



**MID·ILLINI  
CREDIT UNION**  
WHERE DIFFERENT | IS BETTER

**APPLICATION FOR ONLINE BANKING ACCESS**

**Personal Information:**

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_

SSN: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Member Account Number: \_\_\_\_\_ Suffixes: \_\_\_\_\_

Cross reference accounts: \_\_\_\_\_

You must be an owner or signer on each cross-reference account. Business accounts cannot be accessed with personal accounts. Business accounts must have separate log-ons which require separate applications. If you have both individual and joint memberships, you will be required to log on with the individual account.

**Contact Information:**

Street: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Employer: \_\_\_\_\_

Home phone: \_\_\_\_\_ Day Phone: \_\_\_\_\_

Email address: *(required for online banking)* \_\_\_\_\_

**Estatements only:** (Go Green! Opt-out of paper statements.) Yes \_\_\_\_\_ No \_\_\_\_\_

**Once you receive online access, go to the Self-Serve tab, click on e-statements and then click on enroll!**

Your statements will be available automatically each month by the 4<sup>th</sup> business day.

No need for paper or saving statements; the last 6 months of statements will always be online for you to access.

**Security Information:**

Requested Log on ID (also known as User Name or User ID): \_\_\_\_\_

(Typically, your member number)

**Services interested in:** *See other side for detailed descriptions of each of these services*

Bill Pay (Checking account required): \_\_\_\_\_

A2A Transfers (Account to Account transfer to and from another financial institution): \_\_\_\_\_

Mobile Banking: \_\_\_\_\_

*\* For each of the services listed above, you will need to access online banking and accept the terms and conditions.*

**I have received and read the terms and disclosure for online banking.**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Member verification completed (ID matches AMS, application name matches ID) \_\_\_\_\_

Set up completed by: \_\_\_\_\_ Date: \_\_\_\_\_ Welcome email sent: \_\_\_\_\_

## **Mobile Money: secure, convenient, anytime access to your accounts**

Imagine being at the store and finding that perfect item for the house.

Not sure if you have enough funds to cover the purchase?

**Use your mobile phone to check your current balance.**

Or, you get that urgent call from your son at college.

He needs some money right away or he can't buy his books for the semester.

Maybe you're on vacation and have that nagging feeling that you forgot to pay a bill. In just a few screens, you can pay anyone from anywhere, even if you're at the beach.

Now you can quickly transfer funds no matter where you are.

With MICU's convenient Mobile Money service, you can do all of this and more!

### **With Mobile Money you can:**

- View account balances (Text and Web access)
- Set up account alerts (Text and Web access)
- View account transactions (Text and Web access)
- Transfer funds between your checking or savings accounts (Web access)
- Pay your bills and more (Web access)

All you need to get started is an eligible account and a mobile device that can send and receive text messages and/or has access to the internet!

## **A2A Transfers**

Give you the ability to transfer money to and from another institution from your MICU account.

Need to make a loan payment at another institution?

Need to fund your college student's account every week?

You must be an account owner at the other institution and have access to the account

- MICU charges a \$1 fee for outgoing transfers, but there is no charge for incoming transfers.
- Not all types of accounts are eligible for funds transfer.
- Be sure to check with your financial institution for restrictions regarding transfers to or from your retirement (401k, IRA, etc.), savings, trusts, loans, custodial, business, corporate and other account types.
- The funds transfer process will take 4-6 days to complete; it is not an overnight process
- Plan ahead for any payments you schedule to allow for this timing.
  - Set-up time: please allow 7-10 days for processing test transactions
- If any of your accounts are joint accounts, your joint account holder has to consent for you to use your accounts for the Funds Transfer Service
- Transfers are limited to a maximum of \$5000 per day

## **Bill Payments**

A MICU checking account is required for this service.

If you do not have a MICU checking account, please ask a Member Service Representative which of our checking accounts would best fit your needs.

Payments can be set up for one-time intervals (pay when you would like), or you can schedule payments to pay automatically at a pre-determined frequency:

Weekly • Every 2 weeks • Every 4 weeks • Every 4 months • Monthly • Twice a month  
End of Month • Every 2 months • Quarterly • Twice a year • Once a year

More than one checking account? Not a problem!

Select which checking account to pay each individual bill from.

### **Quick Pay:**

This convenient feature lets you go straight to a list of merchants and pay all your bills on one screen – quickly and easily.

- View your payment history for each merchant
- Set up payment alerts via email or text messaging. Choose from:
  - Reminders before the scheduled payment date
  - Know if a payment is unable to process
  - Get reports of weekly or monthly payments
  - Choose from lots of other options, too