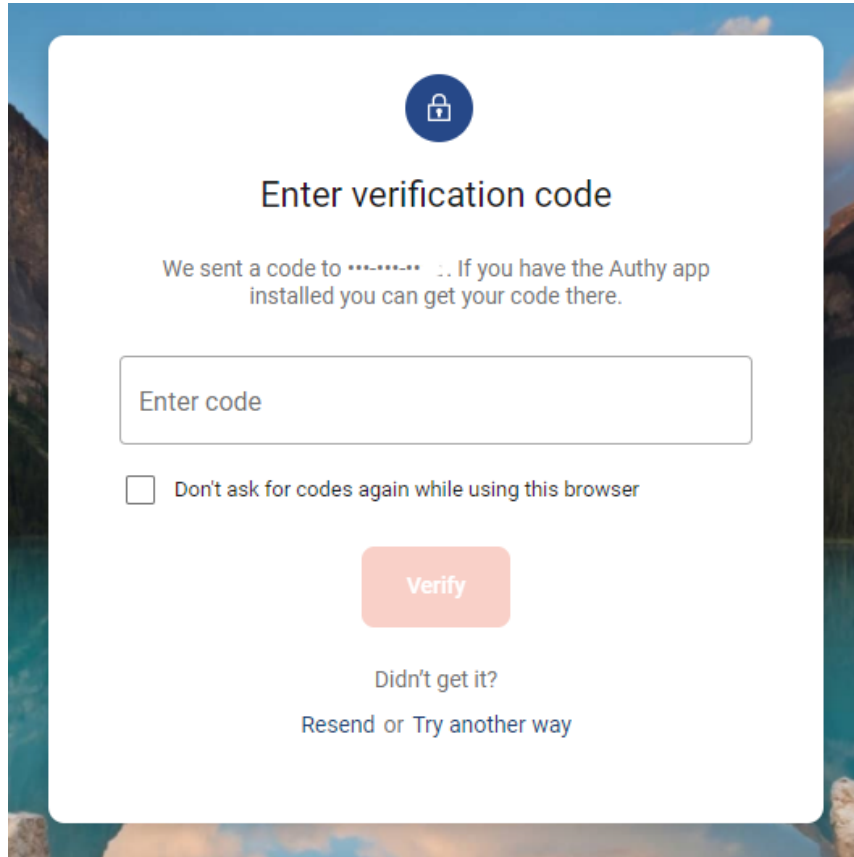# Security Credit Union Online Banking User Guide

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".
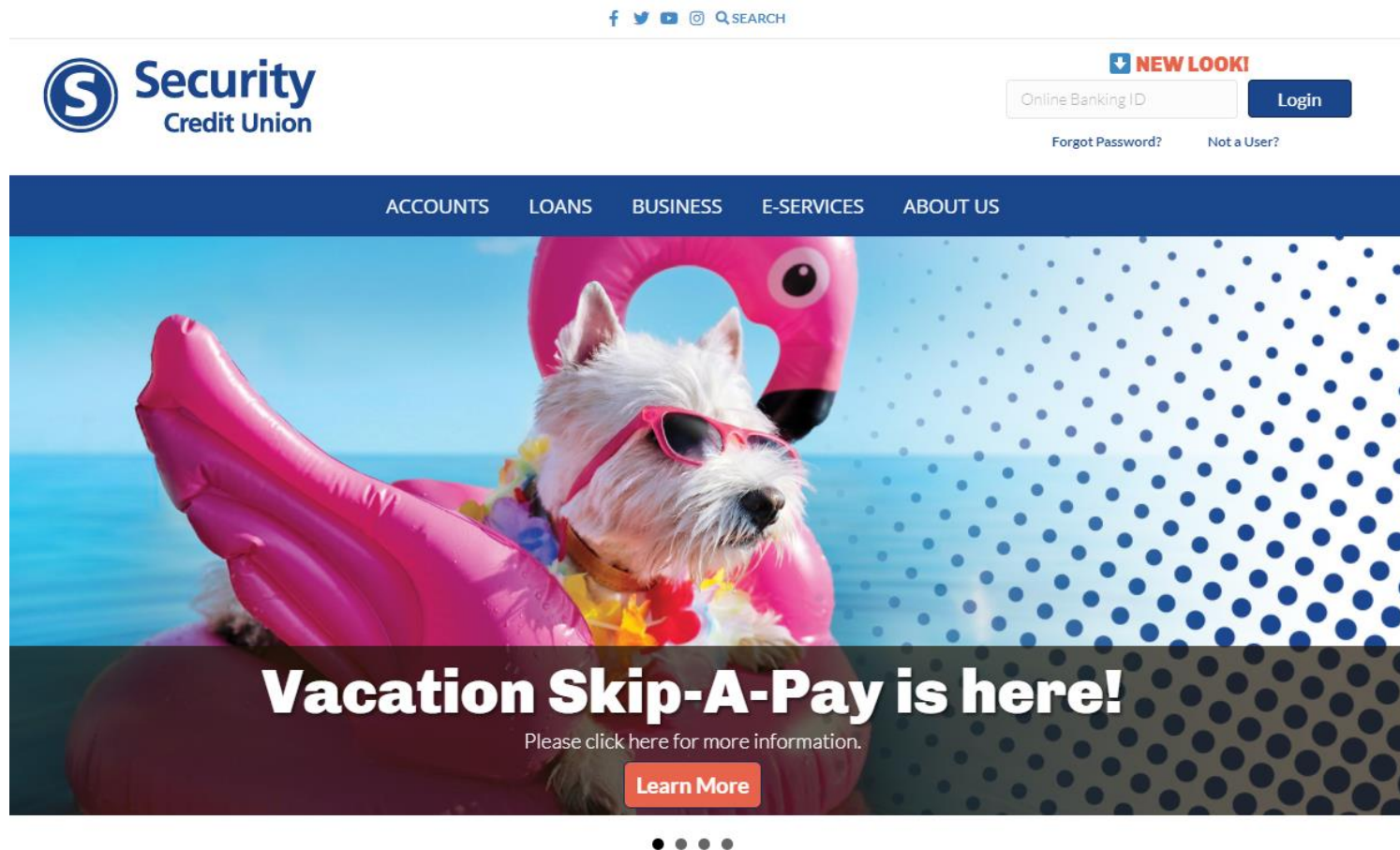
From time to time, or if this is the first time you have used our Online Banking service from the device you're currently using, yyou will need to enter a verification code sent to you a variety of ways. Our upgraded Online Banking will allow each membeer to select the method that is best for them. Once 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.

Enter verification code

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

Enter code

☐ 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.
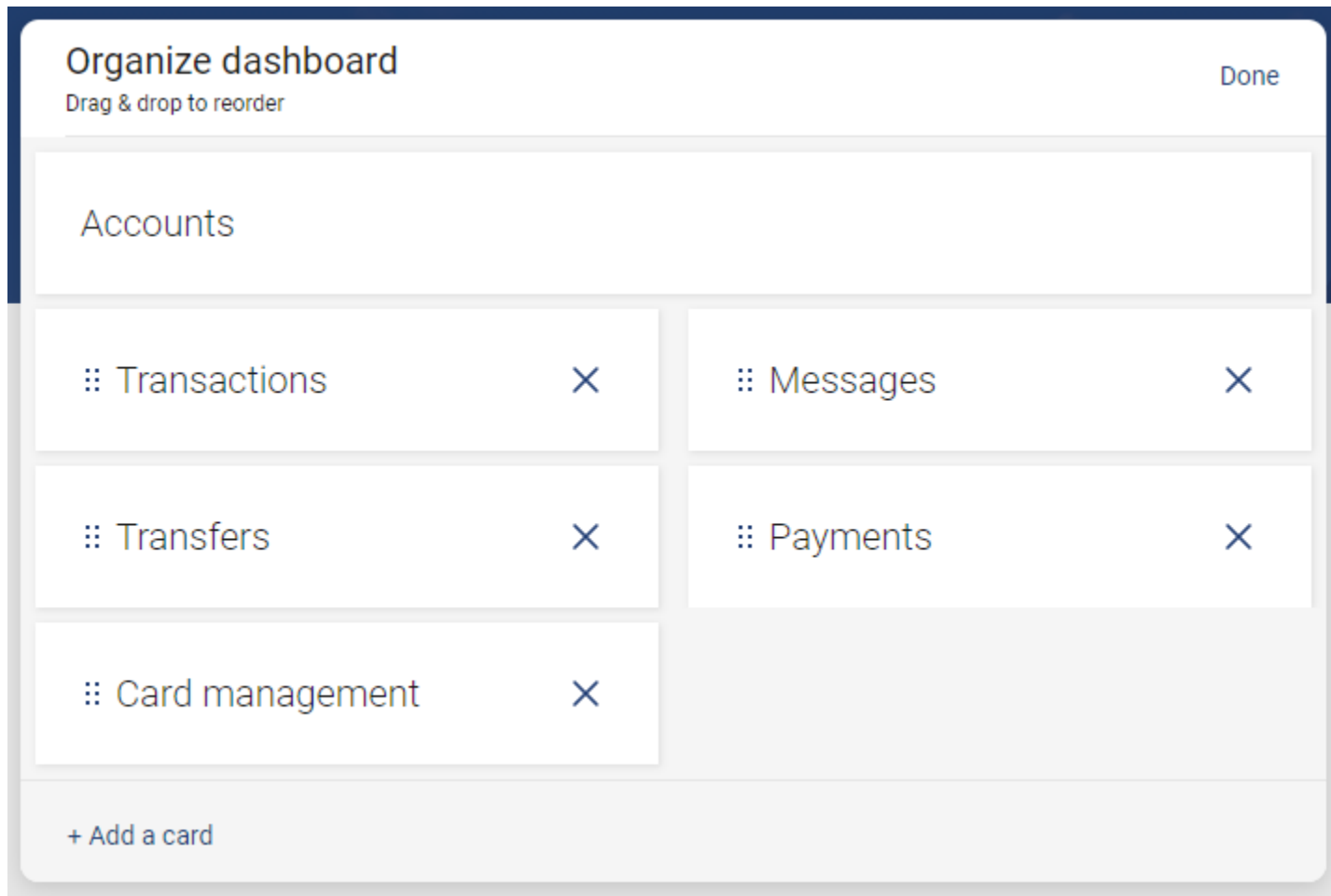
Scrolling down on the Dashboard gives you even more options to access services within Online Banking.
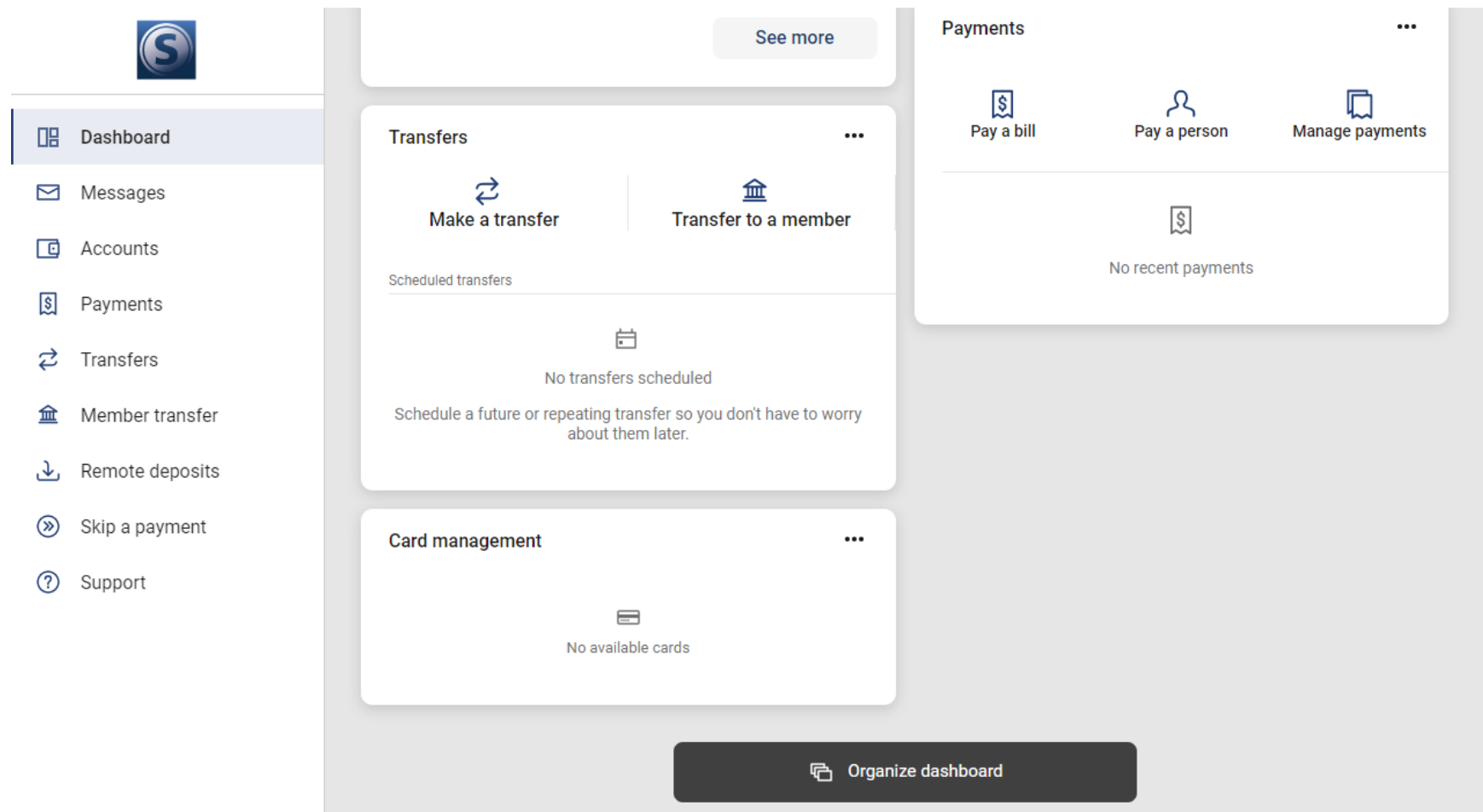
Clicking on the "Organize dashboard" button allows you to reorganize the dashboard so that you can personalize it to your preferences. Our redesigned Online Banking now allows you to keep the information that's most important to you front and center. You can remove the standard cards by clicking the "X" add new cards using the button below or simply drag and drop to reorder them.

Organize dashboard
Drag & drop to reorder

Done

Accounts

:: Transactions   ✕

:: Messages   ✕

:: Transfers   ✕

:: Payments   ✕

:: Card management   ✕

+ Add a card

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.

On the Messages screen, you can see any messages that SCU has sent to you regarding your account or general messages about the system.
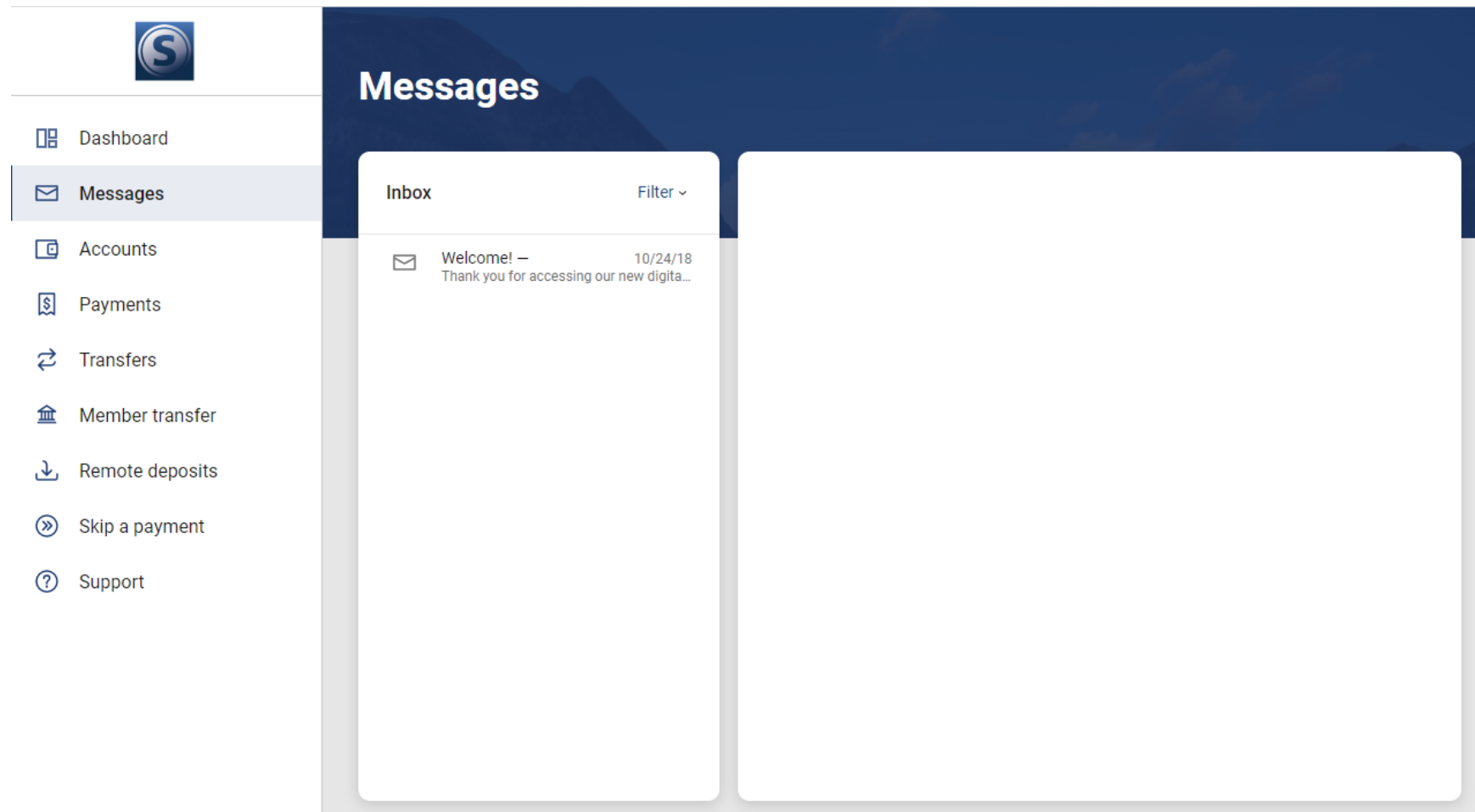
The Accounts screen will give you a general overview of the balances in each of your accounts, it will also total up your balances in a tile on the right of the page. From this screen, you can also apply for a new loan or account and learn more about Courtesy Pay and our Debit Card Overdraft Protection program.

The 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.

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.

Paying a person utilizes a similar screen.

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
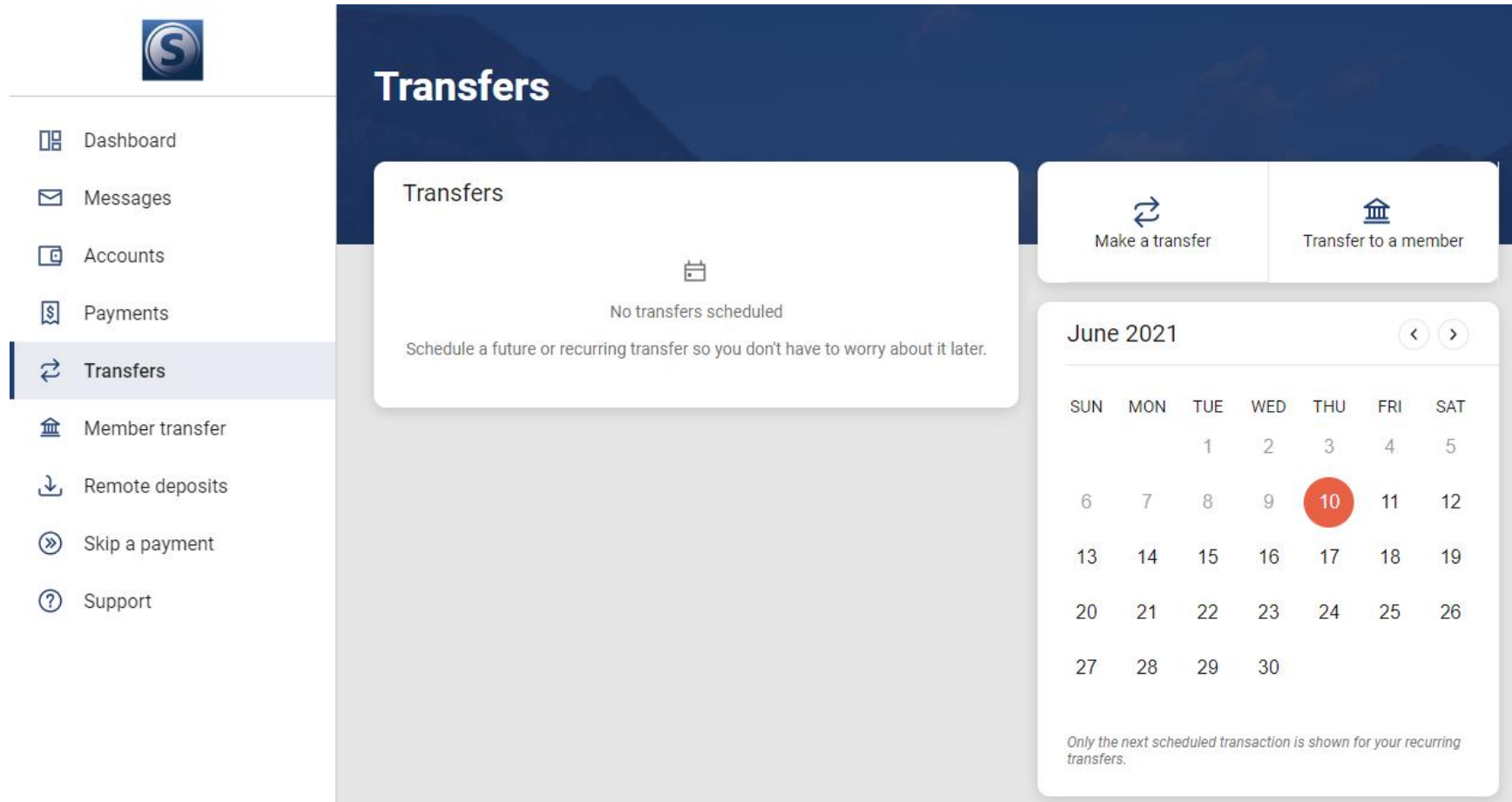
LORA I
Check   ⋯

	Totals
Primary Account	$0.00
Payment total	**$0.00**

?

To transfer from one account to another, select the Transfers screen. Selecting "Make a transfer" will allow you to transfer between your SCU accounts.
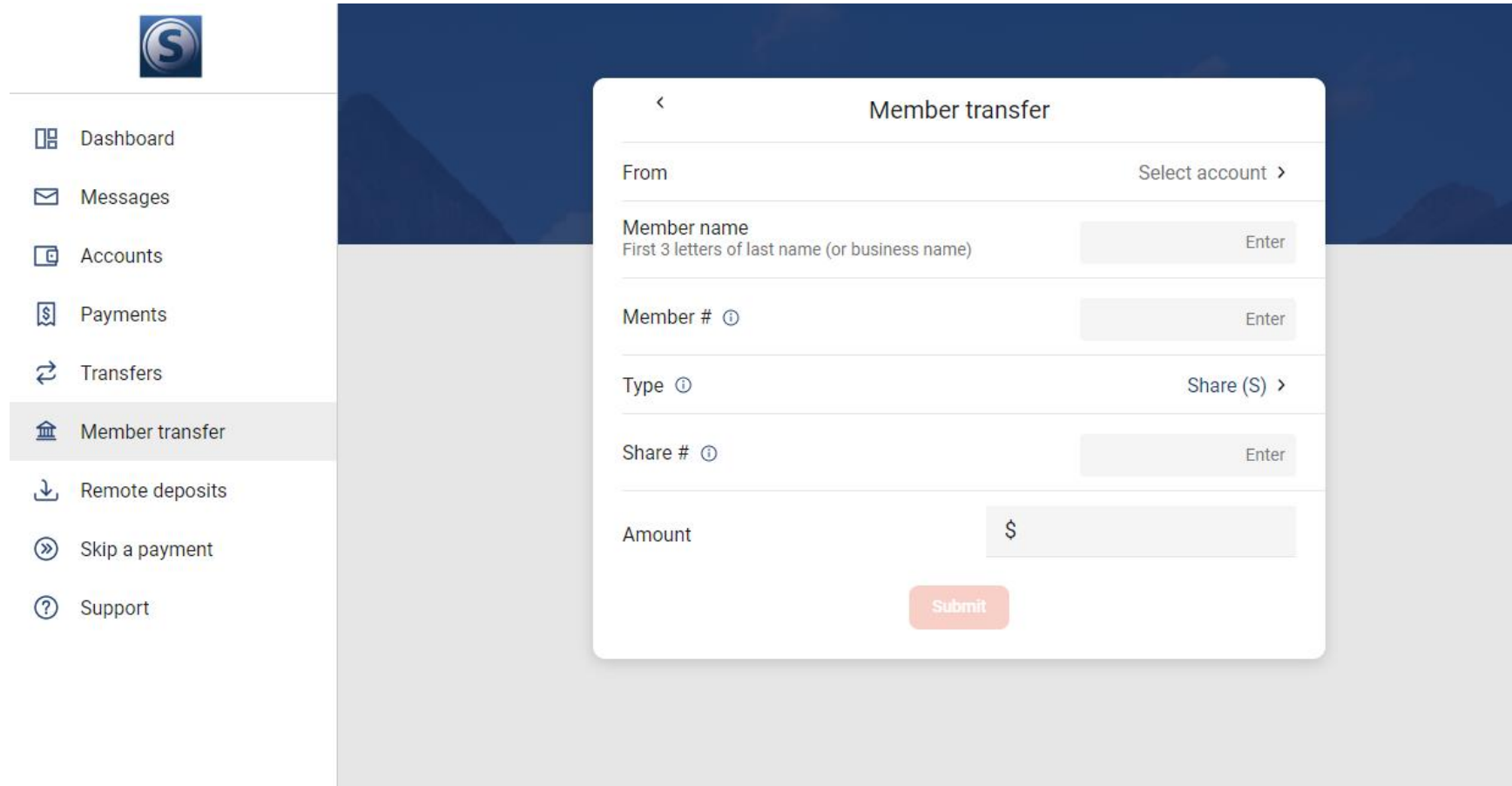
Selecting Transfer to a member from the Transfers screen will allow you to transfer funds to another SCU member. You will need to select the account you wish to transfer from and will need to supply the information below before the transfer can be made.

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.

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!

Support

Contact information

☎ **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

Navigation sidebar

- Dashboard
- Messages
- Accounts
- Payments
- Transfers
- Member transfer
- Remote deposits
- Skip a payment
- Support

WH

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.