



Online Banking



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## ONLINE BILL PAYMENT SYSTEM

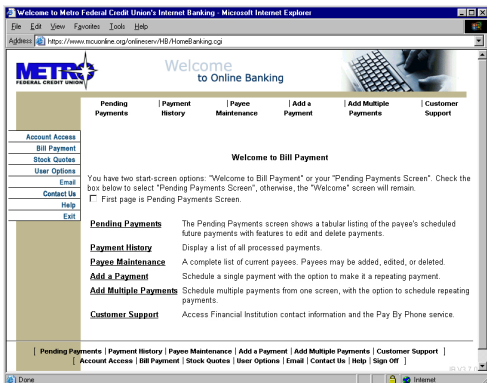
In addition to obtaining account and loan information online, you can use METRO'S Online Bill Payment service option in the Online Banking System to pay your bills. All you need to do is enter whom you are paying, the amount to be paid and if the payment is recurring or a one-time payment.

Your first 90 days of using the Bill Payment System are FREE. After that period your account will be charged a \$4.50 monthly subscription fee. This fee will allow you to complete an unlimited number of online bill payment transactions. The monthly fee will be waived if you maintain an average balance of \$2,500.00 or more in your Regular or Premier checking account.

To subscribe, to METRO'S Online Bill Payment System, visit METRO's website at

[Http://www.mcu.org](http://www.mcu.org)

Select "**Account Access**" and log on to the online banking system. Then select "**Bill Payment**" and register online. Within several days you will receive an e-mail stating your ready to begin using the Online Bill Payment System. A METRO checking account is required to activate the Bill Payment System. Should you have any questions, please contact us at 847-670-0456 during regular business hours.



**METRO FEDERAL CREDIT UNION**  
2440 E. Rand Road  
Arlington Heights IL 60004  
Main (847) 670-0456  
Fax (847) 670-0401

### **BUSINESS HOURS**

#### LOBBY

Monday-Friday 8:00am - 6:00pm  
Saturday 8:00am - 1:00pm

#### DRIVE-THRU

Monday-Friday 7:00am - 6:00pm  
Saturday 7:00am - 1:00pm

Internet: <http://www.mcu.org>  
E-mail: [accountservices@mcu.org](mailto:accountservices@mcu.org)



## ONLINE BANKING SYSTEM



Online Banking



### **MENU OPTIONS AVAILABLE THROUGH THE FREE ONLINE BANKING SYSTEM**

- Account Summary
- Account Transfer
- Schedule Transfers
- Bill Payment
- Stock Quotes
- User Options

**MCU.ORG**



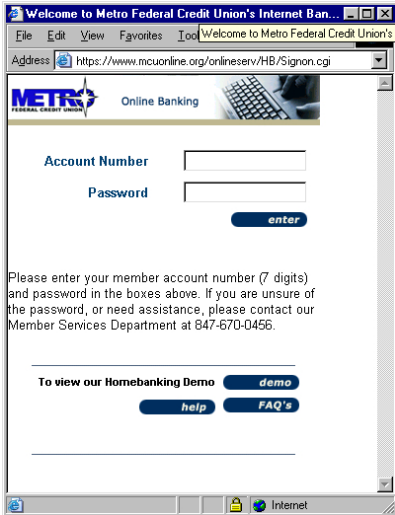


## ONLINE BANKING

METRO'S Online Banking System is now available through METRO's website at [www.mcu.org](http://www.mcu.org). The instructions for accessing the **FREE** Online Banking System are listed below.

METRO's Online Banking System is easy to use, however should you have questions, please press the **HELP** button and specific instructions will guide you through the rest of the screens.

METRO's Online Banking System is provided on a secure website in a real time environment. To access this site your Internet Browser (Netscape or Microsoft's Internet Explorer) must have 128-bit encryption. If your browser has less than 128-bit encryption you will get an error message. If this happens, follow the instructions on your computer screen to update to the 128-bit encryption security.



METRO's Online Banking System is located at <https://www.mcuonline.org/onlineserv/HB/Signon.cgi>



The beginning of the address above "[https](https://www.mcuonline.org/onlineserv/HB/Signon.cgi)" states that this is a secure website and that all the information which is transferred to and from the database is encrypted and secure.



The account number requested is the first seven (7) digits of your member number. If you have ever used CALL-24 (METRO's Audio Response System), it is the same account number.

The Password requested is the Personal Identification Number (PIN), which has been assigned to you. Again, if you have ever used CALL-24 (METRO's Audio Response System), it is the same PIN number. The same PIN is originally used to access both CALL-24 and the Online Banking System. If you change the PIN on one system it also updates the other. Use the same PIN for both systems. If you do not know your PIN number, try using the last 4 digits of your (primary members) social security number (this is usually the default). If this works for your initial access, we encourage you to change your PIN to a different four (4)-digit number, for security reasons. If you are still having difficulty with your PIN, please contact a Member Services Representative at 847-670-0456 ext. 3.

Once you have successfully entered the above account number and password, you will be asked to authorize and accept the "[Electronic Funds Transfer Disclosure](#)". The following screen will appear once you have clicked on the "[Authorize](#)" button:

At this point, all your accounts appear on the screen along with the current balances. The options available through Online Banking menu are:

### Account Access

By selecting this option you can access:

**Account Summary:** Displays all your account balances, (savings and loans). Click on any account listed under "Account Title" and the account history will be displayed.

**Account Transfer:** Select this function to move money between accounts or to have a check mailed to your address on file.



**Schedule Transfers:** This option allows you to schedule transfers between your accounts.



### Bill Payment:

This option is reserved for members who have subscribed to online bill payment.

### Stock Quotes:

This is a new feature which allows you to create a personal stock portfolio and track its value.

### User Options:

The new user options feature gives you the capability to personalize your online banking screens and change your PIN.

For more information call us or visit our website at [www.mcu.org](http://www.mcu.org)

Once you are done, you can press the "[Exit](#)" button and this will return you to METRO's website at <http://www.mcu.org>.

Should you have any questions, please call (847) 670-0456.