# Your Credit Union. Here. There. Everywhere.

**Self-Service Guide** 





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# **Online and Mobile Banking**



### What You Should Know:

TDECU's online and mobile banking portal, which includes bill pay, provides convenient, secure access to your accounts 24/7. So, whether you're at home, watching soccer practice or out for a night on the town, TDECU is right by your side.

#### Enjoy a consistent, intuitive and secure experience on desktop, tablet and mobile:

- Access account balances and history
- Transfer money
- Pay bills
- View cleared checks
- Deposit checks (mobile and tablet)
- Set customized account alerts and more

tdecu.org/online-banking-overview



# **Online and Mobile Banking**



### Getting Started is Easy:

Enroll today by visiting tdecu.org or by calling (800) 839-1154.

For mobile banking, download the TDECU mobile app:

DOWNLOAD VIA APP STORE

GET IT ON GOOGLE PLAY

#### To experience our online banking services on your PC or Mac, you must use one of the following secure browsers:

- Microsoft Internet Explorer (IE) for PC, versions 10 and higher
- Mozilla Firefox for PC/Mac
- Google Chrome for PC/Mac
- Safari for Mac

### tdecu.org/online-banking-overview



# **Mobile Deposit**



### What You Should Know:

TDECU's mobile deposit feature gives you the comfort and convenience of depositing a check directly from your mobile device. No more waiting in line or carrying around checks until you can make it to a Member Center.

#### Mobile deposit from TDECU helps you:

- Save time by eliminating special trips to the credit union
- Benefit from multi-layered encryption technology to ensure your account is protected
- Deposit checks on your time 24/7

tdecu.org/mobile-deposit



# Mobile Deposit



### **Getting Started is Easy:**

Within the TDECU mobile app, select "Mobile Deposit Enrollment" under "Services."



- Select a deposit account
- Enter the amount of the check and check number
- Capture a photo of the front and back of your endorsed check





# eDocuments



#### What You Should Know:

TDECU's eDocument portal helps you keep up with today's busy, on-the-go lifestyle by allowing you to stay updated with your accounts 24/7. From statements to tax notices, stay informed about your TDECU accounts no matter where your day takes you.

#### eDocuments give you desktop, tablet and mobile access to:

- Receive statements and notices faster than mail delivery
- Reduce the risk of identity theft with secure, password-protected delivery
- Receive email alerts when documents are available for review

tdecu.org/e-documents



# eDocuments



#### **Getting Started:**

Enroll by signing in to online or mobile banking and following the eDocuments prompts under "Services."

LOG ON TO ONLINE AND MOBILE BANKING TO ENROLL

tdecu.org/e-documents



# Popmoney®



### What You Should Know:

Popmoney is a person-to-person payment system within bill pay that allows you to send money to anyone. All that is needed is the recipient's name and one of the following: email address, mobile phone number or bank account number.

#### Popmoney makes sending and receiving money easy, and is:

- Safe and secure to transfer money from person to person
- Easy to request money from a group or person with just their email or mobile phone number
- Sent directly from your TDECU account and transferred into theirs in as little as one business day
- Free for TDECU Members when accessed via TDECU bill pay





# Popmoney®



### **Getting Started:** Enroll in bill pay to get started!

#### LOG IN TO ENROLL

### Follow these simple steps to start sending and receiving money via Popmoney:

- Log on to online or mobile banking to enroll your accounts
- Online Banking: Select Transactions > Bill Payment
  Mobile Banking: Select Menu > Transactions > Bill Payment
- Select Advanced > Visit Bill Pay Site
- Online Banking: Select Popmoney; Mobile Banking: Select Go To Full Site or Go To Mobile Site, then Popmoney



### tdecu.org/online-bill-pay

# Mobile Pay



### What You Should Know:

TDECU mobile pay lets you make contactless payments using your mobile phone, tablet, or smartwatch. Making payments with mobile pay is easy when you're on the go. Simply swipe your device over the payment terminal.

#### Use Apple Pay<sup>™</sup>, Google Pay<sup>™</sup>, Samsung Pay<sup>™</sup>, Garmin Pay<sup>™</sup> and Fitbit Pay<sup>™</sup> for a card-free, cash-free and stress-free way to pay that is:

• Accepted at more than a million locations worldwide

- Safe and secure, as card numbers are not stored on devices or servers nor are they shared with merchants
- Easy to turn off in the event you lose your device
- A convenient replacement for your TDECU debit card and TDECU credit card (when using Apple Pay)

tdecu.org/mobile-pay







# Mobile Pay



### **Getting Started:**

Simply download the wallet app of your choice on your devices. Load your TDECU card information into the app by following the app's instructions. You will also need to enter the security code on the back of your card and complete additional required fields.

#### Once you've added your TDECU card to your mobile wallet, you're ready to make purchases at participating merchants in three easy steps:

- Look for the contactless payment symbol at checkout and hold your device near the contactless reader
- Place your finger on the Touch ID<sup>™</sup> fingerprint reader or enter your device passcode
- Keep your device by the reader until it vibrates and beeps, indicating your payment was accepted

tdecu.org/mobile-pay







# **Credit Cards**



#### What You Should Know:

Access Point is a convenient, FREE online service that allows you to keep tabs on your TDECU credit card accounts -24/7.

#### Use Access Point to manage your credit cards:

- View account summary including balance, credit line and payment due information
- Review current and historical transactions
- Sign-up for eStatements
- Download account data in .xls or .cvs format
- Make and schedule automatic payments online
- Report lost or stolen credit cards
- Set up fraud alerts

### tdecu.org/access-point



# **Credit Cards**



### **Getting Started is Easy:**

Register your card(s) online today.

TDECU.ORG/ACCESS-POINT

Once you've registered your card(s), it's easy to manage your account(s) with a single sign-in via TDECU online and mobile banking. Just follow these easy steps:

- Log on to TDECU online or mobile banking
- Select Menu > Services > Credit Cards
- Choose an account

tdecu.org/access-point



# We Make Home Happen<sup>™</sup>



#### What You Should Know:

At TDECU Mortgage, our team of home loan experts provides the tools and resources you need to get from first home to move up, second home to retirement home – and everything in between. How do we do it? A combination of personalized service and on-the-go self-service tools to help you make home happen – 24/7.

#### Our online tools provide start-to-finish home loan solutions, including:

- Calculators to help determine payments
- Resources to discover the best home loan for your budget
- Online appointment scheduling with a home loan advisor
- Online applications and pre-approvals
- The TDECU Mortgage<sup>®</sup> Simplified app to keep you in touch with the home loan process from approval to closing





# We Make Home Happen<sup>™</sup>



### **Getting Started is Easy:**

Apply for a home loan or talk to a home loan advisor by visiting us online.

TDECU.ORG/HOME-LOANS

Already in process with your TDECU home loan? Keep track of it by downloading the **TDECU Mortgage**<sup>®</sup> **Simplified app**:

DOWNLOAD VIA APP STORE

GET IT ON GOOGLE PLAY

tdecu.org/home-loans



# **Fraud Protection**



#### What You Should Know:

At TDECU, our highest priority is keeping your finances and personal identity safe and secure. That's why we use world-class tools and systems to detect and prevent fraudulent activity.

#### TDECU offers tools and features to help secure your accounts:

- Mastercard® SecureCode; account and transaction alerts
- tdecu.org/access-point
- EMV chip-enabled debit and credit cards
- Online banking alerts
- Visa Purchase Alerts
- Falcon Fraud Protection

### tdecu.org/fraud



# **Fraud Protection**



#### **Getting Started is Easy:**

Enroll in TDECU's fraud prevention tools today by visiting us online.

#### TDECU.ORG/FRAUD

#### We also have tips, tools and resources to help you avoid and report fraud, including:

- Fraud prevention tips and FAQs
- Identity theft information
- Online security tips
- News and information on the latest fraud alerts
- Affidavits and information on how to report fraud

### tdecu.org/fraud



# **Financial Fitness Tools**



#### What You Should Know:

At TDECU, we believe Improving Lives starts with your personal financial fitness. Our FINrgy program provides expert tools and online modules to help you secure a healthy financial future – no matter where you are on your journey of life.

### We'll help you get – and stay – financially fit, with FINrgy's online modules focused on:

- Money management, financing, investing and planning for retirement
- Creating and sticking to a budget
- Building and maintaining a good credit history and more

tdecu.org/**finrgy** 



# **Financial Fitness Tools**



### **Getting Started is Easy:**

Simply visit us online today.

TDECU.ORG/FINRGY

#### Learn more on our landing page, and click "Get Started" to register:

- Select the learning guide module of your choice complete them all
- Review your results, get advice and view next steps online
- Share the tool with family and friends

### tdecu.org/**finrgy**



# TDECU Insurance Agency, LLC 24/7 Online Access



#### What You Should Know:

TDECU Insurance Agency's 24/7 Online Access feature provides a convenient way to manage your insurance needs from the comfort of your home. No need to call Member Care or wait until particular business hours.

#### TDECU Insurance Agency 24/7 Online Access helps you:

- Submit claims and documentation anytime, from anywhere
- Submit changes to your existing policies
- Easily access important policy documents
- Print ID cards

tdecu.org/insurance-24x7



# TDECU Insurance Agency, LLC 24/7 Online Access



#### **Getting Started is Easy:**

You should have received an email invitation to register at the start of your new policy. Simply follow the link and instructions to get started. Don't have the email? No problem. Call your agent or **(888) 833-7358** to receive another link.

Insurance products are not deposits, not NCUA insured and not guaranteed by TDECU Insurance Agency, LLC or Texas Dow Employees Credit Union (TDECU).

### tdecu.org/insurance-24x7



# **Financial Planning Resources**



#### What You Should Know:

Get started with online, self-service tools from TDECU Wealth Advisors designed to help with managing your income, setting goals and planning for retirement. It's the first step in taking control of your financial destiny as we help you strike the right balance among stocks, bonds, mutual funds and other investment and savings products.

#### Our online tools will help you quickly and easily:

- Engage with Guided Wealth Portfolios
- Create a plan for retirement, education and major purchases with our NaviPlan tool
- Expose your areas of risk and help plan with Riskalyze





# **Financial Planning Resources**



### It's Easy to Get Started:

Visit us online today to access self-service learning and planning tools.

TDECU.ORG/GWP		
TDECU.ORG/WEALTH-ADVISORS-NAVIPLAN		
TDECU.ORG/WEALTH-ADVISORS-RISKALYZE		
Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value

Securities and financial planning offered through LPL Financial, a registered investment advisor, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. TDECU and TDECU Wealth Advisors are not registered broker/dealers and are separate from LPL Financial.

tdecu.org/wealth-advisors



# **Other Convenient Access Options**



### What You Should Know:

TDECU offers a variety of other self-service options to manage your accounts from your desktop, tablet or mobile device.

- Membership: tdecu.org/membership
- Loan Payments: tdecu.org/make-a-loan-payment
- Maxine Telephone Banking: (979) 297-0420 or (800) 839-0420
- Checks: tdecu.org/order-checks
- Credit Cards: tdecu.org/access-point
- Online Access: tdecu.org
- **Mobile Access:** Download the TDECU app on your <u>iOS</u> or <u>Android</u> device



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