

MCU Online Instructions

Log In to View Your Account

From our homepage, <https://www.mountaincu.org>, on the right upper corner of the page, click the login button. Enter your user ID (your account number) in the User ID box on the next screen and click on the login button. The next page that will open will depend on whether you have registered your computer as a personal PC or if it is a public PC.

If your PC is registered your next page will show the image that you chose when you signed up for MFA and will have a password box. Enter your password and click the sign in button.

If your PC is not registered the page that will open will be the MFA (multi Factor Authentication) page. You will be required to provide the answer to at least one, up to three questions that you chose when you signed up for MFA. After providing the correct answer(s) another page will open showing your chosen image and the sign in button.

Your password can be changed under your Preferences, the Member preferences, accessible from your home page. There is also a Forgot password link on the login page that will allow you to reset your password.

Home/Landing Page

After signing in to your account your Home/Landing page will open. From there you can navigate to other sections of the site. You can set up preferences to view one or all of your account suffixes (savings, checking, Loans, etc). You also have the option to view your local weather forecast, news, and stock market quotes.

Across the top of the page there are tabs with dropdown menus. Each of the tabs listed below are explained in greater detail further along in the document.

- The first tab is **Home**. You can click on that tab from anywhere in the site to return to your home/landing page.
- The second tab is the **Access Accounts** tab. From there you can view your account summary, view your history, make a withdrawal by check, or set up a stop payment.
- Under the third tab, the **Transfer Funds**, tab, you have the option of making an instant transfer, manage and review recurring transfers, and set up distribution transfers.
- Tab number four is the **Bill Payment** tab. You can choose to make a payment, view your payment history, enroll in Bill payer, and set up quick payments.
- The **Loan** tab allows you to apply for a loan online and view the status of the loan application.
- Under the **Account Services** tab you can report a lost or stolen debit/credit card and manage automatic distribution from your payroll.

- The **Your Preferences** tab allows you to set up the way that you view your home/landing page, change your MFA image, MFA question and answers, sign up for e-statements, set up to view multiple accounts, and view any alerts.
- The next tab, **e-Documents**, allows you to view e-Statements, e-checks, and e-Forms.
- The final tab, **MCU Money Manager** is a free personal account management tool

Home

- On your home page you can view your account information. The home page has a lot of personal customization that you, the member, can set up. The setups are described under the Your Preferences section below.
- At the top of the page, below the navigation tabs, you will see the time and date that you last signed in, along with a welcome message containing the name on your account.
- The page that a member views initially shows tabs with dropdown menus across the top of the page. On the right side of the page, there are also links to make a quick transfer or a one-time Bill Payer payment.
- At the bottom of the page there are tabs with several different banners that when clicked will move you to different sections of the site. These banners will change periodically.
- The top right of the page shows your name and the date. It also contains another home button, the logout button, and a button that you can click to send an email if you need help. Emails will be answered during normal business hours.

Access Accounts

- If you hover over the Access Accounts tab with your cursor there are four drop down options.
- When you click on the Account Summary option you will bring up another page showing the balance in your account at the time. You can click on any underlined suffix to open another page showing more detail on that suffix. If your Available amount shows in blue that means that there is a hold on that suffix. Click on the Available amount. That will bring up another screen showing what is on hold on your account. There is also a link at the left of the page to make a quick transfer.
- Choosing the history option will bring up the history for all of your suffixes. There are display options at the top of the page that allow you to choose the type of transactions that you want to view, and choose the dates that you want to view. Withdrawals show in red and deposits show in black. You can click on the suffix description to bring up the history for that suffix. The Withdraw by Check option allows you to create a check that will be mailed to the address on your account.
- Under the Stop Payment option you can set up a stop payment on one or a range of checks. There is a \$25 fee for each stop payment submission. A range of checks is one stop payment submission.

Transfer Funds

- The Make a Transfer option allows one-time or recurring transfers to be scheduled. If you have multiple accounts set up you can schedule transfers between accounts, but you can only transfer from the account that you have open. If you want to transfer from one of your other account you have to actually open that account. You can transfer to any suffix on any account that is set up. After scheduling your transfer, you have to click submit to confirm that you intended to make the transfer. You also have the option of a quick, instant transfer at the left of the page.
- Manage/Review Transfers will show you any transfers that you have scheduled. You have the option to modify or delete any scheduled transfers by clicking on the underlined words.
- Under distribution Transfers you are asked to agree to a disclosure. After agreeing to that disclosure you will have the option to set up a transfer for any day of the month. You can either choose a stop for date for the transfers or you can check the no stop date box for indefinite transfers.

Bill Payment

- The Make a Payment option shows all of the payees that have been set up. You can schedule a payment to any existing payees or you can set up a new payee by clicking the Add Payee button at the top of the page.
- Payment activity shows any scheduled payments or any recent payments that have been made.
- If you have an eligible checking account you can enroll in Bill Payee using the enrollment Options. Choose the suffix that you want to enroll, click I agree to the disclosure, then click Finish in the next screen. You can then begin scheduling payments from that suffix.
- Quick Pay shows all of your payees on one screen and allows you to schedule several payments at once. The Bill Payer transfer from suffix is already filled in and should have some reference to draft. Enter the amount of the payment and enter the date that you want to schedule the payment. After all entries are made, click pay at the bottom of the page. The next screen asks you to confirm that you do want to make the payments. Click yes and your payments will be made on the scheduled day.

Apply for a Loan

- Web Loan
- Loan Status

Account Services

- Under Card Services you can report your debit/credit card as Lost or Stolen. You can report any card that is set up on your account. You should follow up the next business day with a call to your local branch if you need a replacement card.

- The Automated Distribution option shows any existing payroll distributions on your account. Most of the distributions can be edited, but it is Mountain Credit Union's policy not to allow changes to some loan payments. Anything that doesn't show as restricted use the option to Modify or Delete the distribution below the suffix. You also have the option to reorder the priority of the distributions.

Your Preferences

- Login Security Credentials allows you to change your login image, change your passphrase, and update your MFAS security question/answers. There is also an option to set up account nicknames for your existing suffixes to make them more identifiable to you. The option to view MCU FAQs is a link on this screen and you can view your logon to MCU Online history.
- The Multiple Accounts option allows MCU Online users to set up access to more than one account provided the member knows the user ID and password for that second (or third) account. To set up access to another account select the Add Account button. If you want to exclude your account from being accessed by another account, select the check box at the bottom of the page.
- Under Member Preferences you can choose the suffixes and additional information that you want to view on our Home/Lending Page. Put a check in front of the option that you want to view on your home page. Three new features are the option to set up weather, news, and stock quotes on our home page. You can enter multiple stock symbols separated by a semi-colon. After you have picked all of the options that you want to view on your home page, click the submit button. The next time that you go to your home page everything you have selected will show up there.
- The alert Center shows any current alerts that are set up for your account. After you read the alert, click the box in front of it and click on Mark Read. That alert will no longer show on your account. Current alerts also scroll across the screen on your home page.
- If you aren't currently set up for e-Statements you can elect to receive your statements electronically. This is a more secure way of receiving statements. They can't get lost or stolen in the mail and they are always available on the first day of the month.

e-Documents

clicking e-Documents brings up screen where you can choose to view:

- e-Statements for current months or previous months (some restrictions apply)
- e-Forms to view tax forms that are on file
- e-Checks by check number