MOBILE DEPOSIT – *set up*

▶ Sign in to the Mobile Banking App.

▶ Choose the "Deposit" icon from the bottom navigation bar.

▶ Select "Deposit a Check" and the account to which you would like the money deposited. Only Primary Share (Savings) (i.e. 01, 06, 07) and Primary Share Draft (Checking) (i.e. 70, 71) accounts are eligible to receive deposits.

▶ Enter the check amount.

▶ The check must be endorsed by all recipients with **For Mobile Deposit Only at BMFCU** written on the back, along with the recipient's signature(s).

▶ Take a photo of both sides of the check.

▶ Click "Make Deposit."

▶ Retain your check for 30 days.

You will receive a notification when your check deposit has been accepted. It's that simple!

ZELLE®

Zelle® is a convenient way to send and receive money with friends, family and other people you trust. Access Zelle® within Virtual Branch Bill Pay or through our Mobile Banking App. Begin using Zelle® by requesting your email or phone number.

Services bundled as eAccounts are offered at no cost. Individual services, if not bundled, may be assessed a small fee. Please refer to our Rate and Fee Schedule for details.

Download the Beach Municipal FCU Mobile App using the QR code applicable to your phone type.

Download on the **App Store**

GET IT ON **Google Play**

ACCESSING YOUR ACCOUNT
anytime, anywhere

Digital Services

Beach Municipal Federal Credit Union
Est. 1970

VIRTUAL BRANCH HOME BANKING – *first time login*

Virtual Branch Home Banking is found on our website under the CU Safe Online link.

▶ On your first visit, your Logon ID is your Member Account Number, and your Security Code is the last four digits of your home phone number. You will immediately be prompted to change your Security Code.*

▶ You will be asked to create three Challenge Questions. This provides extra protection for your online data and helps guard against phishing scams and identity theft by recognizing your computer and usage patterns.

Select questions and enter answers that only you know and will remember. If a questionable logon attempt is detected, the system will require additional identity verification before allowing access.

Once you have successfully created your profile, you are ready to enroll in eStatements.

For security purposes, we also recommend changing your Login ID.

eSTATEMENTS – *enrollment*

▶ Logon to Virtual Branch Home Banking

▶ Under Self-Service - Additional Services, click on eStatements. Note, you may need to tun off any "pop-up blockers."

▶ Please read the Usage Agreement and click the ACCEPT button, and the sample statement.

You will begin receiving eStatements starting with the next statement produced for your accounts. An email notification will be sent when new statements are ready for viewing.

BILL PAY – *set up*

▶ Logon to Virtual Branch Home Banking.

▶ Click on the Bill Pay tab to access the Payment Center.

▶ To use Bill Pay, you must have a Share Draft (checking account). All accounts that may be used to pay bills will be found under the Accounts tab.

▶ To add a biller, click the Add a Company or Person. Billers may be added manually, or you may opt to receive electronic bills (eBill). When an eBill is due, it appears as soon as you select the company that sent it. You can simply click a link to enter the amount due and due date from the bill.

With the Payments Guarantee, you can be assured that your electronic payments are safe and reliable. When your payments are processed through Bill Pay, you are pro-tected in the unlikely event of unauthorized transactions or processing delays. The Pay-ments Guarantee applies when all the payment and contact info provided is accurate.

VIRTUAL BRANCH HOME BANKING - *forgot password?*

▶ Click the "Forgot Security Code?" link underneath the Logon option.

▶ Type in your Logon ID in the space provided and check the Captcha. Click "Ok."

▶ A temporary Security Code will be sent to your email address. The email will usually arrive in 1 – 2 minutes, but may take longer (please allow up to 10 minutes).

▶ Please log on again using your Logon ID and temporary Security Code. You will immediately be prompted to change your Security Code.

▶ If you do not log on within 15 minutes from the time your temporary security code was created, it will no longer be valid. You will need to select the Forgot Security Code link and follow the above process again. You cannot use the last 10 security codes.

MOBILE APP – *set up*

▶ Members must have Virtual Branch Home Banking to access our Mobile App. If you have not completed your first-time login, please do so before following the instructions to set up the Mobile App.

▶ Open the Google Play Store or App Store on your Android, iPhone or iPad.

▶ Search for "Beach Municipal Federal Credit Union." Select "Install."

▶ Accept the Terms & Conditions and download. Open the App after the download is complete.

▶ Logon using your Virtual Branch Home Banking Logon ID and Security Code.