

CHECKING QUICK START GUIDE

Your new Checking Account comes
with features and services to make
banking (and life) easier.

Northeast
CREDIT UNION

WE'RE HERE TO HELP

At Northeast Credit Union, each of us is committed to providing you an exceptional level of service.

We are committed to the protection of your personal and financial information. To ensure your privacy, when you call our Member Contact Center or visit a branch, we may ask you for personal information related to your account and may ask you to show us a personal identification document. We will never ask you for personal account information via email.

Whether you need assistance determining what financial services are best for you or have a question about your account, we're here to help.

- Email us at memberservices@necu.org. (Please send a secure message through Digital Banking for any account specific questions).
- Call us at 888.436.1847 (toll-free).
- Stop by one of our branch locations. Find locations at necu.org/locations.

Disclosures

Important information including privacy, accessibility, and other disclosures can be found at necu.org/disclosures.














Schedule of Fees

A Northeast Credit Union Fee Schedule can be found online at necu.org/feeschedule.

Branch/ATM Locations

We have Branches and ATMs throughout Maine and New Hampshire, as well as 5,600+ shared branch locations, and nearly 30,000 CO-OP ATMs nationwide. Visit necu.org/locations to learn more.

CHECKING QUICK START GUIDE

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EASY ACCESS TO YOUR MONEY

Your Northeast Credit Union Debit Card can be used worldwide anywhere Visa® is accepted. Your Debit Card also offers the 'Verified by Visa®' coverage, which adds an extra layer of security to make it harder for someone else to use your account to shop online, in the unfortunate event your Visa® Debit Card is lost or stolen.

Your New Card and PIN

If you've opened your new checking account in one of our branches, you've already activated your card and set up your PIN! That means your Debit Card is ready for use.

If you've opened your account online, your new Debit Card will arrive by U.S. Mail in a plain white mailer within 5-7 business days.

Activate

Activate your new Debit Card with PIN by calling 800.757.9848. For your security, you must call to activate your card from a phone number we have on file for you.

For more information on Debit Card activation, please visit necu.org/newcard





SNAP IT. UPLOAD IT. CUSTOMIZE IT.

Custom Cards as Unique as You Are

Personalize your Northeast Credit Union Debit Card with your favorite picture!

Why keep your favorite photo confined to a frame? Enjoy seeing it every time you use your Northeast Credit Union Debit Card.

You can use one of your own photos, or choose an image from our online image library. Use a personal photo as your card background — your pets, your kids, your last vacation, or even a selfie!

There is a \$5.99 fee for personalization.

**For more information,
visit necu.org/pictureit**



↑
YOUR IMAGE HERE



ORDERING CHECKS

Reordering checks for your Northeast Credit Union Checking Account is easy. Please select the option that works best for you:

Order Directly via Digital Banking

1. From the main menu, select, **“More Services”**, then select **“Check Reorder”**.
2. Select the account you want to order checks for.
3. Choose the check design.
4. Choose the style, quantity and verify that your information is correct. Then **“Add to Cart”**.
5. Select **“Proceed to Checkout”**.
6. Verify the order information is correct and select **“Place Your Order”**.

Order Directly through Harland Clark

You can either call 1.800.858.3355 or order checks directly through their website – ordermychecks.com.

Order by Phone *(Best Option for New Members)*

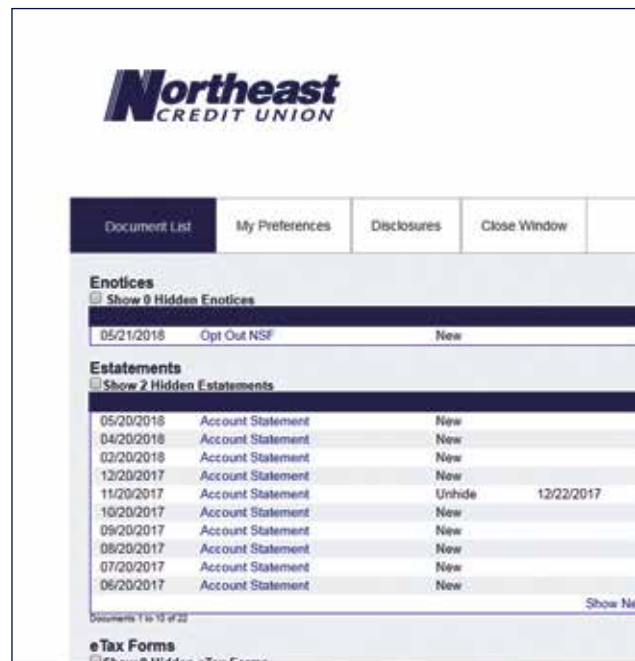
Call 1.888.436.1847 and a Member Experience Specialist will assist you with ordering new checks.



STAY SECURE AND SAVE ON PAPER

Receiving your monthly statements electronically means only you have access to your statements and you receive them faster without having to wait for them. eDocuments (or electronic statements and notices) are easy to organize and track right from Online Banking – plus it's great for our environment!

1. Sign into Digital Banking.
2. Select the **“Document Center”** from the main menu (Make sure your browser allows pop-ups).
3. Agree to all Terms & Conditions.
4. Fill out the fields and hit **“Save”**.



Electronic Statements continues on next page.



PO Box 1240 • Portsmouth, NH 03802-1240

ADDRESS SERVICE REQUESTED

000001 1 AT 8480 1/5 C1 10-10-16 3D

MARY M MEMBER

MARY M MEMBER

123 SAMPLE ST.

ANYTOWN US 12345-1234

Account Statement

1-888-436-1847 | www.necu.org

Member Number 1234567890

Statement For 10/31/2017 - 11/30/2017

Page 1 of 2

GO AHEAD >
Enjoy Life.



ID theft protection with Benefits Plus®.
Learn more at necu.org/benefitsplus.

Your Account Balances as of 11/30

Savings Account ID 00 \$1,234.56

Account Balance Total 1,234.56

Total Dividends Paid Year-To-Date \$1.16

Your Loan Balances as of 11/30

2009 Harley Davidson Flat ID 04 \$0.00

HELOC Monthly Adj - 2nd ID 23 33,011.50

Loan Balance Total 33,011.50

Total Loan Interest Paid Year-To-Date 1,182.31

SAVINGS ACCOUNT ID 00

Total Dividends Paid Year-To-Date \$1.16

Annual Percentage Yield earned 0.10% from 10/01/2017 through 10/31/2017

Date	Transaction Description	Withdrawal	Deposit	Balance
10/24	Withdrawal	\$2.00		\$1,613.56
10/27	Deposit Ach Sample Company Te TYPE: DIRECT DEP CO: SAMPLE COMPANY TE DATA: 43807040 AA		\$55.00	2,068.48
10/31	Deposit Interest 0.100%		\$1.16	2,069.64
11/03	Deposit Ach Sample Company Te TYPE: DIRECT DEP CO: SAMPLE COMPANY TE DATA: 43807040 AA		\$55.00	2,523.61
11/06	Withdrawal Ach Sample Mfg Corp. TYPE: SWIFT SWAL SAMPLE MFGCORP CO: SAMPLE MFG CORP	1,641.00		872.61
11/09	Deposit Ach Sample Company Te TYPE: DIRECT DEP CO: SAMPLE COMPANY TE DATA: 43807040 AA		\$55.00	1,327.61
11/15	Withdrawal Online Banking Transfer To Loan 23, JPMORG Chase Home Equity Loan 11/15	\$25.00		1,292.61
11/17	Deposit Ach Sample Company Te TYPE: DIRECT DEP CO: SAMPLE COMPANY TE DATA: 43807040 AA		\$55.00	1,657.61
11/20	Withdrawal Paper Direct Pay: Payroll to 43807040 AA	3.00		1,234.56

2009 HARLEY DAVIDSON FLST 1234567890-0004

ANNUAL PERCENTAGE RATE 3.890%

Periodic Rate (Daily) .010657%

YTD Interest \$244.58

Interest Paid in 2016 \$327.90

Beginning Balance \$0,515.25

1 Total Payments for 6,527.75

0 Total Advances for 0.00

Ending Balance \$0.00

Date	Transaction Description	Amount	Principal	Interest	Fees	Balance
10/24	Payments by Check	\$6,527.75	\$6,515.25	\$12.50	\$0.00	\$0.00
10/24	Loan Closed	0.00	0.00	0.00	0.00	0.00

Continued on next page.

Account Statement

1-888-436-1847 | www.necu.org

Member Number 1234567890

Statement For 10/31/2017 - 11/30/2017

Page 2 of 2

Beginning Balance \$33,031.50
1 Total Payments for 125.00
0 Total Advances for 0.00
Ending Balance \$33,031.50

Principal	Interest	Fees	Balance
\$0.00	\$125.00	\$0.00	\$33,031.50

any statement you determine, or request your investigation, or any request amount against your credit limit. You do not equipment that are not in question.

If we find that we made a mistake on your statement, we have to pay interest on the error, and will have to repay you the full amount of the error.

If you tell us you want to pay this amount that we think you owe, we will not pay interest on the error, and will have to repay you the full amount. We must tell you within 10 business days of the error. If we do not tell you within 10 business days, we must tell you within 30 business days of the error.

If we do not tell you within 10 business days of the error, we must tell you within 30 business days of the error. If we do not tell you within 30 business days of the error, we must tell you within 60 business days of the error. If we do not tell you within 60 business days of the error, we must tell you within 90 business days of the error.

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We appreciate your membership.





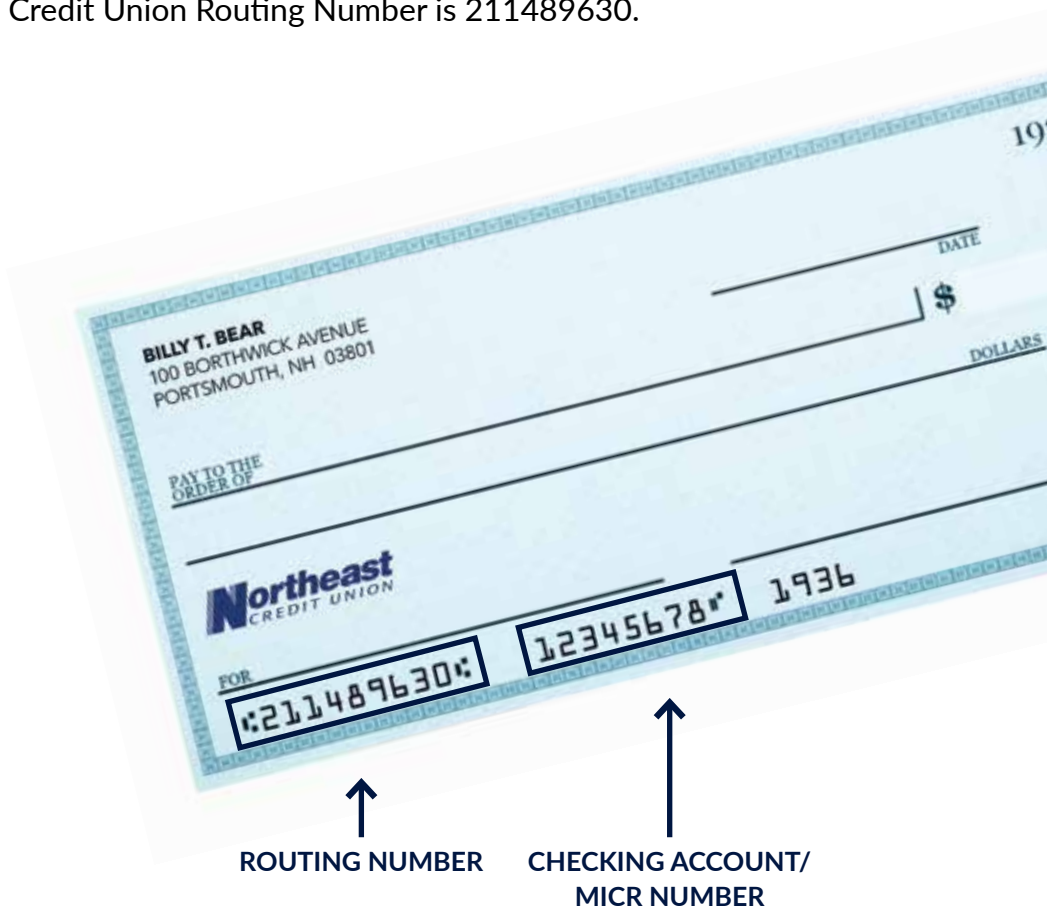
DIRECT DEPOSIT

Set up Direct Deposit:

Get a direct deposit form from your employer or at any one of our branches.

Include your checking account/MICR number, routing number and a voided check (some employers may need additional information).

Northeast Credit Union Routing Number is 211489630.

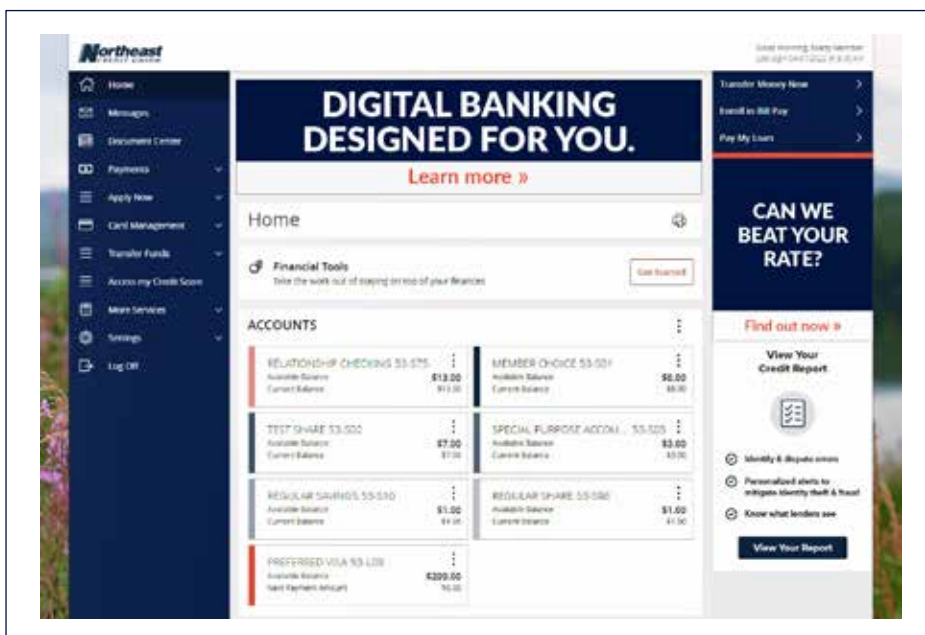




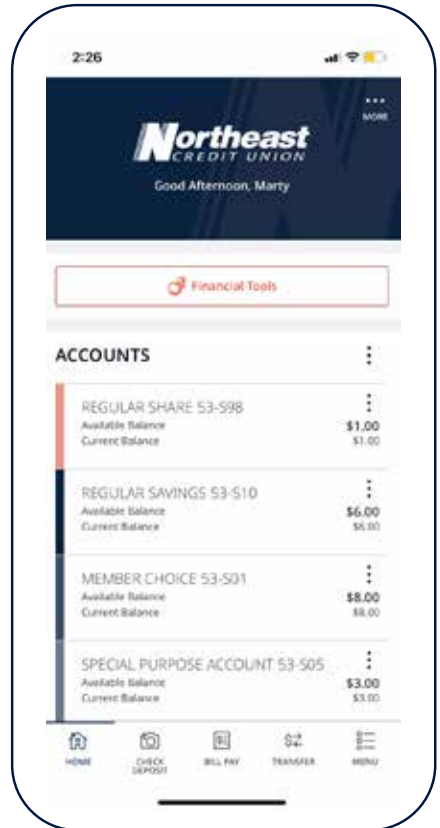
DIGITAL BANKING

For secure, easy access to your accounts from anywhere.

1. To enroll in Digital Banking, simply download Northeast Credit Union's mobile app or go to necu.org and select **"Enroll Today"**.
2. Provide the required information and click **"Continue"**.
 - a. Member Number
 - b. Last Name
 - c. Date of Birth
 - d. Social Security Number
 - e. Zip Code
 - f. Requested Login ID
3. On the Enrollment Success screen, click **"Continue"**.
4. Select how you'd like to receive your Secure Access Code.
 - a. Call Me
 - b. Email Me
 - c. Text Me



5. Enter the secure access code and click **“Submit”** (code expires after 15 minutes).
6. Your personal information will display. Click **“Submit Profile”**.
7. Create your new password and click **“Submit”**. Your password must include the following:
 - a. 8 to 20 Characters
 - b. One uppercase letter
 - c. One lowercase letter
 - d. One special character
 - e. One numeric characters
 - f. Cannot match or include your Online Banking ID
8. Check the box to agree to the Digital Banking Terms & Conditions.
9. Here you can choose whether you want to register your current device. Registering your device will allow you to bypass the Secure Access Code prompt every time you log in to digital banking. However, if you’re using a device that is public, you should not register the device for security purposes. If your device is private and has appropriate security, you may register it by clicking **“Register Device”**.



Want to bank on the go?

Download the Northeast Credit Union mobile app for free. Available through the App Store and Google Play.

QUESTIONS?

Learn more at necu.org/digitalbanking or call 888.436.1847.

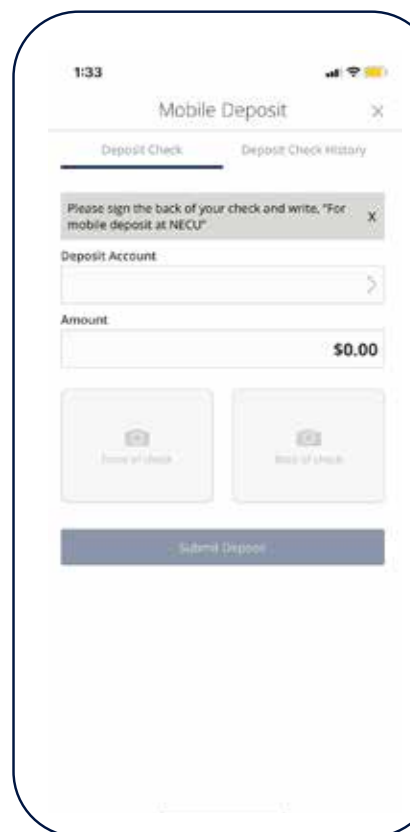


MOBILE DEPOSIT

Deposit Checks from Your Mobile Device

Save a trip to the branch by depositing checks from your mobile device. You can access Mobile Deposit right from the Northeast Credit Union mobile app.

1. Open your Northeast Credit Union Mobile App.
2. Select “**Check Deposit**” from the bottom of your screen or from the main menu. *(If this is your first time using Mobile Deposit, you will need to read through and accept the Terms & Conditions).*
3. Endorse the back of the check and write “For mobile deposit only at NECU” under your signature.
4. Choose the account you’d like to deposit the funds into and enter the amount of the check.
5. Snap a picture of the “front” and “back” of the check, making sure the entire check is visible on the screen.
6. Hit “**Submit Deposit**”.



Boom, you’ve done it!



BILL PAY

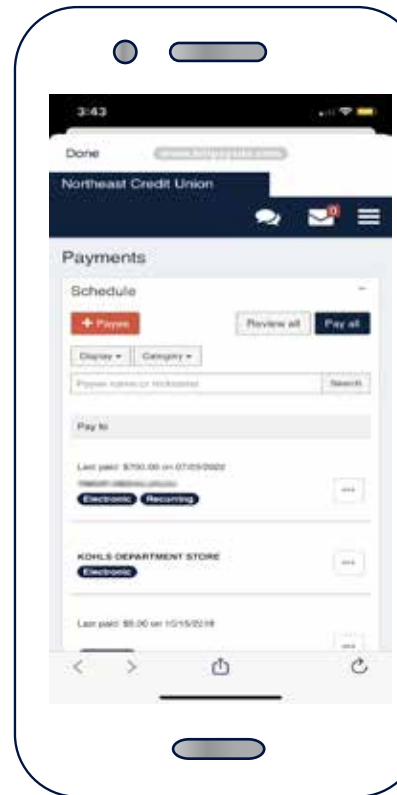
Pay your bills securely all from one place

Whether you're paying bills or paying back a friend, you can send money now, schedule a payment or transfer at a later date. Bill Pay makes it easy, so you can get back to the important things in life.

Get started!

- Login to your Digital or Mobile Banking account.
- Don't have Digital or Mobile Banking?
Enroll today at necu.org
- Click on **"Bill Payment"** under the **"Payments"** dropdown from the main menu.
- Follow the prompts to register.

**Learn more about Bill Pay at
necu.org/billpay**



QUESTIONS?

Email memberservices@necu.org or call 888.436.1847.
Please feel free to reach out to us!



PAYING SOMEONE IS EASY AND SECURE WITH P2P PAYMENTS

Here's what you need to do to get started:

1. Login to Mobile Banking.
2. Select **"Bill Payments"** from the **"Payments"** dropdown from the main menu.
3. Add a new payee.
4. Select **"Pay a Person"**.
5. Select payment method - check, email, direct deposit.
6. Enter payment info and create a keyword.

Once payee is activated, you can then submit your P2P payments to that payee.

Here's what the payee needs to do:

1. Check their email or text messages for activation instructions.
2. Verify their identity by entering the keyword you provided.
3. Enter their account number and bank routing number or their Visa® Debit Card number and expiration date.
4. Click **"Accept"**.
5. Money will be transferred to their account.

Learn more about P2P Payments at
necu.org/p2p



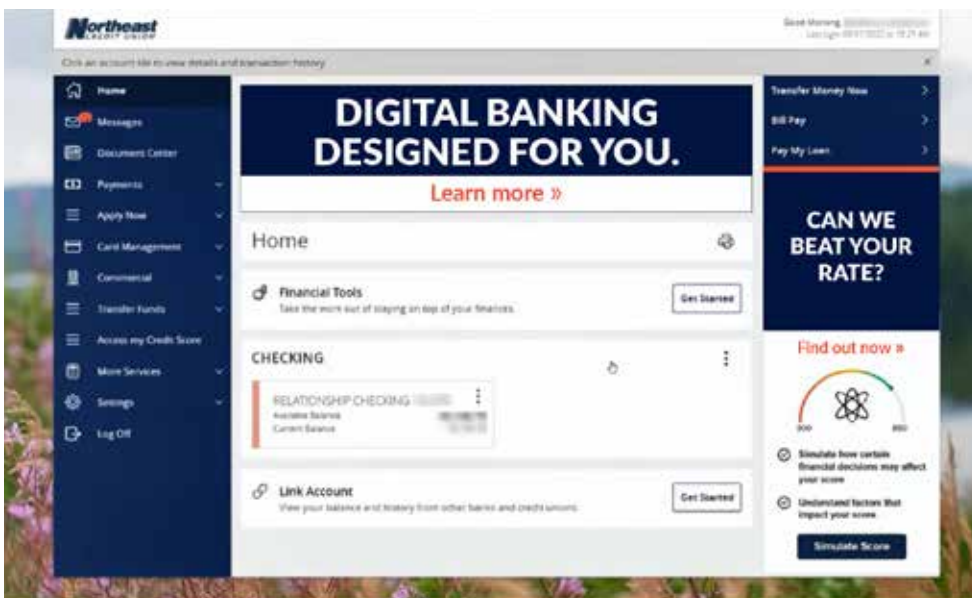
FINANCIAL TOOLS

Manage Your Money Anywhere

Our Financial Tools deliver a fully integrated financial picture to help create and monitor budgets and manage debt right from the palm of your hand.

Set up is simple!

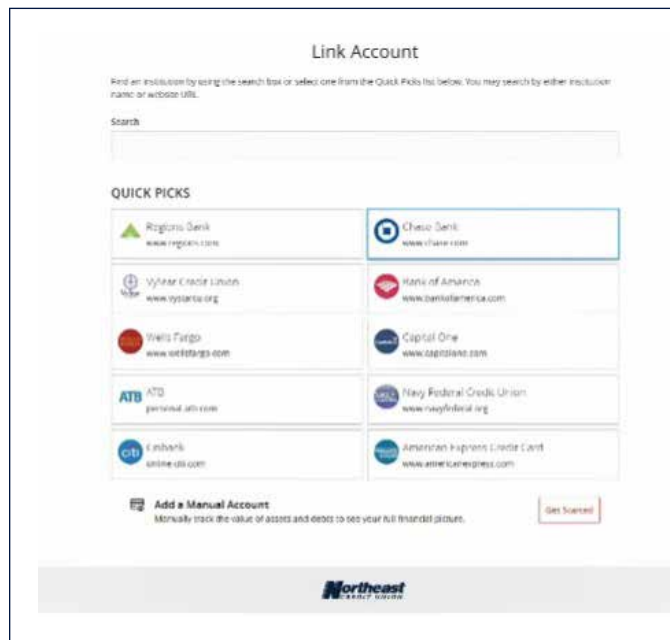
1. Login to Digital Banking on your desktop or your Northeast Credit Union mobile app.
2. Select **“Get Started”** under the Financial Tools box towards the top of the screen.
3. A welcome screen will display, click **“Continue”**.
4. Review and accept the Terms & Conditions.
5. Select **“Get Started”**.



Connect Your Other Accounts

Link accounts from other financial institutions. You can add non-Northeast accounts including checking, savings, money markets, wealth management accounts and credit cards so you can have a full-financial picture.

1. Log into Digital Banking on your desktop or open your Northeast Credit Union Mobile App.
2. Select “**Link Accounts**” in the Financial Tools Box
3. Select the Financial Institution of the account you want to link. If you don’t see your financial institution in the list, you can manually add the Account by selecting “**Get Started**” at the bottom of the page.
4. Enter the credentials of the financial institution’s digital banking account.
5. Follow the prompts. And that’s it.



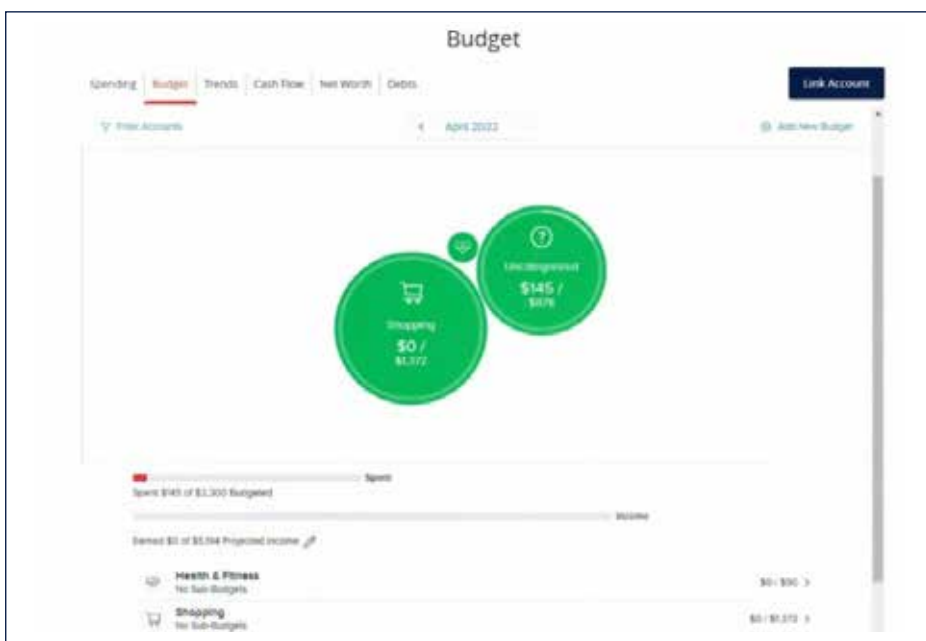
Please note that some financial institutions require further verification and approval so please reach out to the financial institution directly for more information or assistance.



FINANCIAL TOOLS

Create a Budget

1. To start creating a budget, select Financial Tools and select **"Budget"**.
2. You can choose to **"Start from Scratch"** or **"Auto-Generate Budgets"**.
3. If you chose to **"Start from Scratch"**, a screen will pop up with a list of categories. Select the **"+"** on the right of the budgets you want to add along with the amount you want to budget each month for that category.
4. If you chose to **"Auto-Generate Budgets"**, a budget will generate based on your current spending habits. You can add any missing budgets by selecting **"Add New Budget"** on the top right or edit the auto-generate budgets by clicking on the category on the bottom and selecting **"Edit Budget"**.



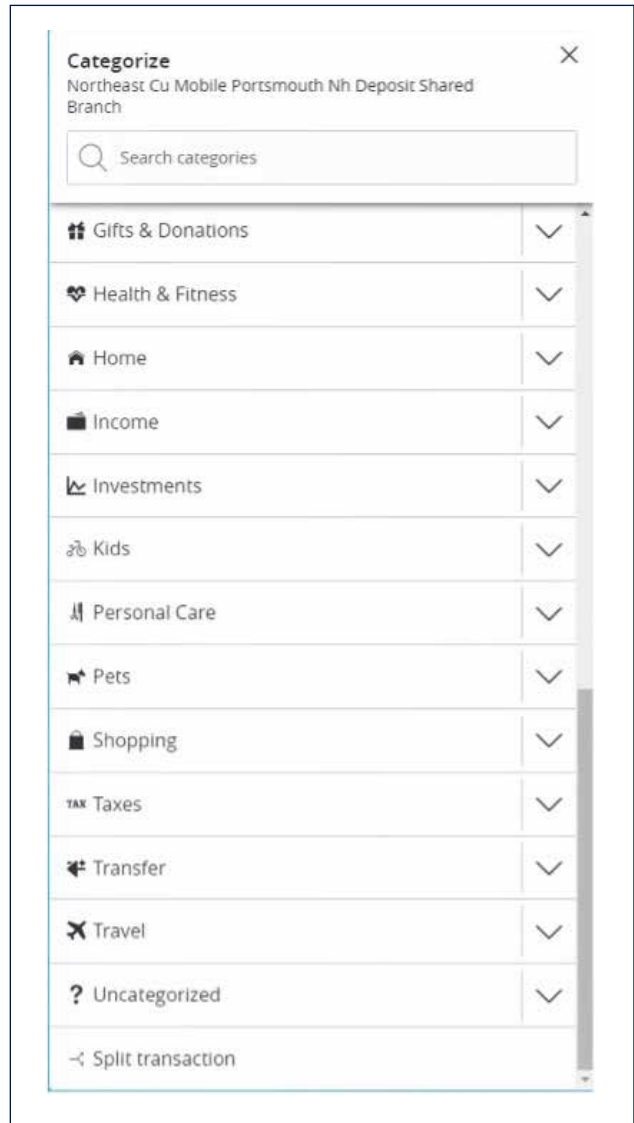
Categorize Your Spending

Make managing your budget easier by categorizing your spending.

Our Digital Banking tool will automatically categorize your spending based on the vendor or type of transaction, but you can always make changes if it's not exactly how you'd categorize it.

1. To add or update a categorization for a transaction or vendor, head to your account view by clicking on the account from the homepage.
2. Find the transaction you want to update, and select the 3 dots on the right side of the transaction.
3. Select **"Change Category"**.
4. Select the category you'd like for the transaction from the list or even split the transaction between multiple categories.

And that's it!





FOR GOING CASHLESS

Pay confidently with your smartphone

Mobile Wallet is an easy, convenient, and secure way to make purchases with your Northeast Credit Union Debit Card using your smartphone.

- Easily pay for your purchases at thousands of stores.
- Shop confidently, knowing Mobile Wallet doesn't send your Debit Card number with your payment.

Mobile Wallet is available with Apple Pay®, Samsung Pay,™ and Google Pay.™



QUESTIONS?

Email memberservices@necu.org or call 888.436.1847.
Please feel free to reach out to us!



Setting up your Northeast Credit Union Card for Apple Pay®

1. Go to the Wallet app and tap the “+” symbol.
2. Follow the steps to add a new card. If you’re asking to add the card that you use with Apple Music, cards on other devices, or cards that you’ve recently removed, choose them, then enter the card security codes.
3. Tap “**Next**”. Northeast Credit Union will verify your information and decide if you can use your card with Apple Pay®.
4. Call 1.844.646.5465 to verify and activate your card.

For more information on using your Northeast Credit Union Debit Card with Apple Pay®, please visit necu.org/applepay



Setting up your Northeast Credit Union Card for Samsung Pay™

1. Find the Samsung Pay™ app pre-installed on your phone or download it from Google Play.™ Then, sign into your Samsung account.
2. Scan your fingerprint or iris (that's your eyeball!) and enter a PIN, so you can authenticate future purchases.
3. Snap a picture of your card and provide your signature where necessary. Your cards are securely backed up and can be restored with your Samsung Account.

PLEASE NOTE: When adding your card by photo capture, be sure to verify the information pulled (card number, name, address, phone), and update manually if incorrect.

4. Call 1.844.646.5465 to verify and activate your card.

For more information on using your Northeast Credit Union Debit Card with Samsung Pay, please visit necu.org/samsungpay



Setting up your Northeast Credit Union Card for Google Pay™

1. Download the Google Pay™ app on your smartphone.
2. Snap a picture of your Northeast Credit Union Debit Card to add it to Google Pay™ or if you already have a card in your Google account, you can add it to Google Pay™ by confirming a few details.

PLEASE NOTE: When adding your card by photo capture, be sure to verify the information pulled (card number, name, address, phone), and update manually if incorrect.

3. Call 1.844.646.5465 to verify and activate your card.

For more information on using your Northeast Credit Union Debit Card with Google Pay™, please visit necu.org/googlepay



GET MORE FOR LESS WITH BENEFITS PLUS®

Benefits Plus® is an exclusive program for our members that offers you and your family the opportunity to save money on products and services you use every day for only \$4.50/month. The program's mission, as is our mission, is to help members "Live Better for Less" by delivering extraordinary value and personalized service with each and every member.

Some Benefits and Services Include:

- Identity Theft Restoration Service
- Travel Concierge Specialist
- Retail Discounts
- Dining & Entertainment
- Family Benefits



Check out the savings Benefits Plus® can bring for you and your family and register today. Simply contact a Member Experience Specialist at 888.436.1847 or visit your local branch during business hours.

Get the Benefits Plus® Mobile App for **iPhone** and **Android**.



CHECKLIST

If you didn't receive your Debit Card upon account opening:

- ☐ Look for your new Debit Card in the mail within 5-7 business days after account opening (plain white mailer).
- ☐ Activate your Debit Card with your PIN by calling 800.757.9848 from your phone number on file.
- ☐ Enroll in Digital Banking.
- ☐ Download the Northeast Credit Union Mobile App.
- ☐ Add your Northeast Credit Union Debit Card to your mobile wallet.
- ☐ Sign up for eStatements & eDocuments.
- ☐ Enroll in Bill Pay and P2P Payments.
- ☐ Add your payees to Bill Pay and set up upcoming payments.
- ☐ Get started tracking your spending and savings with our Financial Tools. Add other accounts, cards and information from Digital Banking or the mobile app.

Where can I find my Northeast Credit Union Member Number?

Your Member Number can be found on your Member Card, on your Account Statements or by calling a Member Experience Specialist.

If you didn't order checks when your account was opened:

- ☐ Order checks by calling Harland Clark at 1.888.858.3355.
- ☐ Add your Debit Card to your Mobile Wallet.
- ☐ Consider personalizing your Debit Card with your favorite photo.
- ☐ Move direct deposit to your new account.
- ☐ Provide employer with a voided check.
- ☐ Move over any existing automatic payments from your old account(s).
- ☐ Sign up for Benefits Plus® for great services and savings.
- ☐ Confirm overdraft choice.

Where can I find my Checking Account/MICR number?

You can find your Checking Account number (also known as MICR #) by logging into Digital Banking and clicking on the account and looking under the **"Details & Settings"** tab. It can also be found on the bottom of your checks or by calling a Member Experience Specialist. This is important to know for things like direct deposit, especially if you have more than one Checking Account with us.



necu.org | 888.436.1847

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