



Simplify Your Financial Life

Our digital banking platform is fast, convenient, secure, and, best of all, free for all NEFCU members.

CONTACT US

If you have questions, we're always here to help.

- **Call Us**
800.400.8790
- **Email Us**
online@nefcu.com
- **Visit a Branch**
You can even make an appointment to meet with a Digital Advisor at your convenience.

In addition, members logged in to online banking or the NEFCU Mobile App also have the following options for support.

- **Live Chat**
Get real time support from a Member Service Representative. Live Chat is available during regular Contact Center business hours:
 - Monday – Friday
8:00 am to 6:00 pm
 - Saturday
9:00 am to 1:00 pm
- **Secure Messaging**
Send account-specific questions or requests by secure message. If the Contact Center is closed, you'll get a response the following business day.

Four Benefits of using Digital Banking

Digital banking gives you the tools to take control of your money. You can manage your accounts when and how you want, securely and conveniently. It's like having a personal branch at your fingertips. Log in and start enjoying some of these benefits today.



CONVENIENCE

- Manage your accounts on your schedule, 24/7. All you need is a computer, tablet or smartphone with Internet access.
- Avoid waiting in teller lines. You are no longer beholden to branch hours to make check deposits or conduct business.



ACCESSIBILITY

- Monitor your account balances in real-time and view transaction history.
- Transfer funds between accounts instantly or set up scheduled transfers.
- View the front and back of cleared checks.
- View, download, or print your statements and other documents. We organize and store up to 6 years of statements for you.
- View all your accounts, including those with other financial institutions, in one secure location with Money Management.



COST SAVINGS

- Eliminate the cost of stamps, envelopes and paper checks with BillPay.
- Reach your saving goals by setting up automatic recurring transfers.
- Avoid late charges by setting up automatic recurring payments for monthly bills.
- Avoid potential overdraft fees with balance-limit alerts.



FRAUD PREVENTION

- Reduce your chance of mail fraud and identity theft by having your statements delivered electronically.
- Monitor your accounts frequently and set up account alerts to help you detect fraud more quickly and take steps to minimize the damage.

Account Access Overview

You can perform almost any transaction online that you can in a branch plus you have access to additional features. The table below provides an overview of services available by channel.

| NEFCU ACCOUNT ACCESS BY CHANNEL | | | | | | | |
|----------------------------------|----------------|------------------|--------------------|----------------------|-------------|-----|--------|
| Service | Online Banking | NEFCU Mobile App | Smartwatch Banking | Text Message Banking | Accountline | ATM | Branch |
| Check balance | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| View transaction details | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Transfer between your accounts | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ |
| View scheduled transfers | ✓ | ✓ | | | | | ✓ |
| Transfer to other members | ✓ | ✓ | | | ✓ | | ✓ |
| Transfer between other banks | ✓ | | | | | | ✓ |
| Pay anyone | ✓ | ✓ | | | | | |
| Send wire transfers | | | | | | | ✓ |
| Pay bills | ✓ | ✓ | | | | | |
| Add/edit payees | ✓ | ✓ | | | | | |
| Cancel a bill payment | ✓ | ✓ | | | | | |
| Deposit/withdraw cash | | | | | | ✓ | ✓ |
| Deposit a check | | ✓ | | | | | ✓ |
| Stop payment | ✓ | ✓ | | | | | ✓ |
| Reorder checks | ✓ | | | | | | ✓ |
| View statements | ✓ | | | | | | ✓ |
| Set up alerts/push notifications | ✓ | ✓ | | | | | |
| Manage budget and spending | ✓ | ✓ | | | | | |
| Apply for a loan/add an account | ✓ | ✓ | | | | | ✓ |
| Set up shared access | ✓ | | | | | | |
| Submit fraud/dispute forms | ✓ | | | | | | ✓ |
| Contact an MSR | ✓ | ✓ | | | | | ✓ |

Enjoy the convenience of banking in a time, place and manner that works best for you.



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.