

## Online Banking Access Request and Agreement Disclosure

Although having no obligation to do so, we reserve the right to authentication of emails or electronic communications. The decision to authentication is in the sole discretion of Miles City Federal Credit Union. We will have no obligation, liability or responsibility to you or any other person or company if we do not act upon or follow any instruction to us if a communication can not be authenticated to our satisfaction. Regular non-encrypted email is not secure. Accordingly, you should exercise caution regarding emails and other electronic communications.

Our website may contain links to third party websites. We provide these links as a service to our members. When you link to a third-party website, you leave our website. We want you to be aware that we are not responsible for the privacy practice of any other website. We encourage you to read the privacy policies of any website you access, especially if individual identifying information is being collected.

We are not affiliated with or an agent of the third-party websites that you link to via our website.

Miles City Federal Credit Union is assigning you a temporary password. For your protection, do not share your personal account information with anyone. If you feel someone may have gained access to your personal account information, please contact the credit union immediately.

Security is a top priority at Miles City Federal Credit Union. Our online banking system uses various methods to authenticate authorized access to view account information online. The first time you sign in to your online banking, you will be prompted to enter your member base account number and required to complete additional authentication questions that may be used in the future to verify your identity. Once you have signed in with your temporary password, you will be prompted to change your password. If you need assistance with your password or security questions, please contact Miles City Federal Credit Union, and we will be happy to assist you. Thank you for choosing Miles City Federal Credit Union as your "banking alternative."

## Proud To Be Miles City's Oldest Credit Union!

Miles City Federal Credit Union is a non-profit cooperative financial institution that was chartered in 1952. We are proud to not only be Miles City's oldest credit union, but also the longest lasting credit union. We are member-owned and exist to benefit and serve our members. Our original membership included state, county, and city employees working in Custer county. Through the years our field of membership continues to expand. Today, more than ever, more people qualify for membership with us!

Already a Member? Invite your immediate family members to join us too. It's easier than ever to join your local credit union and begin to enjoy the benefits of local "alternative banking."

Once a member, you can be one for life regardless of employment change.

Here at Miles City Federal Credit Union, we are proud of our heritage and our strong dedication to meet your financial needs. Value, Trust and Great Service are what you can "bank" on from us!

### **MILES CITY FEDERAL CREDIT UNION**

***Phone: 406-234-5458***

***Facsimile: 406-234-1467***

***Email: MCFCU@middrivers.com***

**2513 Main St. / PO Box 27  
Miles City, MT 59301**

**Open Monday - Friday**

**Lobby Hours: 9:00AM - 4:00PM**

**Drive-Up Hours: 9:00AM - 5:00PM**

**www.MilesCityFCU.VirtualCU.net**

Serving You since 1952



## ***Online Banking System***



## **Quick Reference Guide**

~ *Mission Statement* ~

*Miles City Federal Credit Union is a local non-profit financial cooperative committed to improving the well-being of our members by maintaining financial stability for generations.*

**Your Money. Your Choice. Your Credit Union.**

## Welcome to Online Banking!



## Getting Started

### Accessing Online Banking

1. To access our Online Banking program, connect to the Internet and bring your browser up on the screen.
2. Type in our web address into the web address browser:

**[www.MilesCityFCU.VirtualCU.net](http://www.MilesCityFCU.VirtualCU.net)**

3. Press [ENTER].
4. On MCFCU's Home Page, select [Online Banking].

### Logging On To Your Account

1. You will be prompted to enter your Member Account Number. Enter your number and click [Continue].
2. Answer the security questions.
3. Enter Password: Your initial password will be the last 4 of your social security #.
4. Change your password.

## Viewing Your Accounts Online

1. To see a list of your current active bank accounts, select [Balance] at the left side of the screen.
2. A list of your active share and loan accounts will appear. On this screen, you will be able to view the following information:
  - Account Type Description
  - Account History and Details
  - Current Account Balance
  - Available Account Balance
3. To see a summary of history for any specific account, select [History] at the left side of the screen to show all accounts. Select [History] in the middle of the screen to show account history for only one selected account.
4. You will be able to view the following details:
  - Date of Transaction
  - Transaction Description
  - Amount of Transaction
  - Balance
5. To return to the list of your accounts, select [Balance] at the left side of the screen.

## Transfer Funds Between Accounts

1. To transfer money between accounts, select [Transfer Funds] at the left side of the screen.
2. Select the account you want to transfer money from.
3. Enter the dollar amount you would like to transfer. \*Be sure to use a decimal point, but do not enter \$ sign in the space provided.
4. Select the account you want to transfer money to and select [Continue].
5. Confirm Transfer.

## Exiting Your Online Session

1. You may exit the Online Banking System from any screen. Select [Logout] and close your browser tab completely for security reasons.
2. If you log off before you have finished a banking function, your request will not be completed. Be sure to complete your online banking before the exiting the system.

Member Account # Login ID: \_\_\_\_\_

Questions? Call Us @ 406-234-5458