

Technology Tips

DID YOU KNOW...

Everything you do on your PC you're now able to do on your mobile device.

Mobile Banking: Manage your finances on the go.

With our Mobile App you can:

- Check your balances
- Transfer funds
- Make a Mobile Deposit
- Use Bill Pay
- Find an ATM/Shared Branch
- Access our budgeting tool
- And much more

Track Every \$ (TED): Want to set up a budget and keep track of your monthly expenses but don't want to download software? We have your solution ... and the best part is it's conveniently located inside Home Banking. You can create your own subcategories to best meet your needs such as Food, Home, Auto, etc. This is a great tool for those of us who want to keep track but aren't accountants!

Account Alerts: From getting an alert notifying you when your balance drops below a certain threshold to alerting you when a debit transaction is above a certain threshold, Account Alerts offers peace of mind. Alerts can be sent via text or email.

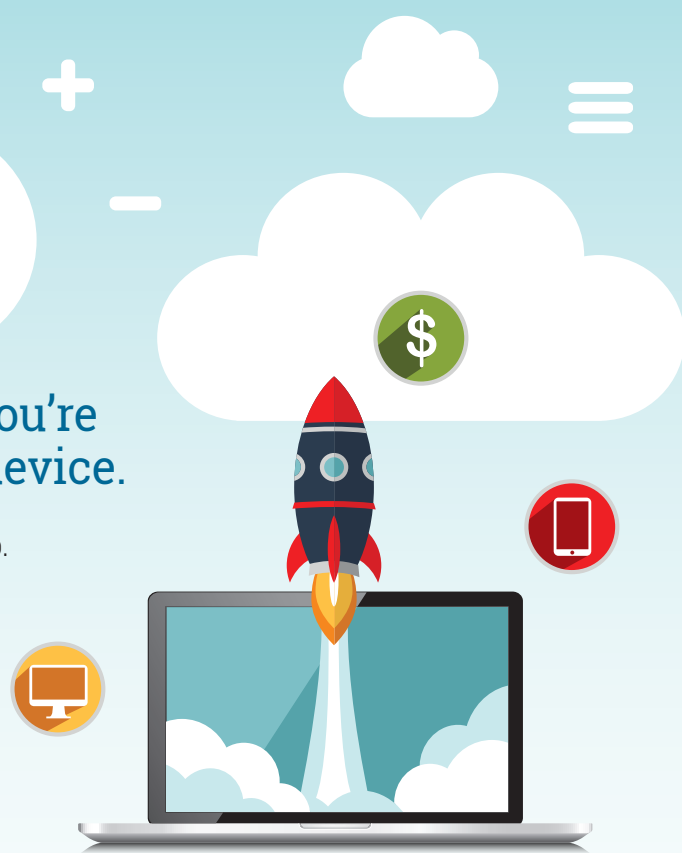
Transfer Description Memo: When you make a transfer in Home Banking or in our Mobile App you can add a memo/description – a great tool to remember what that transfer was for.

Bill Pay: Pay your bills for FREE – no postage stamp required. You only need to have a checking account to access it.

Expedited Bill Payment: Sometimes we forget to pay a bill or wait until the last minute – this tool can fix that. \$19.95 (per transaction) for overnight delivery.

External Transfer: Do you have accounts at SFCU and another financial institution? Maybe you have direct deposit at one and need to make a loan payment at the other? In Home Banking or in our Mobile App, you can set up FREE transfers from or to SFCU from another financial institution.

Member to Member Transfer: Member-to-Member Transfers allow you to move money to any other SFCU member's account. All you need is the name, member number and account number of the person you'd like to send money to and you're ready to make the transfer through our online and mobile banking sites.



Account Nicknames: Differentiate your accounts using nicknames. Account Nicknames give you the option of naming each of your accounts with a unique moniker to help you remember it. That way, you won't wind up putting "Dad's vacation funds" into "Junior's college fund" by mistake. Adding this to your accounts is easy: click settings, click on the gear icon, click on the pencil then add your nickname and save.

Scheduled Transfers: You can set up future transfers from one SFCU account to another SFCU account or loan. Schedule your car payment that is due while you are on vacation, or make monthly transfers to your college student. Transfers process mid-morning each business day. To access this tool, click Transfer Funds, click the arrow button, then complete the fields – just make sure you click your desired frequency. Frequency options include one-time, weekly, monthly, etc.

Pending Transactions: Members with an SFCU Debit or Visa Card can view pending transactions in their account history.

Secure Messaging: A great tool for members who need to ask a question that is specific about their account and want to keep it secure.

Change Member Info: Need to update your address/phone number/email with us and don't have time to call? Do it quickly and easily by clicking Profile.

Stop Payment: You can place a stop payment on a check in Home Banking or in our Mobile App and the fee is less than if you call us.

Four Digit Passwords: Enjoy this quick and easy login process. Four Digit Passwords allow mobile users the ability to set up easy to remember four digit codes to access each of their accounts more quickly, easily and securely. Click on the drop down menu (☰), then click the settings button at the bottom followed by PIN Login, save and you're done.

Touch ID: The new fingerprint/Touch ID provides a secure and convenient way to log into our Mobile App faster than ever. With the touch of a button, you'll login to your account – no password required. This feature is for queries only. To access Touch ID, click on the drop down menu (☰), then click the settings button at the bottom followed by Touch ID, save and you're done.

Please feel free to contact us at (509) 328-2900 or (800) 541-4310,
or inquire@spokanefederal.com if you have questions or concerns about
any of these services.



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