



Mobicoin Credit Union Digital Banking Overview Guide

Mobicoin
CREDIT UNION

The new Online Banking home page is designed to help you complete your everyday money management tasks quickly and easily from one place. We've brought together the tools needed to perform your most common daily tasks without ever leaving the page. You can easily:

- Check all of your account balances at once
- Take a quick peek at your most recent transactions
- Pay bills quickly and easily
- See where you are spending your money

Mobiloil
CREDIT UNION

My Settings | Help | Support | Logout

My Accounts | Alerts & Notifications | Electronic Statements | Move Money | Card Management | Additional Services

GREAT RATES. LOCAL SERVICE. Mobiloil
Jumbo Loans • Refinance • Barndominiums • Construction to Perm CREDIT UNION

Accounts Transfer Settings

SMART PLUS CHECKING 0010		Quick peek
Available		**\$1,000.00
Current		\$1,000.00
SMART SHARE 0001		Quick peek
Available		**\$1,000.00
Current		\$1,025.00

BALANCE TOTALS

Total Deposit Accounts \$2,025.00

**This balance may include overdraft or line of credit funds.

Make a Payment

Make paying bills fast and easy
Pay your bills on one screen in seconds.

Sign up for payments

Money Management

Budgets made easy!

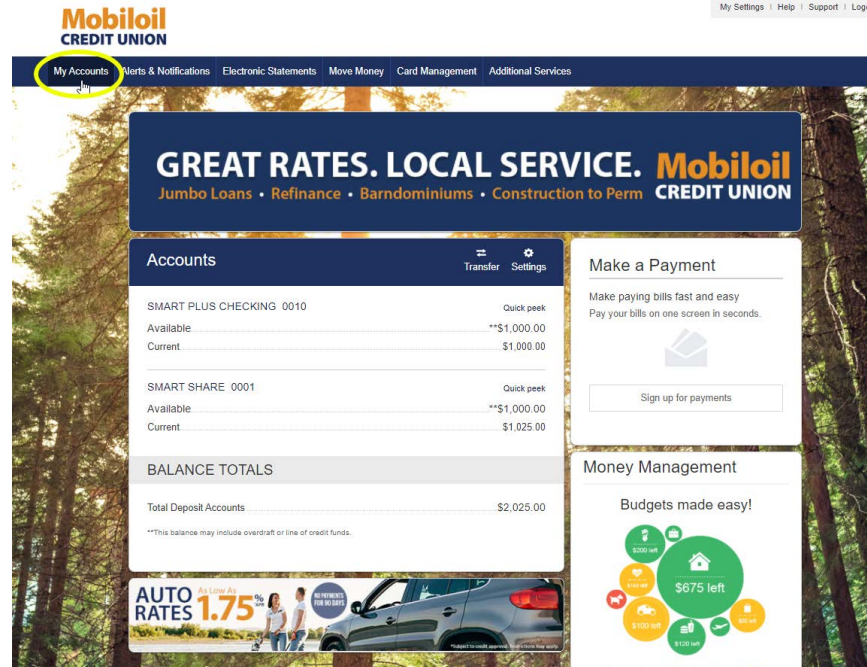
\$200 left
\$300 left
\$100 left
\$120 left
\$675 left

Every transaction is automatically categorized and put into a budget to help you stay on track.

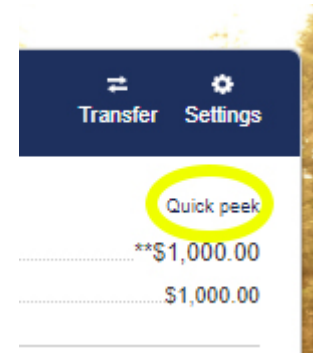
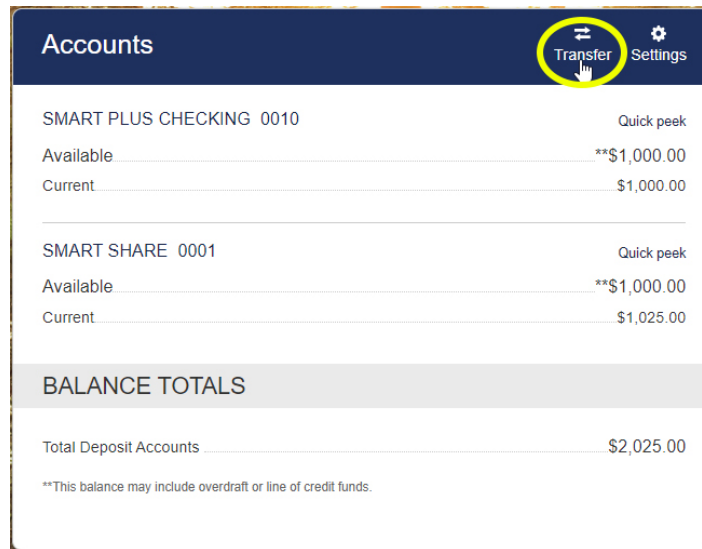
Start now

AUTO RATES As Low As 1.75% APR
NO PAYMENTS FOR 90 DAYS

My Accounts: This is where you can see your accounts and balances. The My Accounts section shows your accounts with the current balance and available balance for each account. To change the order of your accounts or give them a different nickname, use the Account Settings icon in the upper-right portion of the widget.



In the upper-right portion of My Accounts, you will find the **"Transfer"** icon and link that enables you to make a one-time funds transfer between your accounts and much more.



To view the most recent activity for any account, click the **"Quick peek"** link. Clicking Quick peek opens a new window that shows the most recent transactions or payment activity for the account along with links to make a transfer and review account history.

Alerts & Notifications: This useful feature allows you to set text and email alerts for activity on your account! Choose from alert options such as "Balance Updates", "Large Deposit", "Check Cleared", and more. You may also set reminders for loan payment due dates, maturity dates, and more. You may set as many account alerts as you'd like.

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My Accounts | **Alerts & Notifications** | Electronic Statements | Move Money | Card Management | Additional Services

My Settings | Help | Support | Logout

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Accounts Transfer Settings

SMART PLUS CHECKING 0010 Quick peek	
Available	**\$1,000.00
Current	\$1,000.00
SMART SHARE 0001 Quick peek	
Available	**\$1,000.00
Current	\$1,025.00

BALANCE TOTALS

Total Deposit Accounts	\$2,025.00
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Make a Payment

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Money Management

Budgets made easy!

Every transaction is automatically

AUTO RATES As Low As **1.75%** NO PAYMENTS FOR 90 DAYS

*Subject to credit approval. Some restrictions may apply.

Electronic Statements: Easily sign up for electronic statements to reduce clutter and store statements in one place. *If you were previously enrolled in Electronic Statements, you will not have to re-enroll, and you will continue to have access to the last 18 months of your statement history.*

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CREDIT UNION

My Accounts | Alerts & Notification | **Electronic Statements** | Move Money | Card Management | Additional Services

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Accounts

Account Name	Account ID	Quick peek
SMART PLUS CHECKING	0010	Quick peek
Available		**\$1,000.00
Current		\$1,000.00
SMART SHARE	0001	Quick peek
Available		**\$1,000.00
Current		\$1,025.00

BALANCE TOTALS

Total Deposit Accounts	\$2,025.00
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**This balance may include overdraft or line of credit funds.

Make a Payment

Make paying bills fast and easy
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Sign up for payments

Money Management

Budgets made easy!

- \$200 left
- \$150 left
- \$100 left
- \$120 left
- \$675 left**
- \$80 left

AUTO RATES As Low As **1.75%** NO PAYMENTS FOR 90 DAYS

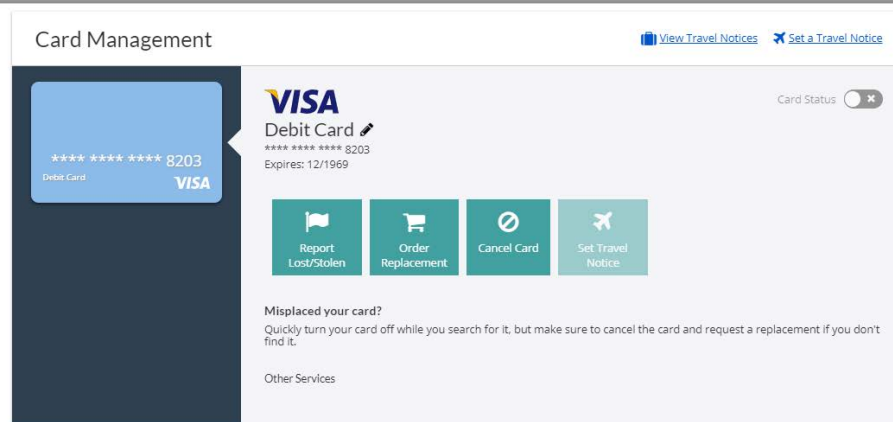
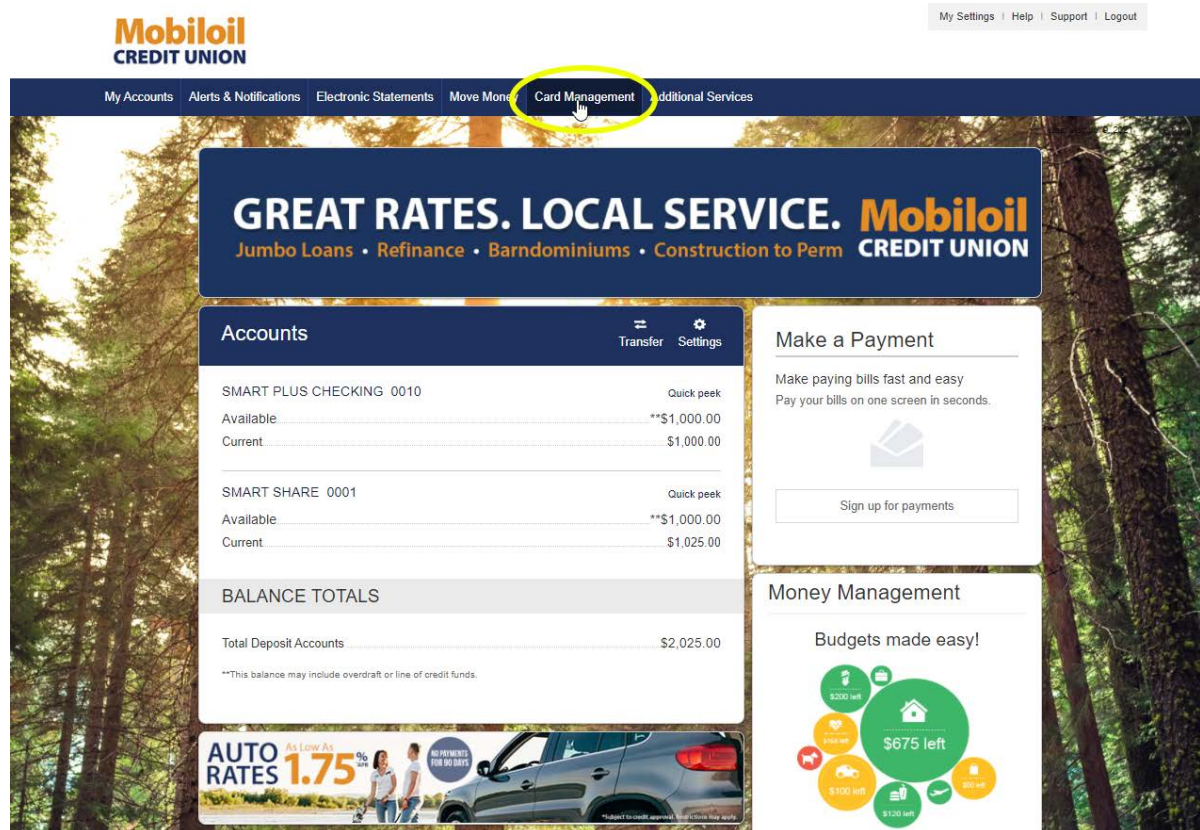
Move Money: Here, you can choose to utilize the following features:

- **Transfers** (*Make a Transfer and View Scheduled Transfers*) - Transfer money between your Mobiloil Credit Union accounts.
- **ACH and Wire Transfers** - Send/receive funds, manage payments, and access reports.
- **Bill Pay** - Pay your bills through Online Banking.
- **External Transfers** - Transfer money to or from your Mobiloil Credit Union account to your other financial institution accounts.
- **Loan Payment** - Set up loan payments for your Mobiloil Credit Union loans.

The screenshot displays the Mobiloil Credit Union digital banking interface. At the top, the Mobiloil Credit Union logo is on the left, and navigation links for 'My Settings', 'Help', 'Support', and 'Logout' are on the right. A dark blue navigation bar contains several menu items: 'My Accounts', 'Alerts & Notifications', 'Electronic Statements', 'Move Money' (highlighted with a yellow circle), 'Card Management', and 'Additional Services'. Below this bar, a dropdown menu for 'Move Money' is open, showing options: 'Transfers', 'ACH and Wire Transfers', 'Bill Payment', 'External Transfers', and 'Loan Payment'. Under 'Transfers', there are sub-options: 'Make a Transfer', 'View Scheduled Transfers', 'Make/Receive A Payment', 'Manage Payments', and 'Reports'. The main content area features a 'GREAT RATES' banner for Jumbo Loans, Refinance, Barndominiums, and Construction to Perm. Below the banner, there are sections for 'Accounts' (listing SMART PLUS CHECKING and SMART SHARE with available and current balances), 'BALANCE TOTALS' (showing a total of \$2,025.00), 'Make a Payment' (with a 'Sign up for payments' button), and 'Money Management' (showing budget icons for various categories like groceries, gas, and utilities).

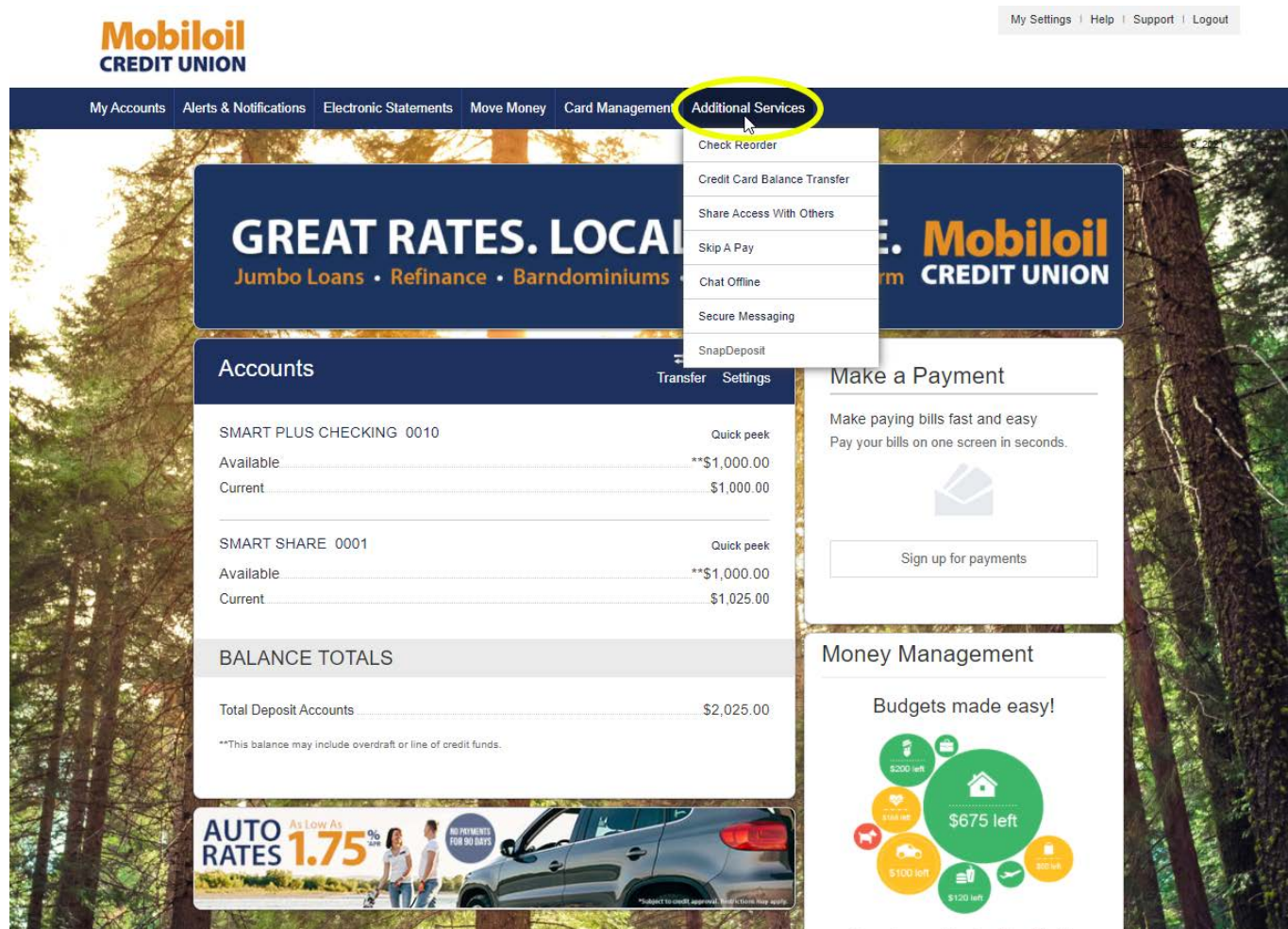
Card Management: Take advantage of a variety of features available through Card Management, including:

- Activate or cancel a card
- Turn cards on or off
- Report cards lost or stolen
- Order replacement cards
- Set travel notices

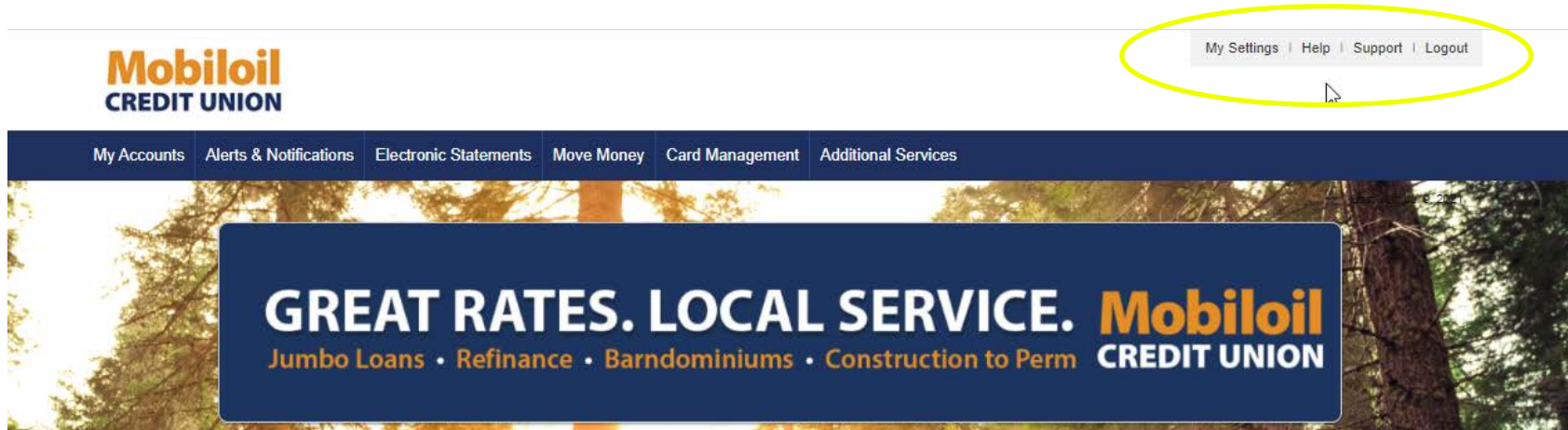


Additional Services: In addition to the features we have highlighted, you will also have access to the following additional services:

- **Check Reorder** - Easily re-order checks for eligible accounts.
- **Share Access with Others** - Easily and securely grant access without sharing your information.
- **Skip a Pay** - Send a request to skip a loan payment.
- **Chat** - Chat with a Mobiloil Credit Union representative for account assistance.
- **Secure Messaging** - Send a secure email to Mobiloil Credit Union regarding your account.



More options: In the upper righthand corner, you will find these useful resources to help you make login changes, access help on certain features, and access support.

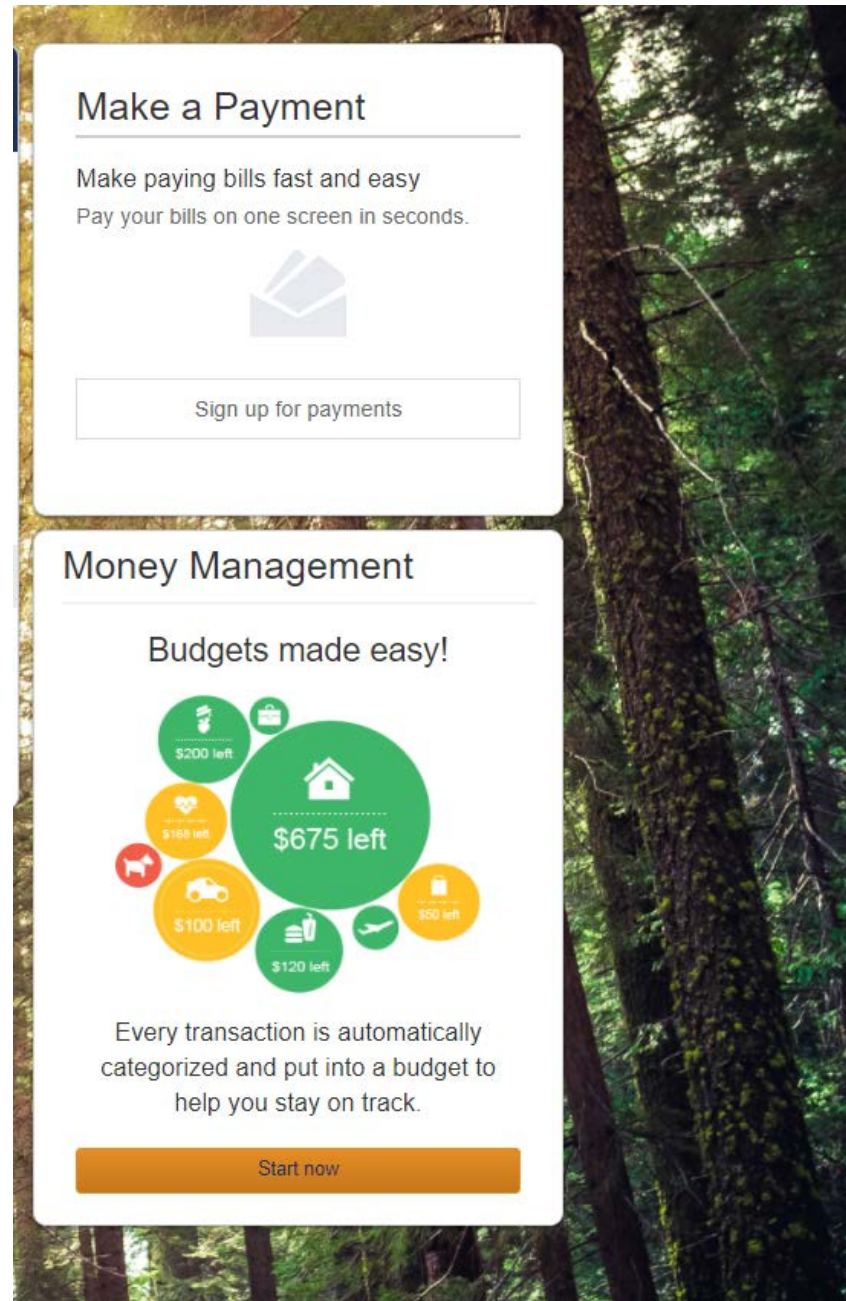


- **My Settings** - Use My Settings to update contact information, set your primary email, edit your login and password, and set Alerts & Notifications. *(These can also be accessed from the Alerts & Notifications bar in the main navigation bar on the homepage)*
- **Help** - Use the Help section to access detailed guides on Online Banking features.
- **Support** - Access contact information to reach out to the credit union for additional support.
- **Logout** - Logout of user account and redirect to www.mobiloilcu.org.

Right-hand Features:

- **Make a Payment**
Use Make a Payment to easily pay bills online at your convenience.

- **Money Management**
Use Money Management to budget your transactions and stay on track with your finances.



Offers and announcements:

When relevant, banners will be shown with Mobiloil Credit Union special offers, important announcements, and more.

The screenshot displays the Mobiloil Credit Union digital banking interface. At the top left is the Mobiloil Credit Union logo. In the top right corner, there are links for 'My Settings | Help | Support | Logout'. Below the logo is a dark blue navigation bar with the following menu items: 'My Accounts', 'Alerts & Notifications', 'Electronic Statements', 'Move Money', 'Card Management', and 'Additional Services'. A yellow arrow points to the 'My Accounts' link.

The main content area features a large promotional banner with the text: 'GREAT RATES. LOCAL SERVICE. Mobiloil CREDIT UNION'. Below the banner, there are two columns of content. The left column is titled 'Accounts' and includes a 'Transfer' and 'Settings' icon. It lists two accounts: 'SMART PLUS CHECKING 0010' and 'SMART SHARE 0001'. For each account, it shows 'Available' and 'Current' balances. Below the accounts is a 'BALANCE TOTALS' section showing 'Total Deposit Accounts' as '\$2,025.00'. A note below states: '**This balance may include overdraft or line of credit funds.' At the bottom of the left column is an 'AUTO RATES' banner advertising 'As Low As 1.75% APR' with 'NO FEES FOR 90 DAYS' and an image of a car. A yellow arrow points to this banner.

The right column contains two sections. The top section is 'Make a Payment', with the text 'Make paying bills fast and easy. Pay your bills on one screen in seconds.' and a 'Sign up for payments' button. The bottom section is 'Money Management', titled 'Budgets made easy!', featuring a circular budgeting chart with various categories and a 'Start now' button. The chart shows a total of '\$675 left' and several categories with remaining amounts: '\$200 left', '\$150 left', '\$100 left', and '\$120 left'.