

**DO YOUR CREDIT UNION BUSINESS ON YOUR TIME!**

1. Online at <http://www.mclfcu.org>
2. Click onto iBanking
3. Click on "Set Up Your Info"
4. Enter your Account Number
5. For 1<sup>st</sup> time users, you will need to call the Credit Union at 641-428-7361 to set a temporary password.
6. Enter the random code that you see at the bottom.
7. Click on "Next"
8. Please read the disclosure and accept it using the radio button below it. You must accept the disclosure to continue.
9. You will see boxes below the disclosure. You will need to set up the 3 challenge questions by choosing a pre-loaded question, or making up your own, then put the answers below.
10. Click "Next"
11. Where it says security key/word, enter any word or phrase that is at least 6 characters. This should be a word or phrase that you will recognize for future use. The security image will appear during future logins to help you verify you are in your own iBanking account.
12. Enter your email address in the "Type your E-Mail Address in Box Below"
13. Click "Finished"
14. You should now be in iBanking.

**TO LOG IN AFTER YOU HAVE ENROLLED**

1. Online at [www.mclfcu.org](http://www.mclfcu.org)
2. Go to iBanking sign on page
3. Enter you member number (account number)
4. Enter the security code that you see
5. Click "Next"
6. You will be asked to answer one of your security questions.
7. Click "Next"
8. Make sure the security code that you see is the one that you set up
9. Enter your password
10. Click "Login"
11. You should now be into iBanking.

**WHAT BUSINESS CAN YOU DO ONLINE?**

- **Apply for a loan**
- **Print a Loan Coupon**
- **Reorder checks for your checking account**
- **Make a transfer between accounts (yours or another members)**
- **Get a copy of your statement**
- **Get a copy of a check for proof of payment**
- **Find out your direct deposit amount**
- **Pay your bills**
- **See what you paid or earned in interest year to date and last year**

## How To:

### Apply for a Loan

1. Log into iBanking
2. Hover mouse over the Accounts Tab
3. Click on Loan Application
4. The screen will take you to any outstanding loan applications that you have
5. Click on "Apply for a Consumer Loan"
6. Choose the type of loan you are applying for and click "Next"
7. Fill in Loan Amount
8. Read through Disclosure, click on box next to "I Agree to Terms and Conditions", and click "Next"
9. Fill In appropriate boxes, click "Next"
10. Enter your password, click "Next"
11. Fill in boxes in the next couple of pages, and click "Next" after each one
12. Click on the box on if this is a joint application or not, click "Next"
13. Enter your password, click Finish, this submits your application to the Loan Department
14. **Please Note: You must still provide current verification of your salary (W2 or paycheck), Insurance Information (Name of Agent, Company Name, Phone Number) (if applicable), and Vehicle Information (VIN, Model, Mileage, and Options) (if applicable) before the Loan Department will begin to look at your loan. This information can be faxed to us, mailed in, or dropped off to the front line.**

### Print Loan Coupons

1. Log into iBanking
2. Hover mouse over "Accounts" tab
3. Click on "Balances" (this may be your iBanking landing page)
4. Your loans will have a hyperlink for the Loan ID (example: L2, L3, L3.1, etc.), click on the appropriate one
5. This will bring up a pop up window with your loan coupon – maximize the pop up window if you are having problems viewing the coupon
6. Print this out

### Reorder Checks

1. Log into iBanking
2. Hover mouse over "Check Services"
3. Click on "Check Reorder"
4. Choose which account you would like to reorder checks for, click "Submit"
5. Verify that you do want to reorder these checks, click "Submit"
6. You will get a message on your screen stating that they have been reordered
7. You will also get an email message with details of your order

## **BILL PAY**

### **Sign Up for Bill Pay**

1. Click mouse on “Bill Pay” tab
2. Click on the hyperlink “Online Disclosure Document”
3. Please read the disclosure and accept it using the radio button below it. You must accept the disclosure to continue
4. Enter in your user information under Primary Account Holder
5. Enter in a secondary user if applicable
6. Enter in your account address information as the Credit Union has it on file
7. Click “Submit”
8. Confirm that the account information is correct
9. Click “Submit”
10. Your account will be processed from there

### **Set Up Payees on Bill Pay**

1. Hover your mouse over the Bill Pay tab
2. Click on “Payee List”
3. Click on “Add Payee”
4. Enter in the payee information as seen on your payment stub
5. Click on “Add Payee”
6. Continue this process until all your payees are added

### **Set Up Payments on Bill Pay**

1. Click on the check box next to the payee that you are going to pay
2. Click on “Add Payments”
3. Fill in the information
  - a. **Please remember to set up your payments at least six (6) business banking days before your payment is due for any paper checks being sent to your payee**
  - b. **Please remember to set up your payments at least three (3) business banking days before your payment is due for any electronic payments sent to your payees**
4. Click on “Confirm Payments”
5. A pop up window will come up, confirm the information is correct
6. Click “Submit Payments”