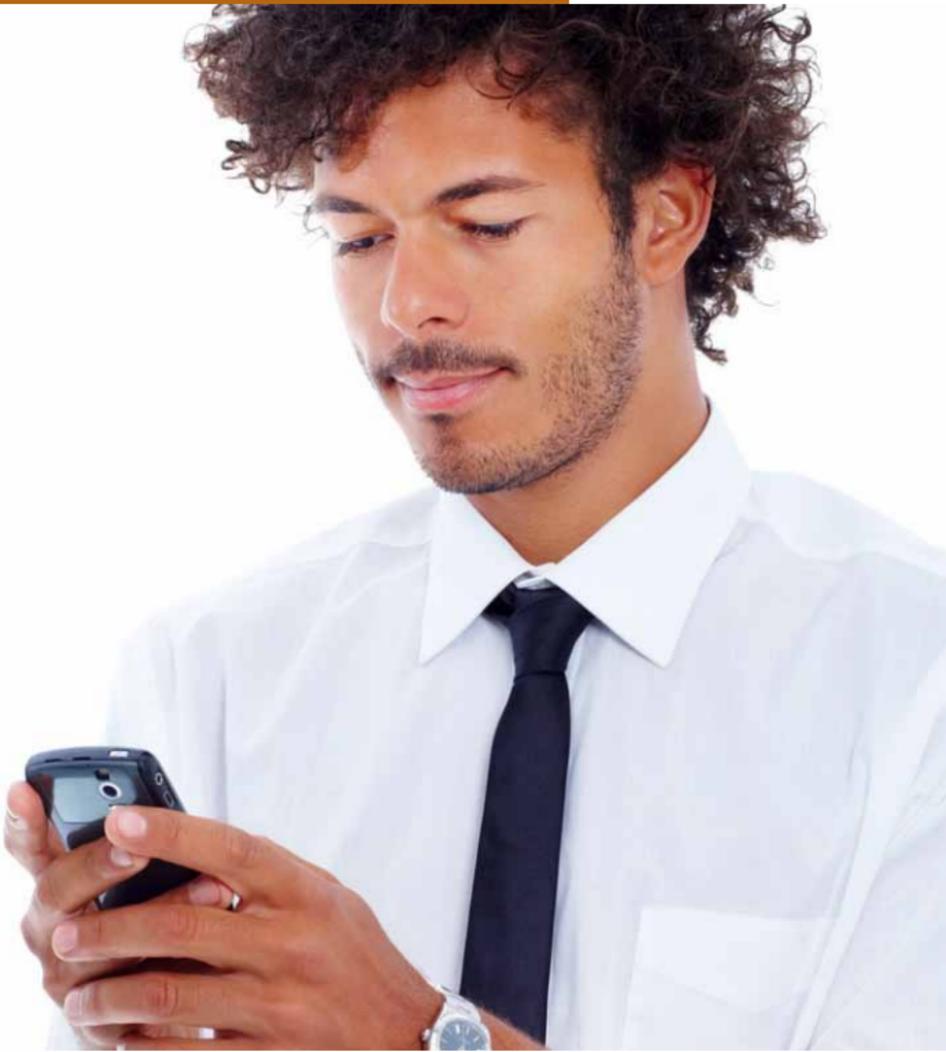


## E-SERVICES



## CME@Home

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Chicago Municipal Employees Credit Union offers 24/7/365 access to your account information from your personal computer. Our online banking and bill pay service is easy, secure and just can't get more affordable... it's FREE! CME@Home is a remote banking delivery channel where members can:

- Check Account Balance & History
- Pay Bills & Transfer Funds Between Accounts
- Sign Up for E-Statements
- Initiate Transfers Between Financial Institutions
- And much more!

### **Online Banking Security**

State-of-the-industry technology protects your accounts. Our Internet connections and servers are firewall protected to keep internal systems and member information secure. All information, sent or received, is encrypted to be unreadable during transmission.

### **Password Protection**

In addition to the systemic precautions, your confidential CMECU password ensures that only you have authorized access to your account information. (No one at the credit union will ever ask for your password.)

### **Getting Started**

All you need is a computer and an Internet connection. For the latest security and full access to CME@Home, we recommend you use the latest version of your browser.

Spend less time managing your money. Chicago Municipal Employees Credit Union offers a full menu of the latest convenient services, including 24/7/365 account access via Internet and mobile apps, worldwide ATM access, E-checking and more. We continually invest in the latest remote banking delivery channels you need to handle your personal finances easily.

Please carefully review the information in this brochure for details about our convenient electronic services, designed to save your time and money.

## Bill Pay

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### It's the easiest way to pay bills.

Online Bill Pay is quicker and easier than writing and mailing paper checks.

**SEE HOW EASY IT IS:** you can pay anyone, anytime. In addition, you can:

- Pay all your bills online for free with no monthly fees, no limit on the number of payees and no per-transaction fees
- Schedule payments days or weeks in advance
- Instantly pay your Chicago Municipal Employees Credit Union loans, mortgage and credit cards
- Schedule automatic and recurring payments
- Most payments can be credited to your payee within 2 business days
- Cancel or change a scheduled payment
- Online Bill Pay also saves paper, the cost of stamps, checks and envelopes.
- Set up e-Alert reminders or status updates

### How to sign up

If you're enrolled in Online Banking, all you need to do is login and select the "Bill Pay" link under the My Accounts section. Not enrolled in Online Banking? You'll need your member number to sign up and in just minutes you will be able to access your accounts online.

A Chicago Municipal Employees Credit Union checking account is required for use with CMECU Bill Pay. There are no fees to maintain a Bill Pay account. However, if incurred, applicable fees will apply. Please refer to the CMECU Fee Schedule for a complete list of these types of fees.

## E-Statements

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### E-Statements save time, money and the environment.

CMECU is committed to smart technology that helps to preserve our planet's resources. That's why we've made free electronic statements our standard method of delivery for all your credit union accounts.\*

You won't miss paper statements with these online benefits! You can view, download or print an electronic version of your statement that looks just like the paper version you used to receive by mail. Other benefits include:

- Faster delivery than by mail
- Email notification when each statement is available
- Electronic statements archived online
- Complete security — accessible only with your user ID and password
- Added protection against identity theft, since account information can't get lost or stolen from a mailbox
- Avoid \$2 charge by changing from paper statements to E statements

\*You may request paper statements for a nominal fee.

## Person2Person (P2P) Payments

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**A Person2Person Payment is a secure electronic payment that allows you to send money to anyone's bank account.**

- Split a restaurant check
- Chip in for your share of a sporting event
- Pay your handyman
- Go in on an anniversary gift
- Send funds to a college student

All you need is a recipient's email address or mobile phone number to send payments directly to him or her. It's fast, secure, and you can schedule one-time or recurring payments.

### **Fast**

Just login to Online Banking and select "P2P". Once you enter your recipient's name, contact, payment amount, and click "Send", your recipient is notified within hours. To accept the payment, he or she will receive a link to a secure website to confirm their account details, and the money will be transferred instantly.

### **Secure**

Since you don't need your recipient's account information, it's a safe way to make payments. And since only the recipient has access to complete account information, only he or she can accept the payment. Plus, P2P services are protected by the same laws as credit or debit accounts.

### **Flexible**

Make one-time payments or set up a regular schedule. Add or delete payees anytime. Send funds via email or mobile phone. It's a safe payment option designed to simplify your financial life!

## Electronic Transfers

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**FI-to-FI (Financial Institution to Financial Institution) transfers allow you to move money between your CMECU accounts and accounts you hold in other U.S. banks or credit unions.**

You can use the service to transfer money from your outside (non-CMECU) accounts into your CMECU checking accounts. You can also use the service to send money out to your account at another US financial institution. Plus, the service may be used as a FREE alternative to wiring funds to your other accounts within the US.\*

### **How to sign up**

Log in to Online Banking and select "FI-to-FI Transfers". Once you read and accept the disclosure, we'll receive your enrollment request and respond within 5 business days. You will receive an email confirmation when you have been approved to use this service.

You will then be able to set up external accounts, and we will set up small test transactions (less than \$1.00) at each. If the transactions are verified within 10 days, you will be able to transfer up to \$5,000 per day to or from your verified accounts. Most transfers are processed within a few days.

\*This Service cannot be used to send money outside of the United States. International accounts and organizations cannot be used with this service. Additionally, it is not available for organizational, business, trust, or non-personal accounts within the United States. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. While CMECU does not currently charge members a fee for using the FI-to-FI service, we cannot be responsible for any fees charged by your other financial (such as, but not limited to fees incurred as a result of insufficient funds). If you have insufficient funds in your CMECU Checking account when trying to send money out, an NSF fee as listed on the CMECU Fee Schedule will be charged to your account, and the credit to your external account will not be sent.

### **Wire Transfers**

A wire transfer is an electronic payment service for transferring funds by wire, such as the Federal Reserve's FedWire. Wire transfers can be made directly from one account to another, including international accounts.

No matter how far you travel, the MECU audio response system is a convenient way to check on your credit union accounts 24/7 by phone. It's perfect for times that you're away from a computer and need account information right away. With MECU, you can:

- ✓ Check your current account and loan balances
- ✓ Ensure that checks you've written have cleared
- ✓ Check on loan payments, ATM transactions, deposits or withdrawals
- ✓ Transfer funds between your credit union accounts
- ✓ ...And more!

To access MECU—our 24-Hour Teller—

**Call 800-760-MECU (6328)  
or 312-236-2326, option 1.**

### Entering Member Number & PIN

Your member number is the same as your account number. Enter the number when prompted, then WAIT for the prompt to enter your PIN (*Personal Identification Number*).

### Account ID Numbers

Your account ID number is the two-digit number following your member number that identifies each savings or loan account. For a list, go to the MAIN MENU, press 1 for account information, then press 2 for a list.

### Account Balance

The account information option provides the current balance and available balance (minus any holds). Go to the MAIN MENU, press 1 for account information, then press 1 for an account balance.

### Checks & Deposits

You can search for checks or deposits by date(s), amount/range or check number. To find out what has cleared your account, go to the MAIN MENU, press 1 for account information, then press 2 for account history.

### PIN

You can change your PIN, but it must be a new number. You cannot re-use a PIN. To change your PIN, go to the MAIN MENU, press 2 for account management, then press 2 to change a PIN. If you haven't used 24-Hour Teller before, the system will prompt you to select a PIN.

### MENU OPTIONS

#### 1. Account Information

*Press 1 if you know Share ID or 2 for a list*

Account Balance Info	press 1
Account History	press 2
	1 Last 5 transactions
	2 ATM transactions
	3 By check #
	4 By date
Future Transactions	press 3
	1 ACH
	2 Scheduled fund transfers'
MAIN MENU	press 3 *

#### 2. Account Management Menu

Perform card services	press 1
Change PIN	press 2
MAIN MENU	press 3 *

#### 3. Funds Transfer Activities

Transfer funds	press 1
Hear scheduled transfers	press 2
Delete existing transfer	press 3
MAIN MENU	press 3 *

#### 4. Share or Loan Withdrawal

*Press 1 if you know Share ID or 2 for a list*

MAIN MENU	press 9 *
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#### 5. Interest rates

CD Specials	press 1
	1 Next
	2 Previous
	3 First
	4 Last
	* Exit

#### 6. Stop Payment Activities

Stop a payment	press 1
Stop payment inquiry	press 2
MAIN MENU	press 3 *

## CMECU Mobile and Text Banking

**Access your accounts wherever you go, with your web-enabled cell phone.**

To enroll, simply login into CMECU Home Banking and go to the "Options" tab, then select "Web Mobile Settings" tab. Read and agree to the disclosure, and enter your web enabled cell phone number and wireless provider, then select the accounts you wish to view. It is that easy.

If you wish to enroll in CMECU Text Banking, select the "Text Mobile Settings" tab and do the same as above, plus you will need to enter your own names for the accounts you wish to receive information. The text number for CMECU Text Banking is 89549. The commands are Bal for balance information, Hist for History information. If you enter an account name after either command, you will get the information for that account only.

Be sure to download CMECU's free android or iPhone app! Chicago Municipal Employees Credit Union takes its obligation to protect our members very seriously. That is why we continually update our security features to provide a safe and protected mobile internet banking experience. Please keep an eye out for these changes.

## E-Checking

This account allows you to conduct all your business electronically through Direct Deposit, automatic transfers and electronic payments.\*

### E-CHECKING FEATURES:

To avoid monthly service fee	Direct Deposit or \$3000 <sup>1</sup>
Minimum balance to open account with privileges	No minimum
Monthly service fee without direct deposit or \$3000 min <sup>1</sup>	\$6.00
Foreign ATM Transactions	\$3.00
Courtesy Pay - Overdraft Privileges	Courtesy Pay up to \$600 <sup>2</sup>
Call Center	Talk to a live person during regular business hours
24-Hour Telephone Teller service	FREE
CMECU Debit/ATM Transactions ( <i>Allpoint surcharge-free ATM network</i> )	FREE
Debit/ATM care with REWARDS POINTS <sup>3</sup>	FREE
Notary Public	FREE
Check writing limits	UNLIMITED
Electronic services: Online Banking, Mobile/Text Banking, E-Statements, Bill Payment	FREE

\*Learn about other CMECU Checking Accounts at [www.cmecuconline.org](http://www.cmecuconline.org). 1 Combination of share, checking, CDs, financial health account and IRAs. 2 Auto transfer from share or optional overdraft loan privileges available when you qualify. 3 Debit/ATM card with Rewards Points earns 1 point for every \$2.00 spent.

## ATM Network

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Get cash, check your balance, transfer funds between accounts and more at thousands of ATMs worldwide. Your CMECU ATM/Debit card is free, as are your transactions at ATMs owned by CMECU.

In addition, as a member of CMECU, you have access to 43,000 surcharge-free Allpoint Network ATMs worldwide. To locate a surcharge-free ATM near you, visit [www.cmecunonline.org](http://www.cmecunonline.org) or [www.allpointnetwork.com](http://www.allpointnetwork.com), type in your zip code or city, and the locator will list the addresses of Allpoint ATMs nearby.

### CMECU ATM/Debit Card

Available as an option on all our checking accounts, this VISA® ATM/Debit card offers you quick access to your funds without checks. You can use it for completely secure transactions with retailers, online merchants, or wherever VISA is accepted. Earn reward points (1 point for every \$2.00 spend) every time you use it.

\*Transactions at non-CMECU automated teller machines may be subject to fees determined by other ATM owners/operators.

## Please send me more information and/or an application for the following products/services:

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- CME@Home online banking and bill pay
- E-Statements
- Person-To-Person (P2P) Payments
- FI-to-FI Transfers
- Wire Transfers
- MECU (Telephone Teller)
- CMECU Mobile and Text Banking
- E-Checking
- CMECU ATM/Debit Card
- Check By Phone
- CU Money Cards
- Direct Deposit / Payroll Deduction
- I would like to apply for a loan.

OR please have someone from the credit union contact me:

Member Name \_\_\_\_\_

City Department \_\_\_\_\_

Work Address \_\_\_\_\_

City State Zip \_\_\_\_\_

Work Phone \_\_\_\_\_

Email Address \_\_\_\_\_

Best Time To Call A.M. P.M. \_\_\_\_\_

Questions? Call us right now at 312 236-2326.

Remember, you can apply for membership or financing online 24/7/365 at [www.cmecunonline.org](http://www.cmecunonline.org)

Please detach this card and mail back (postage paid) to the credit union

NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 90485 CHICAGO, IL

POSTAGE WILL BE PAID BY ADDRESSEE

CHICAGO MUNICIPAL EMPLOYEES CREDIT UNION  
18 SOUTH MICHIGAN AVE STE 1000  
CHICAGO IL 60603-3209



## Additional Convenience Services

### Reloadable CU Money Cards

Safer than cash, perfect for setting a budget, and more convenient than checks, our reloadable CU Money Card is a great new option for our members.

- Worldwide acceptance as a VISA card
- National network of surcharge-free ATMs
- Safe & convenient in-store, online, and on the phone
- Emergency card replacement & travel assistance
- Zero-liability protection for purchases
- Available in amounts from \$100 to \$5000
- Offers an extra layer of protection between your checking account and would-be identity thieves
- Great for travel, teens, holiday shopping and more!

### Check By Phone

This service offers a convenient way to make credit union loan or credit card payments instantly, avoiding late fees. Just have your statement or bill in hand, call our main number, and select option 8 to talk to a representative. Call before 2 p.m. for the payment to be posted on the same business day. There is a small fee for this service.

### Direct Deposit/Payroll Deduction

Direct Deposit is a free service that electronically deposits your paycheck, retirement check, Social Security check or other recurring payment to your credit union checking account each payday. Payroll Deduction allows you to automatically designate specific amounts from each paycheck to make credit union loan payments or deposits to your savings account, Financial Health Club, Christmas Club, or IRA.

### More E-Services

#### Online Membership Enrollment and Online Loans

Joining and borrowing from CMECU is easier than ever. Both forms can be completed at your desktop—conveniently at the location where you keep most of your financial records.

## Chicago Municipal Employees Credit Union

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### **Main Office**

18 South Michigan Avenue, Suite 1000  
Chicago, Illinois 60603  
Phone: 312 236-2326

### **Office Hours**

8:30 am - 6:00pm  
Monday - Friday

*ATM available in the lobby of the building*

### **Austin/West Garfield Office**

4909 West Division  
Chicago, Illinois 60651  
Phone: 312 236-2326

### **Office Hours**

8:30 am - 6:00pm  
Monday - Friday

*ATM available in the lobby of the building*

*and also at 33 North LaSalle Street  
in the lobby of the building*

### **MECU (Telephone Teller)**

Open 24 hours  
1 800-760-MECU

### **E-mail**

[info@cmecuonline.org](mailto:info@cmecuonline.org)

### **Website/Home Banking**

[www.cmecuonline.org](http://www.cmecuonline.org)

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Federally insured  
by NCUA



AMERICA'S  
CREDIT UNIONS<sup>SM</sup>