

WHAT CAN YOU DO WITH IT'S ME 247?

- Apply for a loan
- Check your account balances
- View the date and amount of your transactions including deposits, withdrawals, transfers, and payments
- Verify that certain checks have cleared
- Read messages from the credit union
- Stop payment on a check*
- View your statements online*
- Pay bills online*
- View images of cancelled checks*
- Transfer funds between accounts
- Download transaction information to your money management software (such as MS Money)
- Make loan payments from funds in your accounts
- Set up or change automatic transfers*
- Withdraw funds in the form of a check*
- Set up e-Alerts and sign up for e-Notices*
- Assign nicknames to your accounts
- Adjust how your paycheck and other electronic deposits are handled*
- Review loan payoff amounts and due dates
- Check current loan, savings, and certificate rates
- Open additional savings accounts *
- Buy a certificate*
- Change your password and security questions
- Notify the credit union of your new address or phone number
- Choose personal preferences such as background color, photo album, and starting page
- View annual dividend and interest information

*Some of these features might require special activation. Ask a credit union representative if you need help!



You choose how you want
your online banking
to work for you and your
credit union will make it happen.



Preferred Credit Union
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Grand Rapids, MI 49546
p: 800.328.4131
www.PreferredCU.org



Make your own decisions about where,
when and even how you use online banking.



BRINGING ACCESS TO YOUR ACCOUNTS, YOUR WAY!

With **It's Me 247** Online Banking, you can keep in touch with your credit union accounts any time, from any place life takes you! If you have a computer and a connection to the Internet, you can use **It's Me 247** Online Banking to check balances, transfer money, and stay connected with your credit union accounts around the clock.

Why **It's Me 247**? Because it's your credit union! You are a member... you are an owner. Whether you visit the credit union online or in a branch lobby, we want you to see yourself reflected in the credit union. With built-in security and personalization features, **It's Me 247** Online Banking lets you access your accounts, your way.

ALL YOU NEED TO USE IT'S ME 247 ONLINE BANKING IS...

- Connection to the Internet through an Internet Service Provider (ISP).
- Internet browser software, such as the latest version of Internet Explorer or Firefox.
- The browser must use a minimum of 128-bit encryption. To check the encryption level, from the Help menu, choose About... and look for a cipher strength of 128-bit.
- The browser must have JavaScript enabled, and the privacy settings must allow session cookies.

Remember that as security requirements and the Internet world change, so will these requirements. If you have trouble accessing **It's Me 247** Online Banking features, the first step is always to upgrade your browser software. For more information, visit www.itsme247.com/help.



TIPS FOR FIRST-TIME USERS

The first time you log in to your accounts in online banking, you'll need to enter your account number and temporary password. Ask a member service representative for your temporary password. You'll be required to change that to a permanent password in order to finish logging in the first time.

- To keep your accounts secure, choose a password that is easy for you to remember but difficult for others to guess.
- Don't use a birth date, or a child's or pet's name. Instead, use a combination of letters and numbers, or add symbols, or use a combination of uppercase and lowercase letters to make it more difficult for someone to guess.
- Never write down your password or share it with others!
- Look for other tips on choosing a secure password when you log in for the first time.

After you log in, you'll be asked to provide answers to three security questions that you get to choose. If you forget your password later, you'll just need to answer these questions and online banking will help you set up a different password and get logged in.

CONNECTING TO IT'S ME 247

1. Enter www.PreferredCU.org in the address line of your browser software.
2. When our website appears, click the **It's Me 247** Online Banking 'Login' buttons.
3. Enter your account number (or username, if you have one) and click 'Submit'.
4. Enter your password and click 'Submit'. If you have logged in before, you will also need to answer one of your chosen security questions, now.
5. First time users, follow the instructions on your screen to change your temporary password and set up your security questions and other settings.
6. When the **It's Me 247** screen appears, you are in!

*If you are an owner on more than one credit union membership, ask us about setting up controls to make it easy to see or jump between your accounts in online banking.

*To change your login from your account number to a username, log in to online banking, click 'Info Center', then 'My Preferences', then select 'Username Options' and follow the easy instructions.



Look for the Login badge on our website!

Want to log in with a username instead of your account number? Ask a credit union representative today about using your Personal Internet Branch (PIB) profile to customize your online banking security settings.