

## ONLINE AND OTHER SERVICES

### ONLINE BANKING

E-Branch is your most convenient way to check your account information 24/7, 365 days a year! Start today by visiting our website at [ucfcu.org](http://ucfcu.org) to get signed up.

### ONLINE BILL PAY

E-Pay is your online management tool for paying your monthly bills. Just start out by enrolling in online banking (E-Branch) and get started today.

### ONLINE LOAN APPLICATIONS

Applying for a loan is right at your fingertips! You can apply online through your Mobile App or on our website.

### E-SIGNATURE FOR LOANS

This is a program that is great for that member that is always on the go. You can apply for your loan online, or by phone, get approved, then sign without ever stepping foot into the branch. Get started today on your loan!

### E-STATEMENTS

See your statement faster! Statement Express is a way to be notified that your statement is available to you online! Get started by enrolling in online banking (E-Branch) and get your eStatements started today.

### ONLINE CHECK ORDERING

Members must order the first set of checks at any UCFCU branch. After the first order visit our website and click on the link to place your order.

### BUDGET PROGRAM

BudgetSmart is a software program available on our website. Visit this website to get more information or download the program [http://ucfcu.org/moneysmarts\\_budget.htm](http://ucfcu.org/moneysmarts_budget.htm)

### MOBILE BANKING APP

Mobile Banking is banking in the palm of your hand. Search for UCFCU in the App Store or on Google Play and enjoy free account access from your smart phone. Check balances, make transfers, check loan rates and much more!

### MOBILE DEPOSIT

Deposit a check anywhere, anytime, by depositing checks with your phone! It is fast, convenient, secure, accurate and easy! Apply today.



## **CO-OP SHARED BRANCHING AND ATM'S**

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Away from home on vacation, attending school or traveling for work? We belong to a network of credit unions that give you what you want-when you need it. At any of the credit unions in our shared branching network, you can conduct transactions just as you would at your credit union. You can also visit a network of nearly 30,000 nationwide ATM's surcharge free! Contact us, we'll be happy to provide you with a list of locations nationwide, or you can visit [www.co-opcreditunions.org](http://www.co-opcreditunions.org), call 888.748.3266 or text a zip code to 91989 to find the closest CO-OP ATM.

## **ATM AND DEBIT CARDS**

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When you open your UCFCU checking account apply for your Debit Card so you will have the convenience of accessing cash at the ATM's or you can purchase items at many retailers with your checking account funds. You have access to your money 24/7 with our ATM's located at 3 of our locations and CO-OP ATM's. With the CO-OP ATM's you have access to nearly 30,000 surcharge-free ATM's across the United States. See our website for our locations listing. Visit [www.co-opcreditunions.org](http://www.co-opcreditunions.org), call 888.748.3266 or text a zip code to 91989 to find the closest CO-OP ATM.

## **ATM MACHINES**

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You have access to your money 24/7 with our ATM's located at 3 of our locations and CO-OP ATM's. With the CO-OP ATM's you have access to nearly 30,000 surcharge-free ATM's across the United States. See our website for our locations listing. Visit [www.co-opcreditunions.org](http://www.co-opcreditunions.org), call 888.748.3266 or text a zip code to 91989 to find the closest CO-OP ATM.

## **CREDIT CARD REWARDS PROGRAM**

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Do more with your UCFCU MasterCard® Credit Card Rewards. When you use your credit card for qualifying purchases you will accumulate points towards travel, gift cards and prizes. Visit <https://www.scorecardrewards.com/> for more information or to register your card or call 1.800.854.0790.

## **TELLER LINE (AUTOMATED INQUIRY FOR ACCOUNT INFORMATION)**

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Call today to access your account information. You can check your balance, history, transfer funds and change your PIN #. For more information on this program ask for our Automated Teller instructions.

## **DIRECT DEPOSIT**

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The confidential, electronic transfer of your paycheck into the account of your choice. Direct Deposit is reliable, convenient and free!

## **PAYROLL DEDUCTIONS**

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Allows you to have a portion of each payroll check deducted and deposited to a UCFCU account.

## **ONLINE SAFETY INFORMATION**

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Visit our website to learn how to protect yourself from internet pirates that are trying to steal your personal financial information. [http://ucfcu.org/moneysmarts\\_safety.htm](http://ucfcu.org/moneysmarts_safety.htm)

## **FINANCIAL PLANNING**

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Online money management tool for all your financial needs!

## **SKIP-A-PAY**

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UCFCU allows our members to skip a qualifying loan payment once a year in either November or December on eligible loans. Take advantage of this great program and enjoy a little extra cash when you need it most.

## **UCFCU IS PROUD TO OFFER HEALTH, HOME, AUTO, AD&D, AND LIFE INSURANCES THROUGH OUR TRUSTAGE™ INSURANCE AGENCY, LLC.**

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For more information about these offers either visit our website or ask an associate about the details.

## **FREE ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE FOR ALL MEMBERS THROUGH TRUSTAGE™**

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That's right, you may qualify for \$2,000 worth of complimentary AD&D coverage. AD&D insurance can help protect you and your family if you have a fatal accident or one that causes you specific, catastrophic harm. Once you are a member visit this website to get enrolled [https://ucfcu.org/services\\_insurance.htm](https://ucfcu.org/services_insurance.htm)