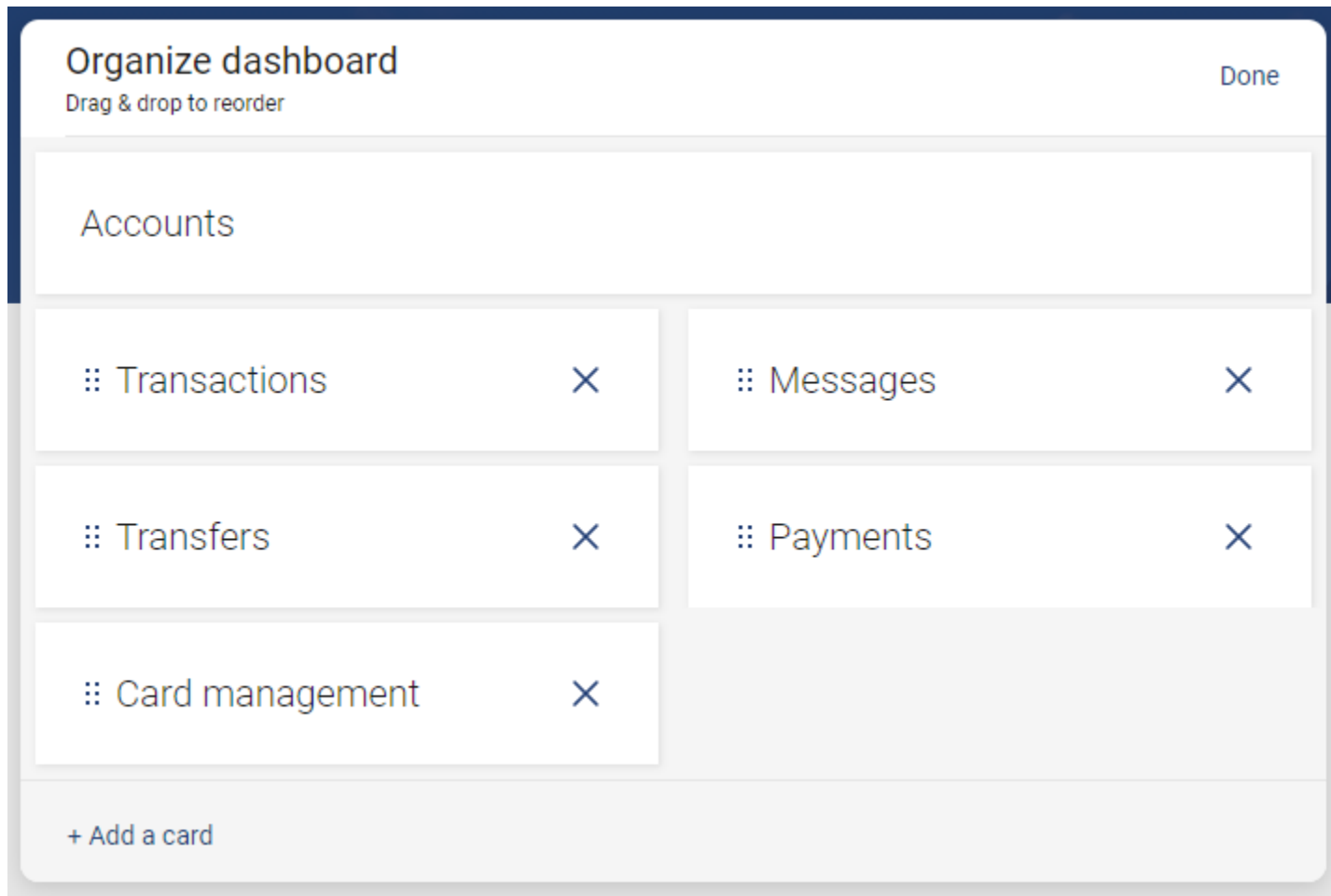
Transfers

WH


Scrolling down on the Dashboard gives you even more options to access services within Online Banking.




Clicking on the “Organize dashboard” button allows you to reorganize the dashboard so that you can personalize it to your preferences. Our redesigned Online Banking now allows you to keep the information that’s most important to you front and center. You can remove the standard cards by clicking the “X” add new cards using the button below or simply drag and drop to reorder them.






If you go back to the dashboard and click on an account you will see more detailed account information and will be able to make a transfer, ask for a withdrawal by check, view your eStatements in the “Documents” tab, set alert preferences and adjust your settings.

CHECKING 

x31S0003

\$6.00
Available 


Transactions   


MAY
25


WITHDRAWAL ONLINE BANKING TRANS...


\$1.00


See more

Transfer

Withdraw by check

Documents

Alert preferences

Settings

Details

Account Numbers

Routing number272480115

Account information

Available balance\$6.00

Balance\$6.00

Open date

Activity

Last statement date06/30/2021

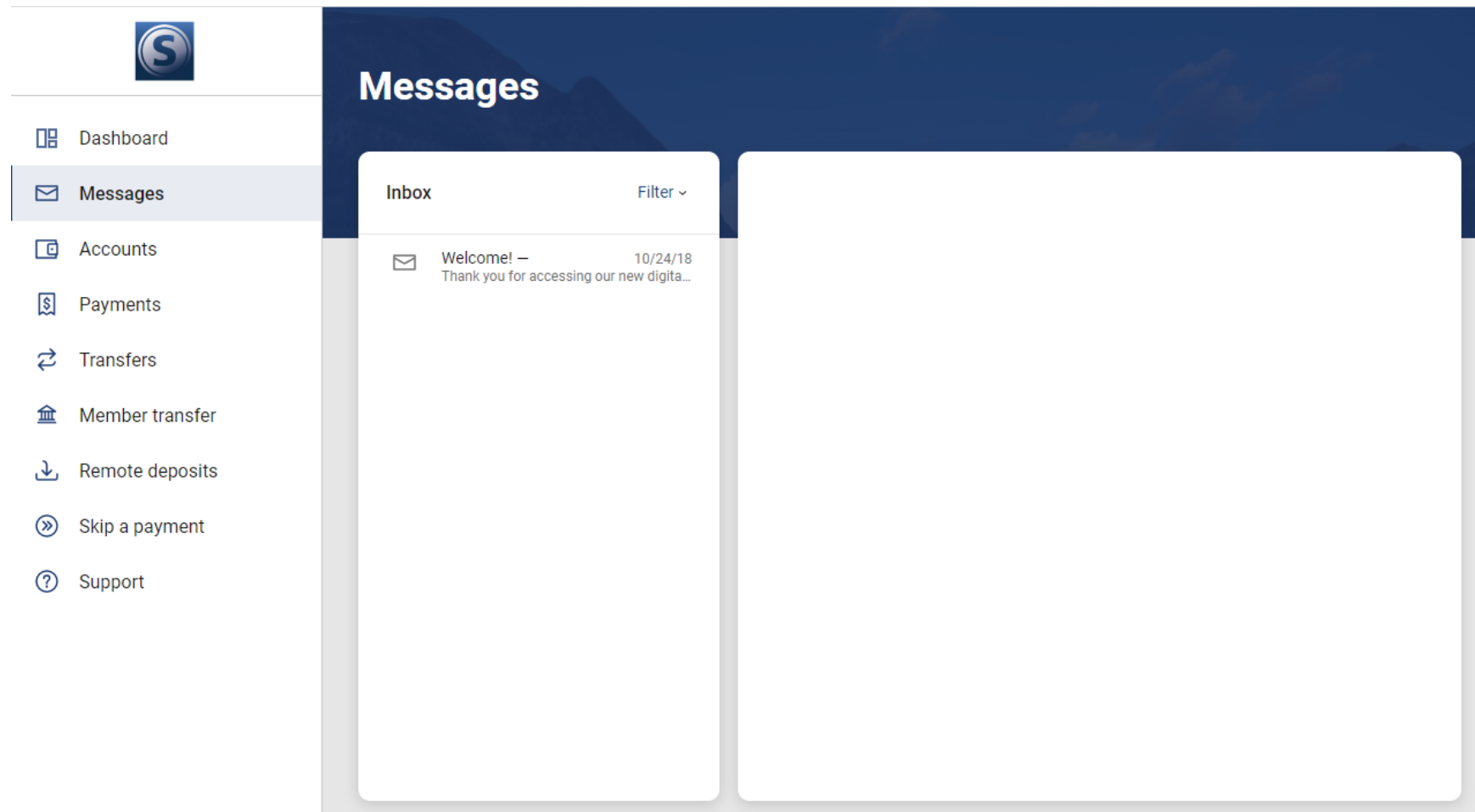
Dividends

Last dividend amount\$0.00

Dividends paid this year\$0.00

?

On the Messages screen, you can see any messages that SCU has sent to you regarding your account or general messages about the system.



The Accounts screen will give you a general overview of the balances in each of your accounts, it will also total up your balances in a tile on the right of the page. From this screen, you can also apply for a new loan or account and learn more about Courtesy Pay and our Debit Card Overdraft Protection program.

The screenshot displays the 'Accounts' screen of a mobile application. On the left is a navigation menu with icons and labels for Dashboard, Messages, Accounts (highlighted), Payments, Transfers, Member transfer, Remote deposits, Skip a payment, and Support. The main content area has a dark blue header with the word 'Accounts' in white. Below this is a white card titled 'Accounts' with a 'Filters' dropdown. It lists four accounts: CHECKING (balance \$6.00, Available), S0001 SHARE SAVI (balance \$1.00, Available), SPECIAL SAVINGS (balance \$0.00, Available), and another SPECIAL SAVINGS (balance \$0.00, Available). An 'Organize accounts' button is at the bottom right of this card. To the right of the accounts card is a 'Totals' section showing a CASH balance of \$7.00 across 4 accounts. Below the totals is a section with two options: 'Apply for a new loan or share account' and 'Overdraft opt-in' (with a sub-option 'Overdraft opt-in/out').

Accounts

Accounts	Filters
CHECKING x31S0003	\$6.00 Available
S0001 SHARE SAVI x31S0001	\$1.00 Available
SPECIAL SAVINGS x31S0002	\$0.00 Available
SPECIAL SAVINGS x31S0004	\$0.00 Available

[Organize accounts](#)

Totals

CASH
\$7.00
4 accounts

[Apply for a new loan or share account](#)

[Overdraft opt-in](#)
Overdraft opt-in/out

The Payments screen is one way to access our Bill Pay software. There are places to see your payment history, add a payee, pay a bill with an existing payee, pay a person or manage your existing payments.

The screenshot displays the 'Payments' interface. On the left is a sidebar with a navigation menu containing: Dashboard, Messages, Accounts, Payments (highlighted), Transfers, Member transfer, Remote deposits, Skip a payment, and Support. The main content area has a dark blue header with the title 'Payments'. Below this, there's a white card with a 'Payments' title and a '+ New payee' button. It features two tabs: 'History' (selected) and 'Payees'. A search bar labeled 'Search payments' is present. The main area of the 'History' tab shows the message: 'We couldn't find any matching payments.' To the right of the main card are three buttons: 'Pay a bill', 'Pay a person', and 'Manage payments'. Below these buttons is a calendar for 'June 2021' with the 10th day highlighted in red.

Payments

+ New payee

History Payees

Search payments

We couldn't find any matching payments.

Pay a bill Pay a person Manage payments

June 2021

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

If you select “Pay a bill” from the Payments page, you will be able to pay a bill through Bill Pay using the screen below.

The screenshot shows a mobile application interface for paying a bill. At the top, there is a dark blue header with a back arrow on the left and the title "Pay a bill" in the center. Below the title are two tabs: "Single" (which is selected and underlined) and "Multiple". A search bar with a magnifying glass icon and the placeholder text "Search payees" is positioned below the tabs. To the right of the search bar is a settings icon. The main content area is white and contains a message: "We couldn't find any matching payees." Above this message is a small icon of a document with a dollar sign. At the bottom left of the screen, there is a link that says "+ Add another bill".

Paying a person utilizes a similar screen.

The screenshot shows a mobile application interface for paying a person. At the top, there is a dark blue header bar. Below it, a white card contains the title 'Pay a person' with a back arrow icon to its left. Under the title are two tabs: 'Single' (which is selected and underlined) and 'Multiple'. Below the tabs is a search bar with a magnifying glass icon and the placeholder text 'Search payees'. To the right of the search bar is a settings icon (two horizontal lines with circles at the ends). Below the search bar, the name 'Lora x1234' is displayed in green, followed by the text 'Check, Last paid: .'. To the right of this text is a right-pointing chevron icon. At the bottom of the card is a button with a plus icon and the text 'Add another person'.

< Pay a person

Single Multiple

🔍 Search payees

Lora x1234

Check, Last paid: .

+ Add another person

If you select Manage payments from the Payments screen, you will be taken directly to Bill Pay so that you can make the necessary changes to any companies or payees loaded into your account. This screen should look very familiar to the users of Bill Pay who used the previous version of our Online Banking program.

[Payments](#)
[Payees](#)
[Pay a person](#)
[Calendar](#)
[My account](#)
[Help](#)

Welcome
|
Last login: 10:24 AM on 06/22/2021
Messages (0)
Chat Now
? Help

Payments

Schedule

i Our goal is to deliver your payment securely and quickly.

Some payments will process using a single-use, pre-paid card, which means you will not recognize card numbers within payment confirmation communications you receive.

+ Payee
Pay all
Review all

Display ▼
Category ▼
Payee name or nickname
Search

Pay to

Lora *1234

LORA I

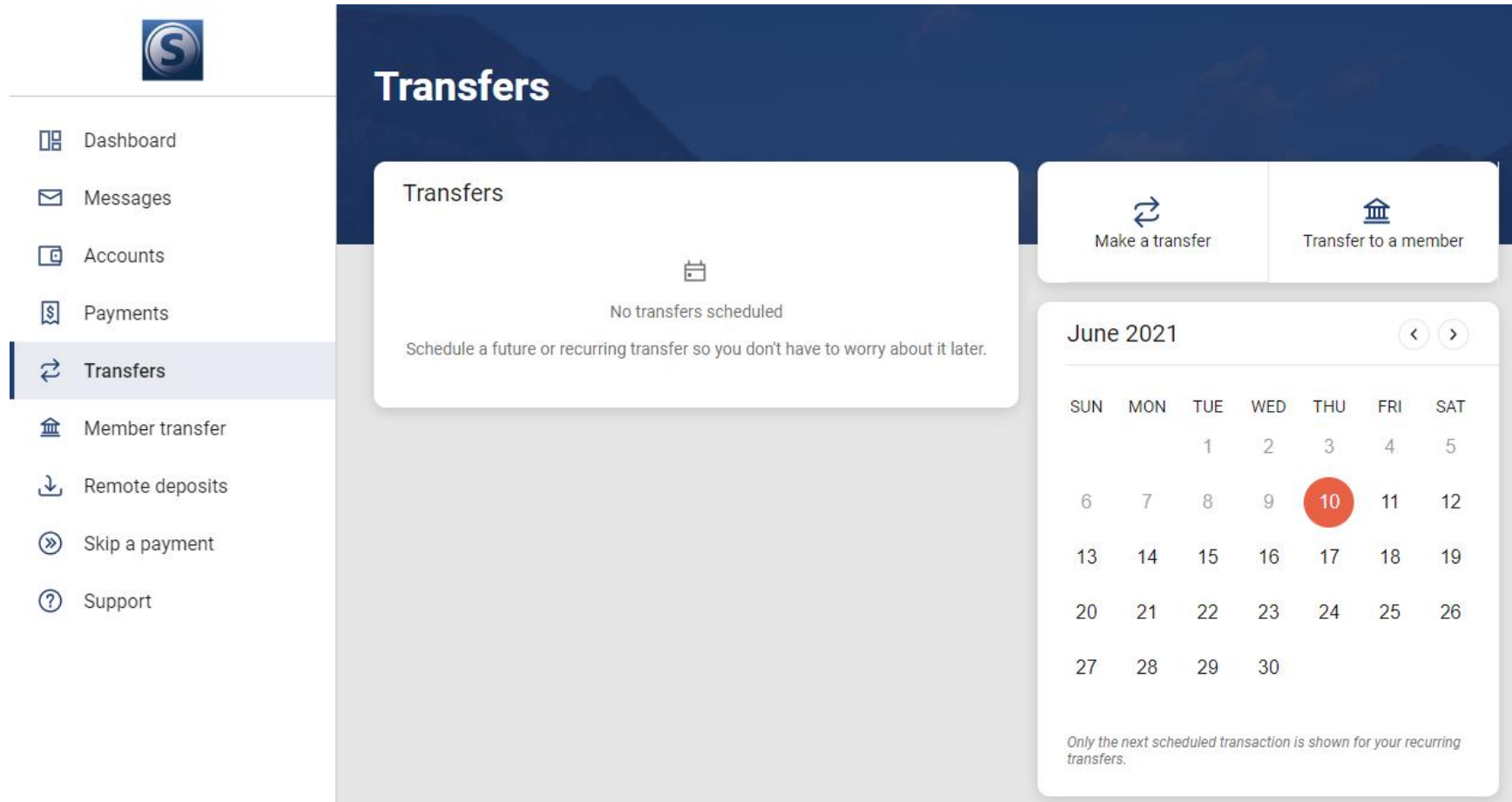
Check

⋮

Totals
Primary Account \$0.00
Payment total \$0.00

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To transfer from one account to another, select the Transfers screen. Selecting “Make a transfer” will allow you to transfer between your SCU accounts.



Transfers

Transfers

No transfers scheduled

Schedule a future or recurring transfer so you don't have to worry about it later.

Make a transfer

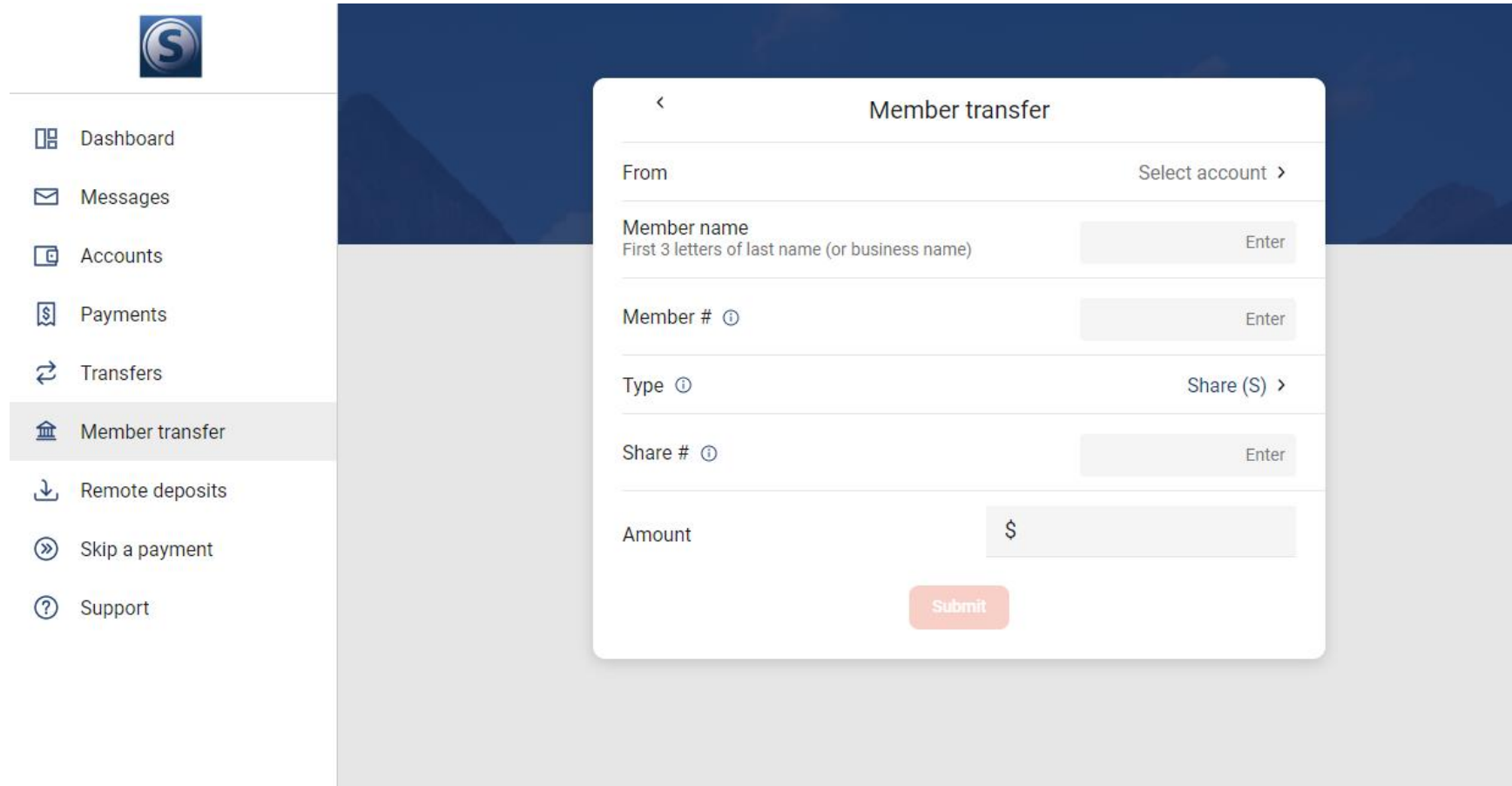
Transfer to a member

June 2021


SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Only the next scheduled transaction is shown for your recurring transfers.

Selecting Transfer to a member from the Transfers screen will allow you to transfer funds to another SCU member. You will need to select the account you wish to transfer from and will need to supply the information below before the transfer can be made.



The screenshot shows a web application interface for SCU. On the left is a sidebar with a navigation menu. The main content area displays a 'Member transfer' form. The sidebar menu includes: Dashboard, Messages, Accounts, Payments, Transfers, Member transfer (highlighted), Remote deposits, Skip a payment, and Support. The 'Member transfer' form has a title bar with a back arrow and the title 'Member transfer'. It contains several input fields: 'From' with a 'Select account >' dropdown, 'Member name' with a hint 'First 3 letters of last name (or business name)' and an 'Enter' button, 'Member #' with an information icon and an 'Enter' button, 'Type' with an information icon and a 'Share (S) >' dropdown, and 'Share #' with an information icon and an 'Enter' button. At the bottom, there is an 'Amount' field with a dollar sign and a 'Submit' button.



Dashboard

Messages

Accounts

Payments

Transfers

Member transfer

Remote deposits

Skip a payment

Support

<

Member transfer

From

Select account >

Member name

First 3 letters of last name (or business name)

Enter

Member # ⓘ

Enter

Type ⓘ

Share (S) >

Share # ⓘ


Enter

Amount

\$

Submit

Members can elect to enroll in remote deposits on this screen and will be able to view their recent deposits. Please note, in order to remotely deposit a check, members will need to use a device capable of taking a picture, such as a mobile phone or tablet.



Dashboard

Messages

Accounts

Payments

Transfers

Member transfer


Remote deposits

Skip a payment

Support

Remote deposits

Remote deposits


No recent deposits

Enrolled accounts


CHECKING
Enrolled

+ Enroll another account

June 2021

SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

Need help? We're only a click away. Click to the Support page to access our phone number, email and a history of Security CU!



Dashboard

Messages

Accounts

Payments

Transfers

Member transfer

Remote deposits

Skip a payment

?

Support

WH


Support

Call us

We're here to help. Give support a call at (810) 235-2322.

Send an email

No time to talk now? No problem, send us an email and we will get back to you shortly.



History

Security Credit Union signed its organizational charter on July 29, 1949. A group of Buick employees started the Credit Union with \$40 in shares. The original intent of organizing the Credit Union was to "encourage and promote thrift and to provide loans for any prudent or productive purpose at a reasonable rate of interest."

The original name of the Credit Union was Flint Buick Employees Federal Credit Union and UAW Local 599 aided in organizing it. They provided office space, about the size of a large coat closet, on the second floor of the local. By the end of the first year, the Credit Union had 267 members with shares of \$3,915, loans of \$3,812 and total cash of \$23.18 on deposit in the bank.

As the national economy began to prosper, providing increased amounts of affordable consumer goods and a higher standard of living, consumers found the credit union to be an economical, attractive solution to many of their financial needs. They came to recognize the ideals and methods of the Credit Union Movement as a way to address their needs through cooperation.

One last item, as you're working in our redesigned version of Online Banking, the system will automatically log you out after 8 minutes of inactivity. You will be prompted when there are 60 seconds remaining of your session. If you do not click the "I'm still here!" button, your session will be automatically ended.

