

SERVICES

BillPay™

- Single Payments
- Recurring Payments
- Expedited Payments
- eBills

Transfers

- One-time Transfers
- Scheduled Transfers
- External Funds Transfer
- Popmoney®
- Intra-Institution Transfers

Personal Financial Management

- Money Management
- Quicken

eDelivery

- eStatements
- eNotices

Online Account Opening

Stop Payments

Check Reordering

Visa Online Access

Alerts & Notifications

Share Access with Others

Card Dispute/Fraud Forms

Live Chat

Secure Messaging

Mobile Banking

- Smartphone/Tablet App
- Smartwatch Banking
- Text Message Banking
- Mobile Deposit

Mobile Payments

- Apple Pay®
- Google Pay™
- Samsung Pay®

Card Control Apps

- NEFCU Credit Card Manager
- SecurLOCK Equip™

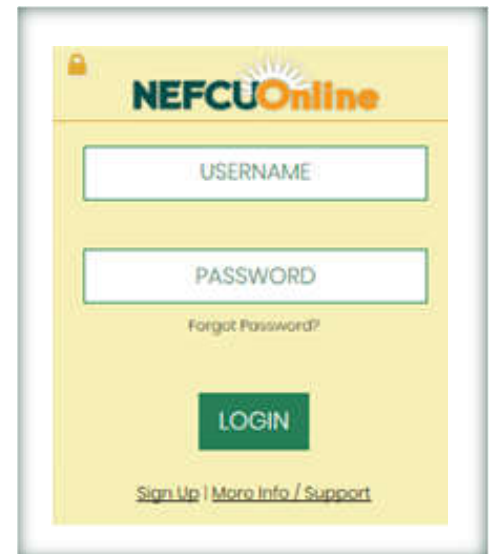


Welcome to NEFCUOnline!

NEFCUOnline is a secure, Internet-based service that gives you access to your NEFCU accounts 24 hours a day, 7 days a week.

Registration

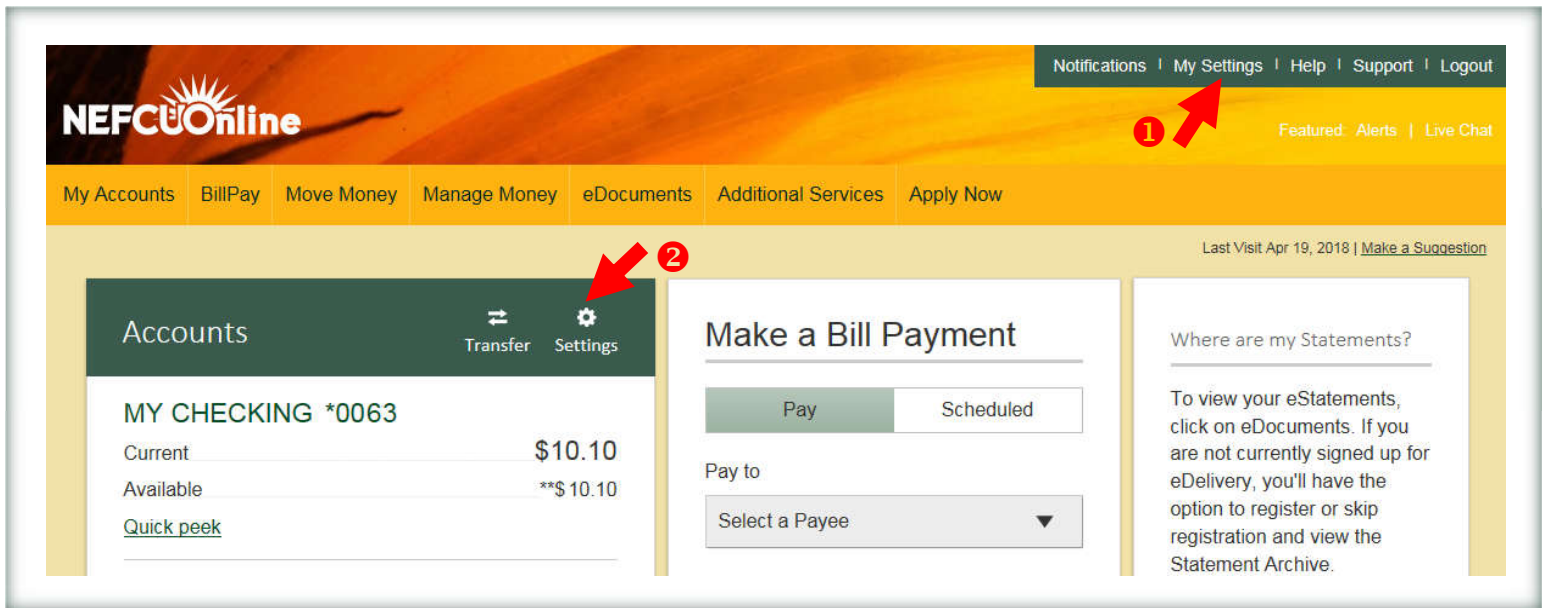
1. Go to nefcu.com or download the NEFCU Mobile App.
2. From your computer or mobile device, click “Sign Up” to start the registration process.
3. Complete the Secure Sign Up form:
 - Create a username and password
 - Enter Personal Information
 - Enter Contact Information
 - Accept Terms and Conditions
 - Click “Complete Sign up”
4. Wait for approval via email (*allow one business day*). Your form will only be approved if the information you submitted, including email address, matches our records.



Logging In

1. Once approved, return to nefcu.com or the NEFCU Mobile App to log in.
2. Enter the username and password you created during registration.
3. You’ll be prompted to verify your contact information with a verification code. On your initial log in, you’ll be able to designate one email address and up to two phone numbers that can be used for authenticating any future unrecognized devices.
4. Choose a method (*phone call, SMS text message, or email*) to receive the verification code and then enter it when prompted. The code will expire in 10 minutes.
5. Choose whether or not you want this device to be registered. If this is a private device where you have exclusive access, you may want to register it in order to save time on future log ins because a verification would not be required. We do not recommend registering a public device where other people could have access (*i.e., a library*).

Forgot Password? If you can’t remember your password or you get locked out, you can use the Forgotten Password feature to get it reset. Passwords can only be retrieved via phone (*not email*) so you must have at least one phone number enabled.



The NEFCUOnline Home Page

In addition to finding services listed under the main navigation menu, you can quickly access the most commonly used features via the Home Page widgets.

ACCOUNTS

The Accounts widget lists all your accounts held at NEFCU and allows you to:

- View key account information at a glance
- Take a quick peek at recent transactions
- See more transactions on the Account History page (*Note: To set up Direct Deposit, you can click "Account Details" to view the full account number.*)
- Quickly make a transfer

OUTSIDE ACCOUNTS

The Outside Accounts widget lists all your accounts held at other financial institutions if you opt to use Money Management to aggregate your account information.

MAKE A BILL PAYMENT

The Make a Bill Payment widget allows you to quickly set up a one-time bill payment to established payees. You can also click on the Scheduled tab to see pending payments.

MONEY MANAGEMENT

The Money Management widget allows you to quickly identify the budgets that need your attention. You can get started with an auto-generated budget based on your past spending habits. For more detail, just click on the link to go to Money Management. Aggregate accounts you have outside of NEFCU to see all your accounts, balances, and transactions in one secure location – it's even on the NEFCU Mobile App!

Customize Your Settings

1 MY SETTINGS

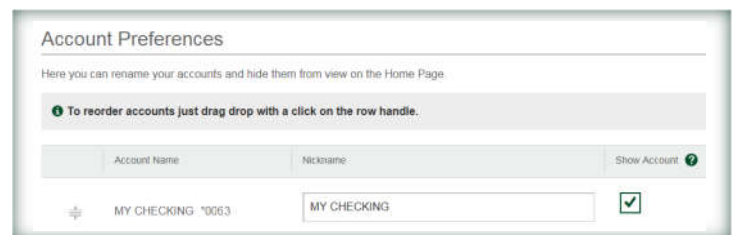
Click on My Settings to update the following:

- Mailing Address
- Email Address
- Username and Password
- Security Options (*the email address and phone numbers used to receive verification codes*)

2 SETTINGS

Click on Settings to access the Account Preferences page.

- **Reorder Accounts** – Just drag and drop with a click of the row handle (☰) to reorder the account list on the Home Page (*online view only*).
- **Rename Accounts** – Assign account nicknames. (*Note: Do not include account numbers, SSN or other confidential information in your new name.*)
- **Hide Accounts** – Accounts unchecked will no longer appear in the account list on the Home Page. To show account, check the box.



If you have any questions, contact a Member Service Representative using our Live Chat option in online or mobile banking, or call us at 800.400.8790.