

**ACCOUNT ALERT** – If you have not accessed on-line banking in 2017, your access has been disabled, and you have been changed to receive paper statements. You must sign up as a new user, then go to the ‘Statements and Forms’ tab and OPT-IN to receive e-statements. This will ensure that all members wanting electronic statements have access to them.

## **WWW.GROTONMEFCU.COM**

### **ONLINE BANKING INSTRUCTIONS**

1. Click on **New Users** at the top right of the screen.
  - Enter your desired username (this is case sensitive).
  - Enter your base account number without the 2-digit suffix (the numbers before -00 for shares or before -09 for checking is your base number). Note: most members do not know their real account number. Check your statement, your check, or call the credit union to verify it.
  - Enter the remaining information as it applies to the primary member on the account.
  - Enter a valid email address.
  - Click on the Enroll button.
  - You will be emailed a temporary password.
2. Click on **Member Login** at the top right of the screen
  - Enter the user name you selected and the temporary password you received. It may be easier to copy and paste the temporary password from your email.
  - You will be directed to select a new password.  
Passwords must be at least 8 characters long and include an UPPERCASE and lowercase letter, a number, and a special character (! @ # \$, etc.).
  - You will be asked to pick a picture and enter a phrase. We will show your selected image and phrase each time you sign in. This will allow you to confirm that you are visiting our site and not an imposter site before entering your password.
  - You must answer 5 of the 10 security questions. You must remember these answers to obtain access to your account.
  - You will then be brought to your account summary page.

#### Notes:

- If you enter an INCORRECT USERNAME when signing in, the security questions will keep coming up randomly and will not allow access even if you answer one correctly – because the username is wrong.
- If you enter an INCORRECT PASSWORD, you are notified of ‘Invalid Credentials’.
- **You can reset your own password if you forget it by clicking ‘forgot password’.**
- You must call the credit union if you forget your user name or answer to security questions.

Mobile banking is available even if you do not have a ‘smart’ phone.

Mobile Banking [www.grotonmefcu.com/M](http://www.grotonmefcu.com/M)

Save the icon to your phone.

## On-line Banking Features

There are tabs across the screen for the different features of on-line banking:

### My Info

About Me

Update My Info **to change your username or email** – make sure you keep your email up to date.

**Change Password**

**Change Security Image and Phrase**

### Accounts

Account Summary- shows all share, draft and loan accounts and balances

Click on an account to see account details, search account history or **give the account a nickname, e.g., Betty's Birthday Fund.**

Request a check be mailed to your address

### Transfers

Allows transfers between your GMEFCU accounts only. If you have more than 1 GMEFCU account we can link them for you for transfers only, you must sign in to the other account to see activity. To transfer to person or to an account at another financial institution you must use the BILL PAYMENT tab.

### Statements and Forms

**CLICK ON OPT-IN (top right-hand corner) TO STOP RECEIVING PAPER STATEMENTS.**

Your Statements will be maintained on-line in this area for you to access for a minimum of 3 years. You will receive an email each time a statement is ready to view, usually within 2 days of the month end.

### Loan Application

Submit a loan request electronically. Some Information will be prefilled for you.

### Bill Payment

Pay any person with a debit card or email address, receive e-bills, pay bills one-time or set up for automatic payments; set up other institutions to send and receive transfers.

### Money Desktop

Input account information for all your accounts, credit cards, and loans at other financial institutions so you can track all of your transactions and balances here in one place. Can set budgets, receive spending alerts, etc. **There is a Money Desktop App available for your smart phone.**

### Messages

Send a secure message to credit union staff.