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www.raymorecu.com



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Technology





RCU Mobile App

Allows you to manage your accounts & do your banking from your smartphone, at your own convenience! Visit your app store and search "Raymore Credit Union" to download it today.



Key features include:

- Check your account balances & activity
- Transfer money between accounts & pay bills
- Deposit Anywhere™ – deposit cheques with your phone's camera
- Display your balances using the QuickView feature
- Send or receive INTERAC® e-Transfers

Login ID# - this is your MemberCard® number. After you logout, close or leave the app, your secure session will end automatically.

PAC - this is your password.
Enhanced PAC to include:

- 9 - 30 characters long
- 1 uppercase & 1 lowercase letter
- 1 number
- can use special characters @ # \$ - !
 - except for *
- No spaces



FACE/TOUCH ID Login - log in with your face or fingerprint.
Select 'Face/Touch ID' under Settings

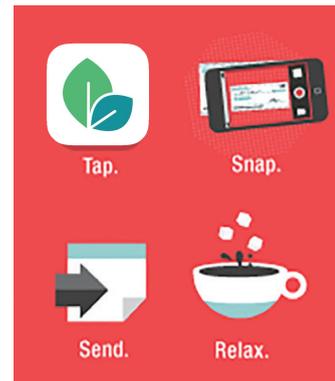


Deposit Anywhere™

Deposit Anywhere™ allows you to quickly & securely deposit your cheques with your smartphone or tablet - anytime, anywhere! Available on our RCU App.

Follow these simple steps:

- Open RCU App
- Click on the Deposit Icon
- Choose your account & enter the cheque amount
- Snap a photo of the front & back of your cheque
- Confirm details & submit

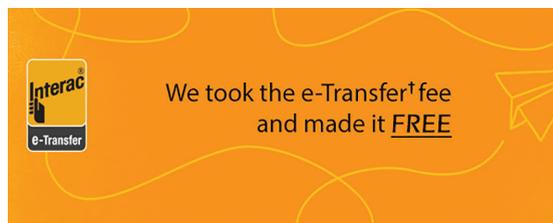


INTERAC® e-Transfer

Transferring money can be done quickly and securely with INTERAC® e-Transfer. All you need is your recipient's email address or mobile phone number to send an e-Transfer. Set up the *auto-deposit* feature to have funds directly deposited into a selected account using your email address. E-transfers can be sent through our Mobile App or Online Banking.

When to use INTERAC® e-Transfer:

- Paying a roommate for your portion of rent or bills
- Sending birthday money to a family member
- Paying for everyday purchases such as housekeeping, babysitting or home repairs



small change. Big Deal.

LOCK'N'BLOCK®

Allows you to lock or block your Raymore Credit Union debit card in the event of a lost or misplaced card!

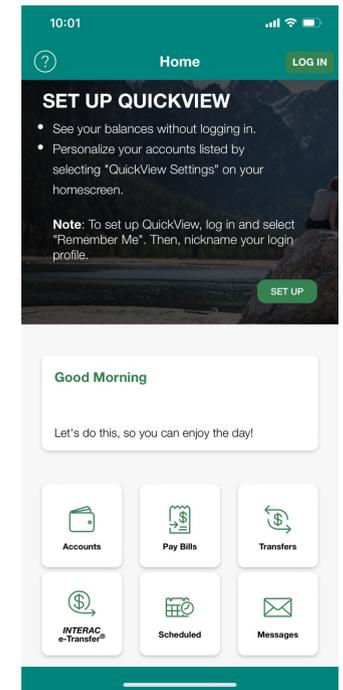
Lock' N'Block® is a card block service that is quick, easy and convenient. Whether your card has been lost or stolen, you can activate Lock' N'Block® to protect you from fraud with the simple click of a button. It allows you to lock your Interac Flash debit card through your RCU App, Mobile Web or Online Banking and block any unauthorized or unwanted use.

Features:

- Lock or unlock your Raymore Credit Union debit card
- Block or unblock purchases and refunds
- Block or unblock ATM transactions
- Block or unblock international transactions

Benefits:

- If you lose or misplace your debit card, you can log in and block your own card immediately until you find it or have the opportunity to report it lost or stolen (call 1-888-277-1043)
- Much of the debit card fraud happening today occurs outside of Canada. You can block/unblock all international transactions with this feature
- You can turn your card on and off as you wish with Lock'N'Block®. For example, you could choose to have your debit card turned off and only turn it on while you pay for something or use an ATM. This is the ultimate in card security!
- Have the peace of mind knowing that you have complete control over your debit card



How it Works:

RCU Mobile App

- Log into RCU Mobile App
- Tap the Lock'N'Block® icon
- Select the debit card & toggle to either 'lock' or 'unlock'

Online Banking

- Log into Online Banking
- Under Account Services, click Lock'N'Block®
- Select the debit card (edit) & click to either 'lock' or 'unlock'

Mobile Web

- Log into mobile web
- Under Menu, tap the Lock'N'Block® icon
- Select the debit card & toggle to either 'lock' or 'unlock'

Stop. Lock. And Block.

If you lose your debit card, Lock'N'Block™ will help you find peace of mind.

LOCK'N'BLOCK is a trademark of Everlink Payment Services Inc.

Other Ways to Bank with RCU

1. Online Banking

Online access to your personal & business accounts. Do your banking in one convenient place! Visit www.raymorecu.com & click on the Online Banking icon (top right).

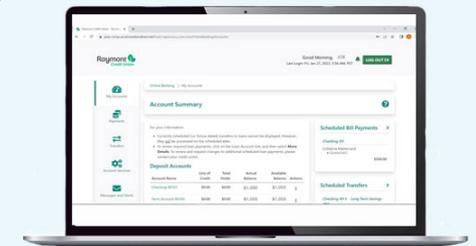
Login ID# - this is your MemberCard® number

PAC - this is your password. Enhanced PAC to include:

- 9 - 30 characters long
- 1 uppercase & 1 lowercase letter
- 1 number
- can use special characters @ # \$ - !
- No spaces

Online Banking Features:

- Check account balances & transaction history
- Pay bills
- Transfer funds between accounts
- Send or receive e-Transfers
- Access financial statements
- Sign up for Direct Alerts
- Direct Deposit forms



E-STATEMENTS

There is a \$2 fee for paper statements, to eliminate this contact us and we will be happy to help you! To view your statements online; simply login to Online Banking, under My Accounts, and click "View e-Statements".

Go paperless with e-Statements!

DIRECT ALERTS

Stay informed by email or text message when activity occurs on your account. These alerts provide additional protection so you can identify and report potential fraudulent activity in real time. Direct Alerts can be set up on both your RCU App & Online Banking. You choose which alerts you'd like to sign up for.

Direct Alerts will notify you when:

- A new bill payee is added to your list of vendors
- Your Personal Access Code (PAC) is changed via online banking
- You are locked out of online banking after 3 log in attempts
- Login alert
- INTERAC e-Transfer New Recipients are added

TO SIGN UP

Online Banking

1. Visit www.raymorecu.com and login to Online Banking (top right corner)
2. Navigate to the *Messages and Alerts* tab. Click on 'Get Started Today' to display the Mobile Alerts. Choose Add Contacts. You will be asked to accept the Alerts Agreement before you can complete your registration.
3. Add an email contact or phone contact. Follow instructions received in the confirmation email or text.
4. Next, select account nicknames and choose which Alerts you would like to receive.
5. Ensure the check box beside the contact (email address and/or mobile phone) to receive the alert has been checked by choosing Manage Alerts and selecting the alerts you wish to receive. Click Submit.

Mobile App

1. Open RCU Mobile App & login
2. Swipe right & tap the Alerts icon
3. Tap *Manage Alerts*
4. Tap each alert you'd like to sign up for
5. After tapping the alert, select I *accept* at bottom right
6. Type in your contact method (email or phone)
7. Tap Save

Protect your Accounts Against Fraud!

2. Mobile Web

If you have internet access on your phone then you can access Online Banking and manage your finances virtually anywhere!

Visit www.raymorecu.com and click on 'Online Banking', your phone will automatically take you to the mobile version!

3. Mobile Banking (Text for Balance)

This will work with any cell phone as long as you can send & receive text messages. Get real time access to your account balances and recent account activity information.

To set up Mobile Banking: Log into online banking, go to 'Account Services' and choose 'Manage Mobile Banking'. Click on the button 'Register your phone for Mobile Banking'. Follow the screens to complete setup. You can setup a contact in your phone with the phone number MONEY (66639).

Text any of these commands to MONEY (66639) to receive your account information directly on your phone.

- **ACT** - primary account activity
- **BAL** - primary account balance
- **BAL ALL** - all accounts balances
- **STOP** - to permanently delete your phone

Stg msg & Data rates may apply



APPLE PAY

Apple Pay offers an easy, secure & private way to pay on your iPhone, iPad or Apple Watch. You can now use your Raymore Collabria Credit Card with Apple Pay to pay at merchants who accept contactless payments.



Leave your wallet at home!

Look for one of these symbols at checkout:



Set Up Apple Pay:

- Add your Raymore Collabria Credit Card directly to the Wallet app on your phone.
- Open the app, select the + sign & follow the on-screen instructions
- From the Collabria CardWise Mobile App under the image of your card "Add to Apple Pay"

Ding Free ATMs

Did you know that any Credit Union ATM is ding free? Ding Free is our way of reminding you, our members, that you have access to a large network of surcharge-free ATMs across Canada. Look for this logo on your ATM.



Finding one is as easy as 1, 2, 3 !

1. Download the ding free locator app
2. Select your credit union
3. Find the nearest ding free ATM!