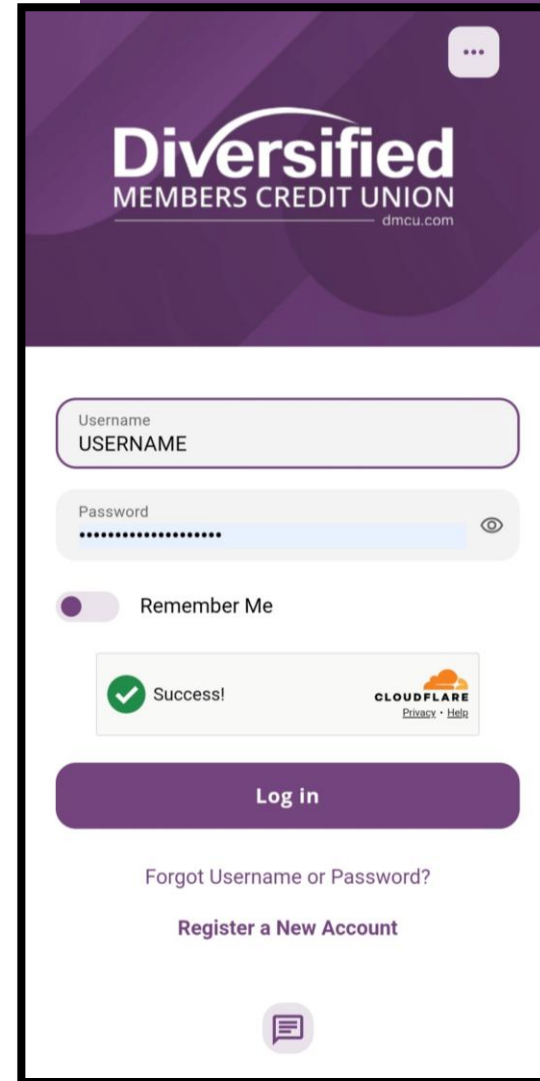


DMCU's NEW Online & Mobile Banking

Navigating the platform!



The image shows a mobile app interface for Diversified Members Credit Union. At the top, the logo "Diversified MEMBERS CREDIT UNION" is displayed with the website "dmcu.com" below it. A hamburger menu icon is in the top right corner. Below the header, there are two input fields: "Username" with the placeholder text "USERNAME" and "Password" with a masked password "....." and a toggle icon. A "Remember Me" toggle switch is positioned below the password field. A success message "Success!" with a green checkmark icon is shown, along with the Cloudflare logo and "Privacy · Help" link. A large purple "Log in" button is centered below the success message. Below the button, there are links for "Forgot Username or Password?" and "Register a New Account". At the bottom, there is a speech bubble icon.

Accessing the new Mobile App and/or Desktop OLB



Once we are live, we encourage you to log into your new [Online Banking via desktop](#) and download the NEW Mobile App on the [App Store](#) or [Google Play](#). Please note that if you have an iPhone, your current DMCU App might update on its own if you have it set to update automatically.



Google Play



App Store

First Time Login



IMPORTANT LOGIN INFO

- You will need to know your username and password upon first login. (Biometric login like Fingerprint and FaceID will not work for initial login. Members can set up biometric login after their first initial login.)
 - Please note that Biometrics are specific to a device.
- If you forget username and password, you can click on forget username and password.

Online Banking Login Tutorial Video!
Watch here on YouTube.



Navigating the NEW Platform!

For a concise demonstration, we'll be using screenshots from the Mobile App. However, almost everything shown will also be available on Desktop unless otherwise noted.

A screenshot of the mobile app login interface for Diversified Members Credit Union. The header features the logo and 'dmcu.com'. The form includes fields for 'Username' (containing 'USERNAME') and 'Password' (masked with dots). A 'Remember Me' toggle is present. A green 'Success!' message with a checkmark icon is displayed above a large purple 'Log in' button. Below the button are links for 'Forgot Username or Password?' and 'Register a New Account'. A chat icon is at the bottom. A Cloudflare security banner is visible in the background.

Diversified
MEMBERS CREDIT UNION
dmcu.com

Username
USERNAME

Password
.....

☒ Remember Me

Success!

Log in

[Forgot Username or Password?](#)

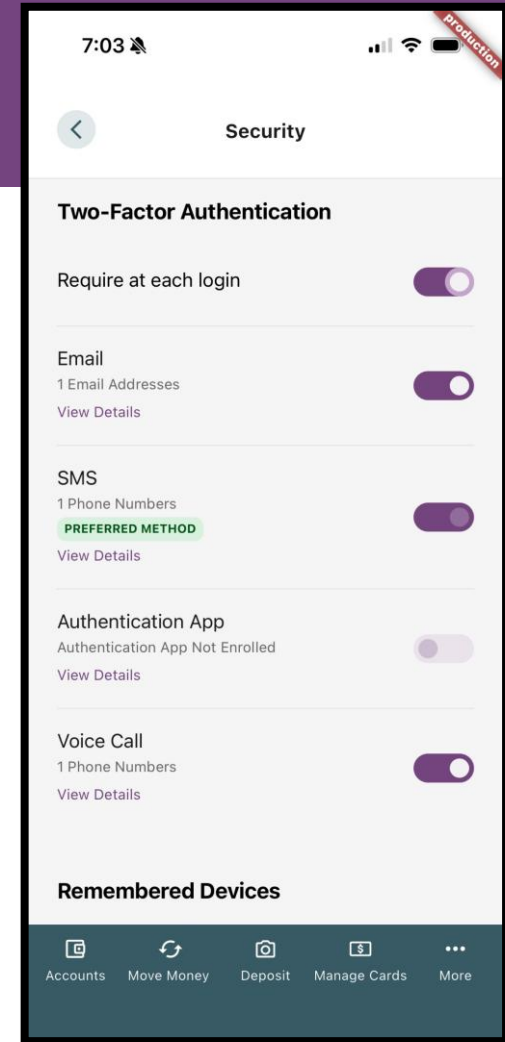
[Register a New Account](#)

CLOUDFLARE
Privacy · Help

Multifactor Authentication (MFA)

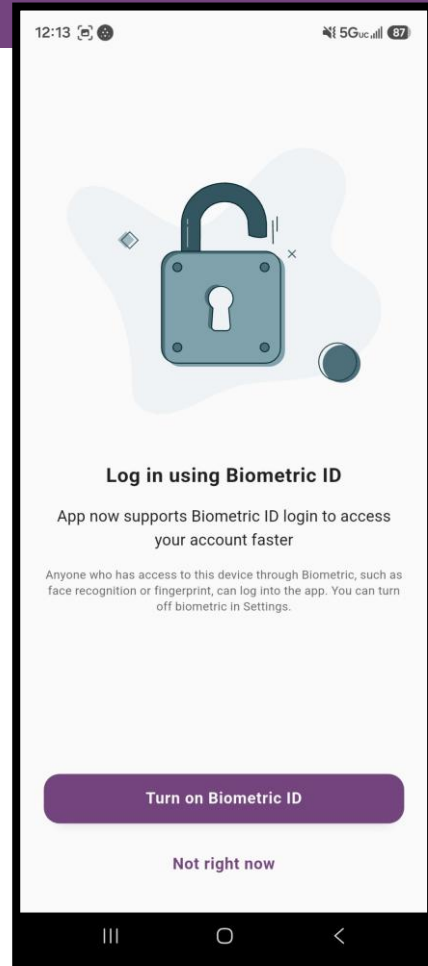
Our members' security is our priority. While you have the option to enable/disable MFA for each login, we suggest you keep it enabled.

However, if you choose to disable it, you will receive a one-time passcode (OTP) every time you make a change to your contact information and upon making a transfer to an account outside of your own membership.



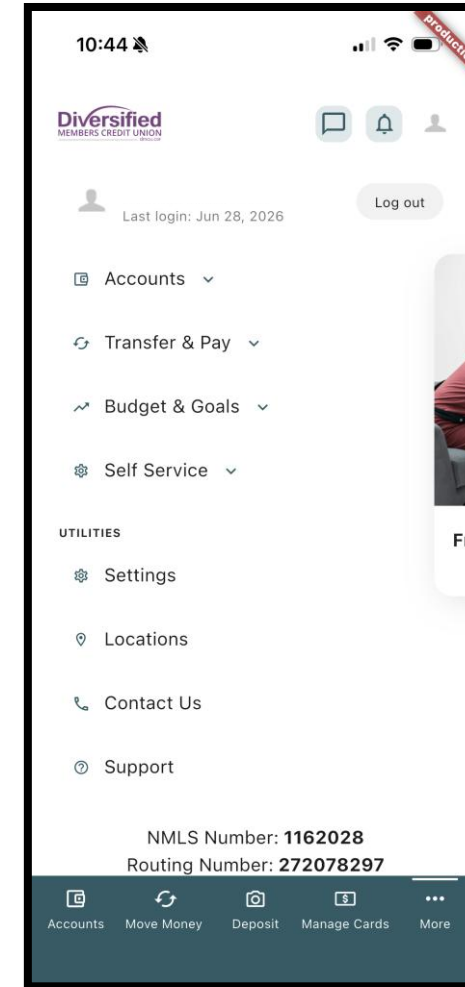
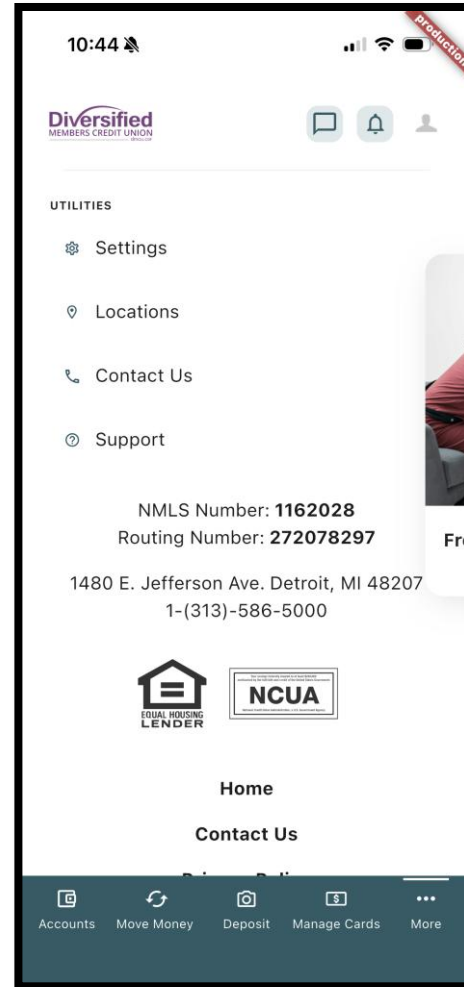
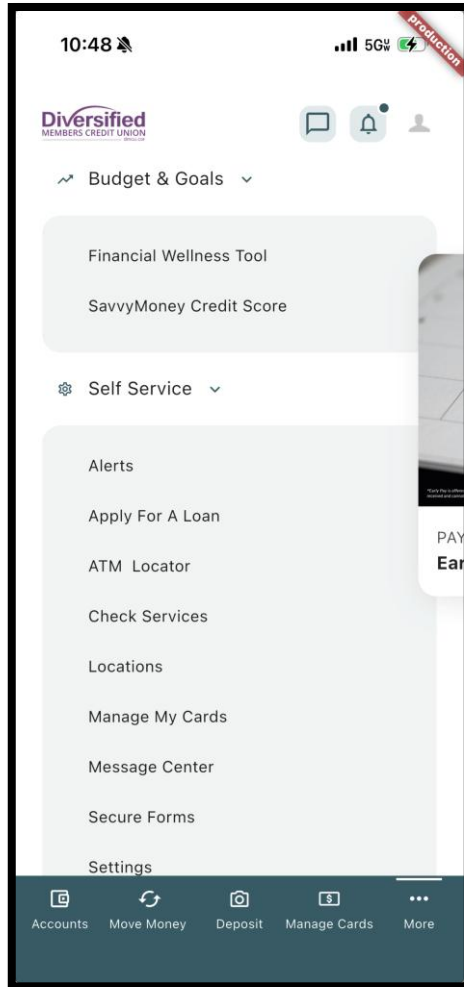
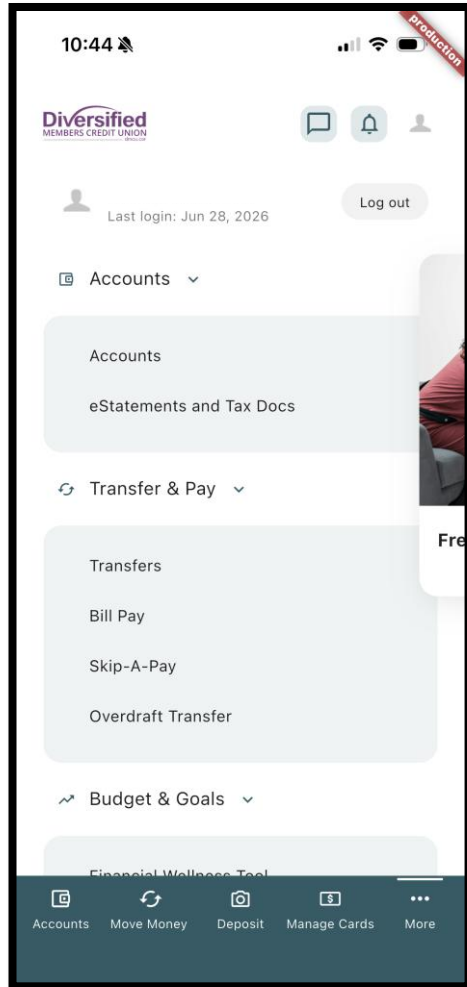
Enabling Biometric Login

You may receive a prompt asking if they would like to turn on Biometric login.

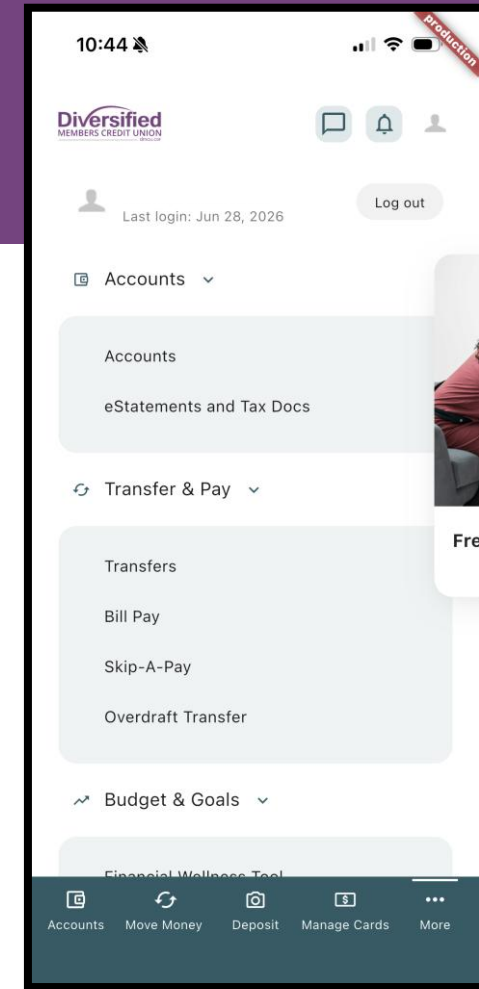
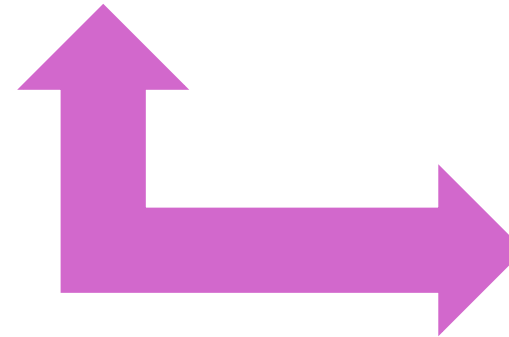
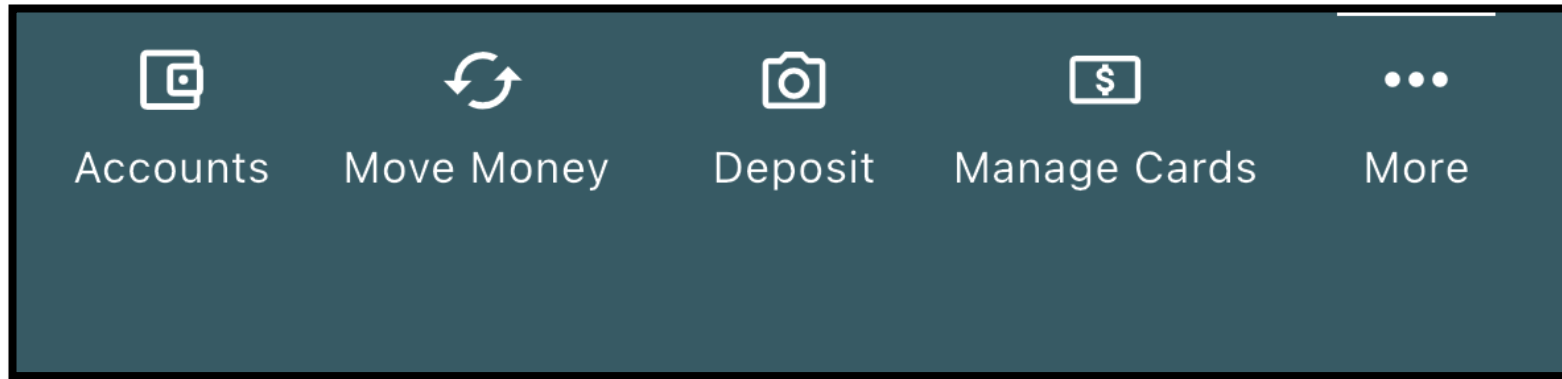


If you do not enable it from the prompt, you can always turn it on in Settings.

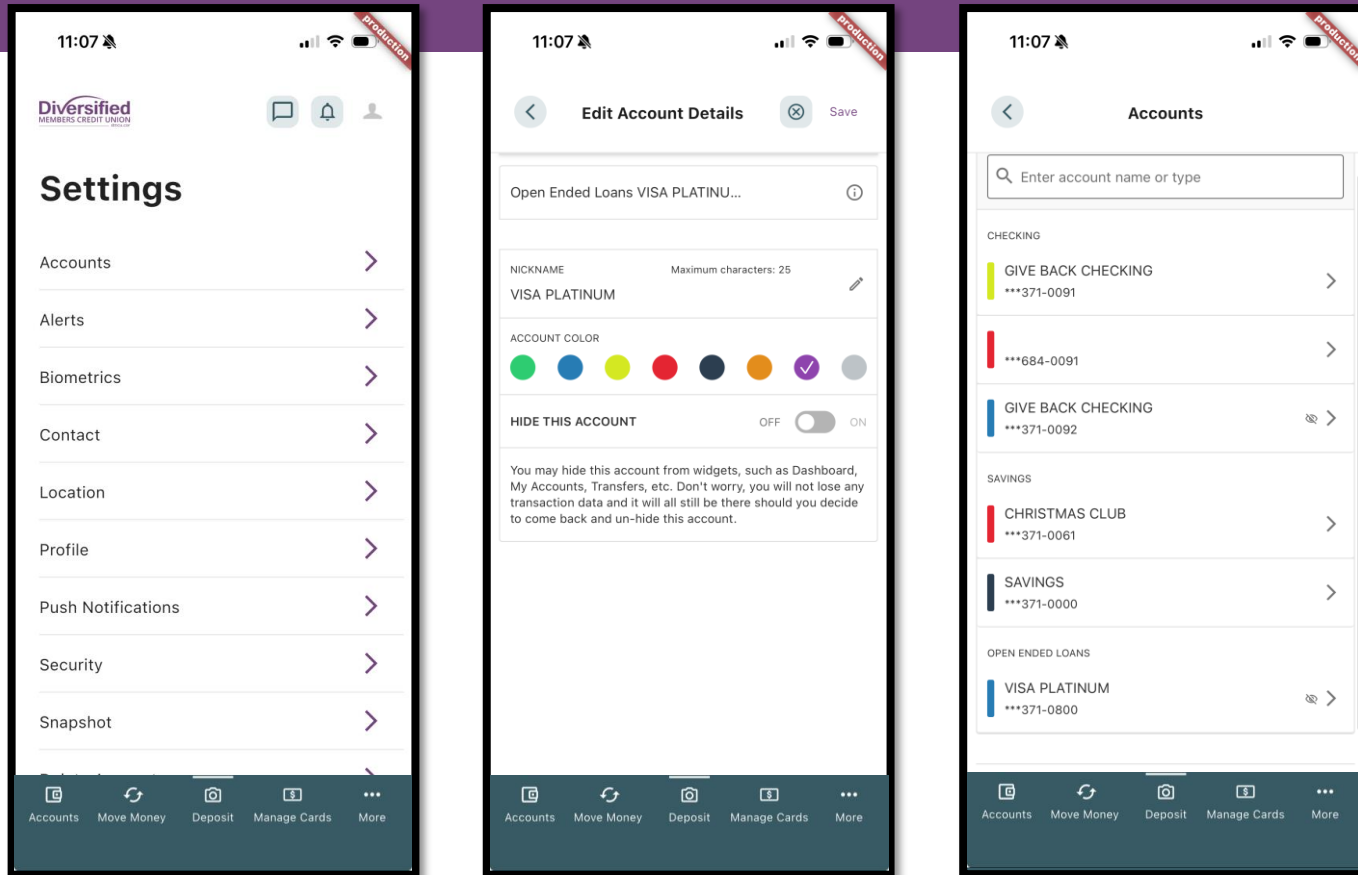
What's Included!



Mobile Navigation Menu



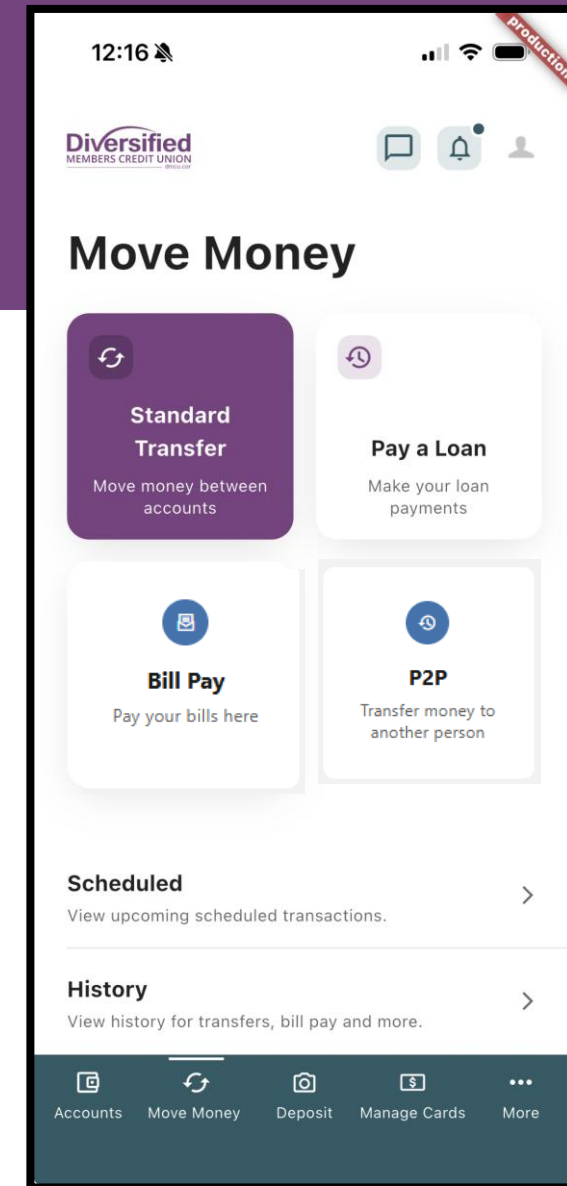
Editing Account Details



In Settings you can edit your Account Details. This includes Account Nickname, Colors, and you can Hide your accounts from your Dashboard. Nicknames SHOULD come over if you had them set up.

Move Money

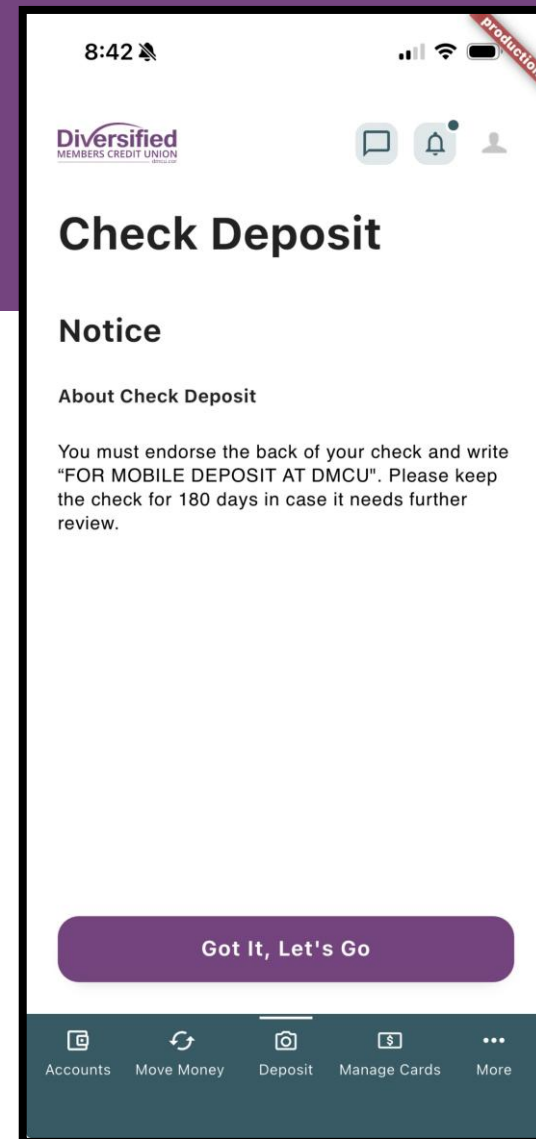
- Make transfers
- Pay loans within your account
- Pay Bills
- Securely transfer money to people



Mobile Check Deposit

- You can deposit checks right from the Mobile App!

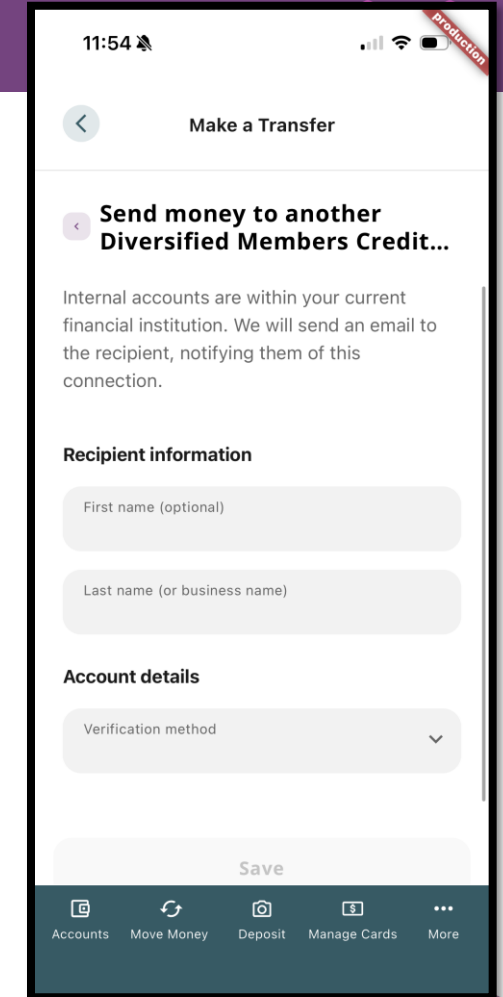
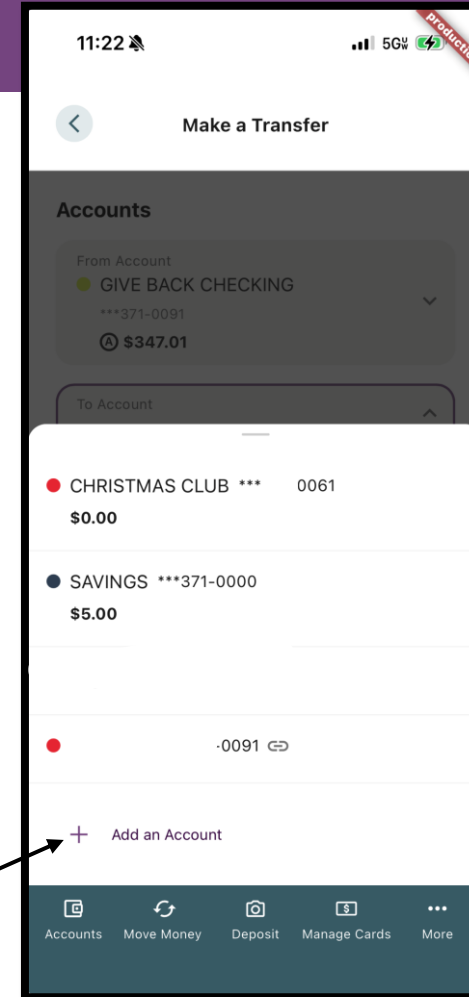
****This feature is only available on Mobile.***



Member to Member Transfers

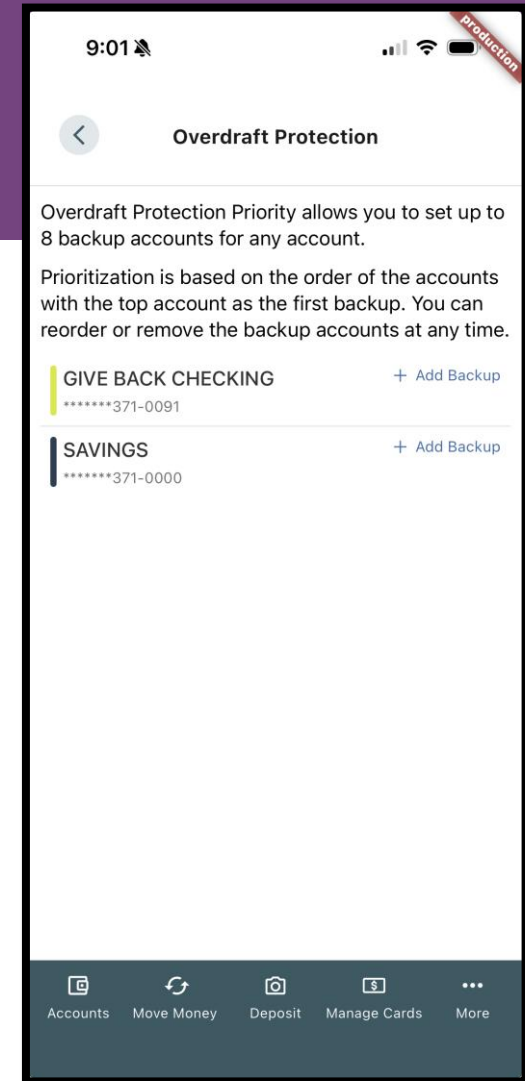
- You can now transfer to other memberships if you know the details of the account that you are transferring to. You will receive a One Time Passcode upon transferring and can opt to “remember” the account for future use.
- M2M transfer Limits are as follows:
 - \$1,000 daily limit
 - \$2,000 weekly limit
 - \$4,000 monthly limit

Click here to add a member's account



New Overdraft Transfer Feature

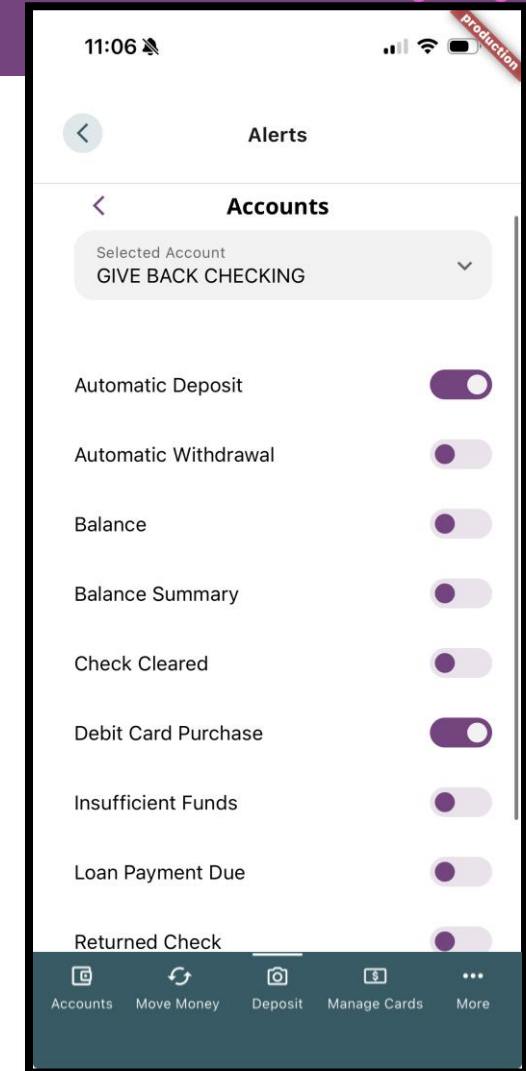
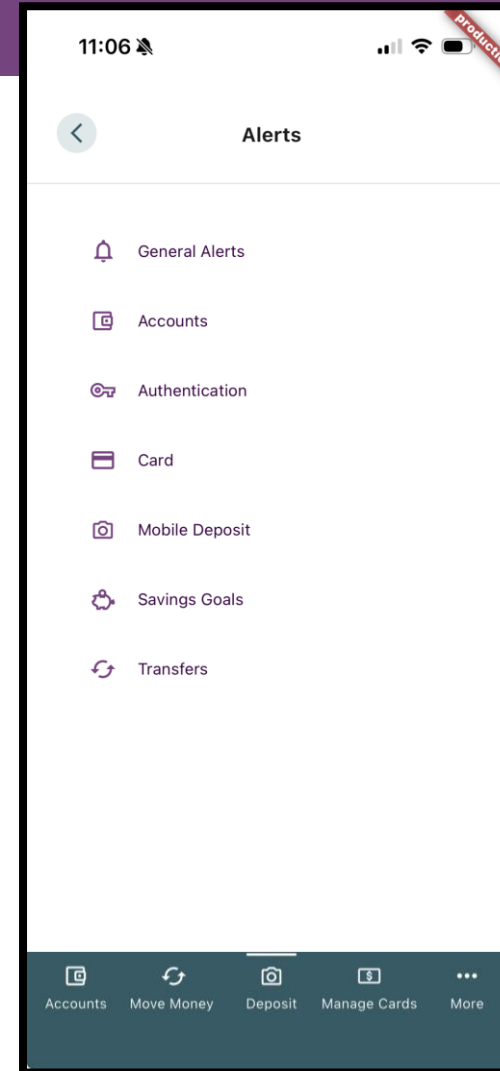
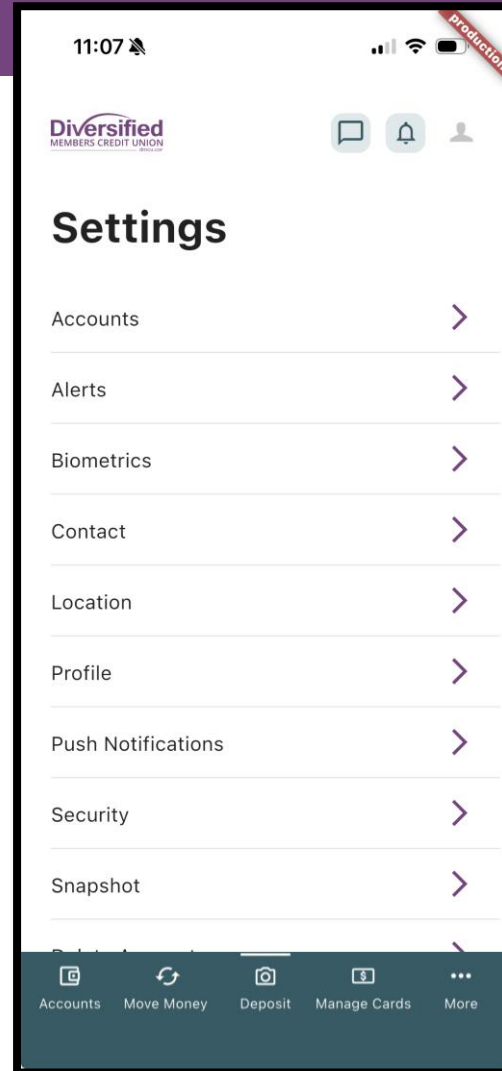
- You now can link your accounts for ODT. This is NOT courtesy pay. This will pull from your prioritized accounts.*
- When you set up this feature, you will be prompted to acknowledge a disclosure.
- Members wanting courtesy pay should still reach out to us or tell us they want it upon opening their account.



**Fees are assessed when ODT is used.*

Setting Up Alerts

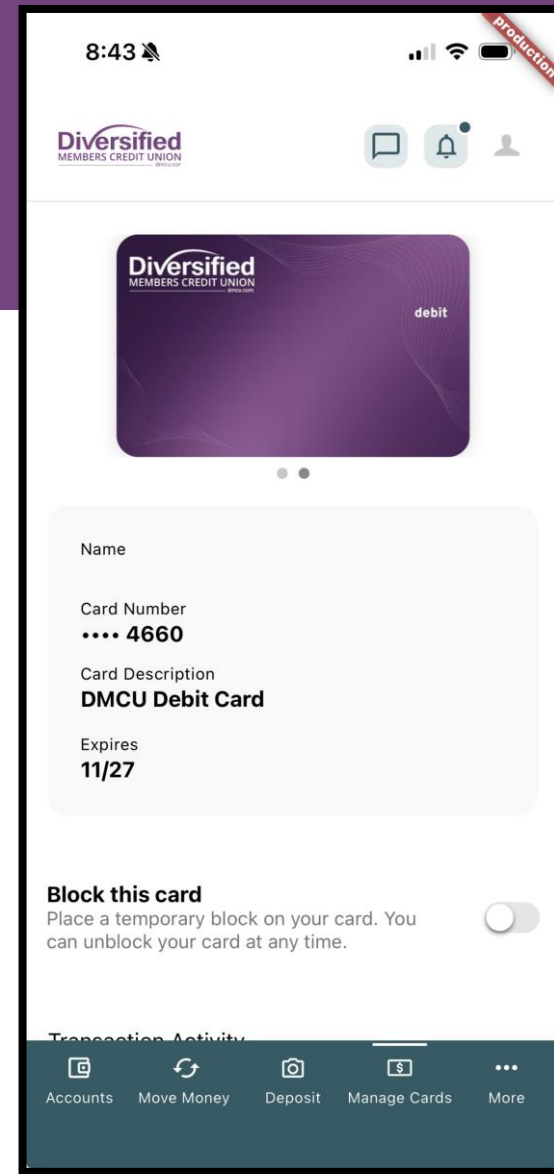
- Visit Settings to set up Alerts.
- You can choose from a wide range of Alert options available in the Mobile App and Desktop.



Transaction Alerts

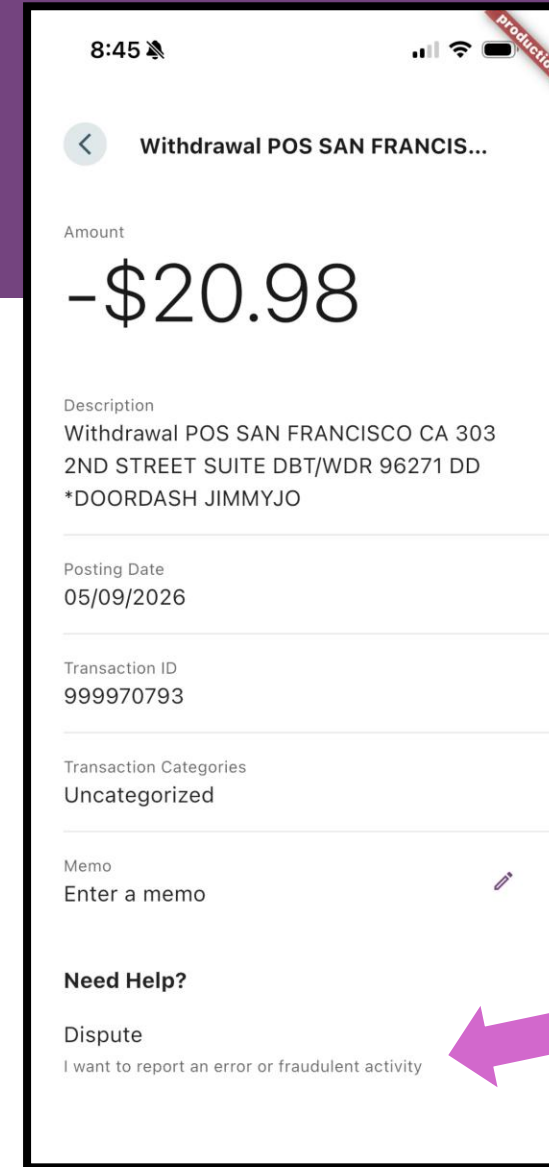
- Very similar to our old Mobile App, you can set up transaction alerts and temporarily block your card.
- In the future, in the Card Management tool or when you click on the card, you will be able to change your PIN. You will also be able to set up Travel Alerts and more.

**Stay tuned for more information.*



NEW Dispute Feature

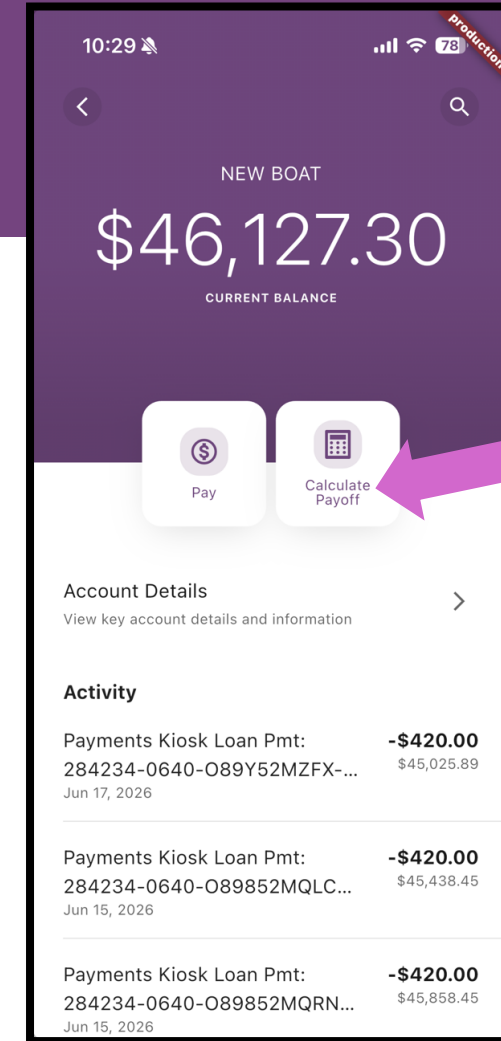
- You can dispute transactions if you feel there has been an error/fraud right within the platform!



NEW
FEATURE!

Loans

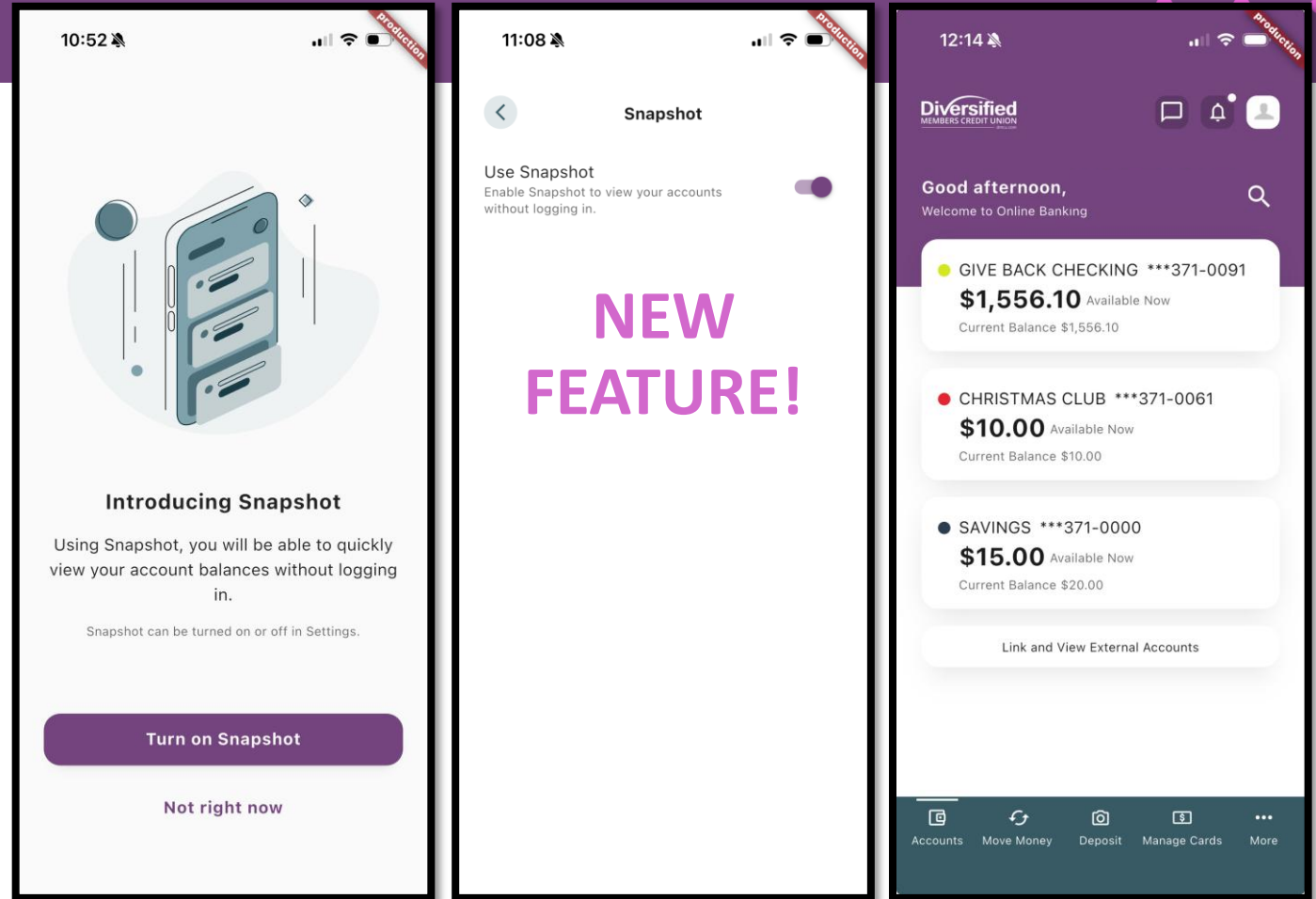
- Clicking on Loan will take you to a detailed transaction page.
- On desktop pending and upcoming payments will live in the dashboard and serve as reminders for members.
- You can pay your loan **and** calculate your payoff in the **NEW Loan Payoff Calculator!**



NEW
FEATURE!

NEW Snapshot Feature

- You can enable the **NEW Snapshot feature** to quickly view your accounts without having to login.
- You will be asked upon first login if you would like to enable Snapshot. You can also enable it later in Settings.



NEW Early Pay Feature

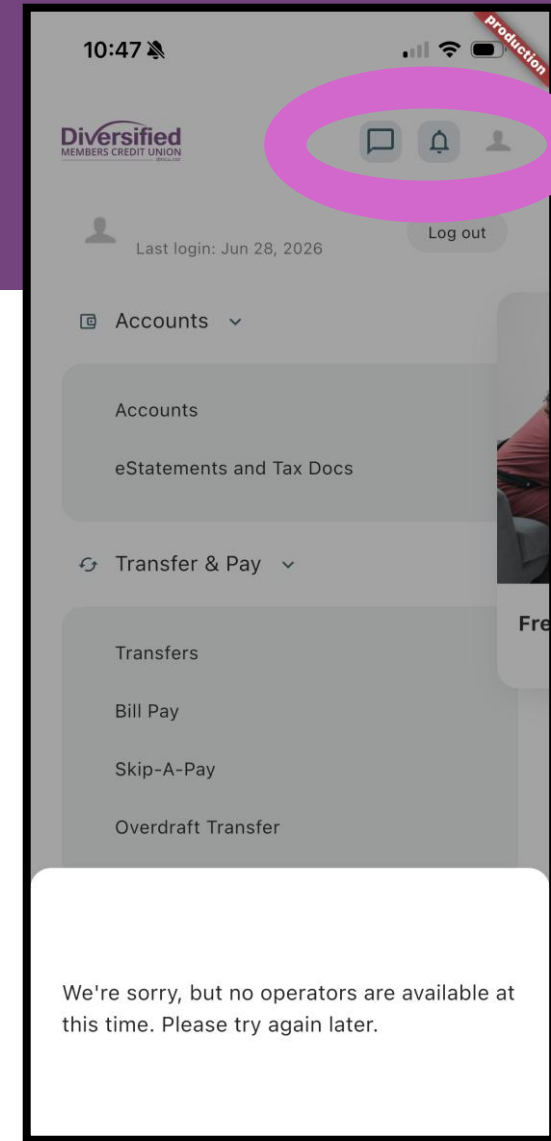


- The **NEW Early Pay feature** means members will no longer be charged to receive eligible direct deposits early. DMCU will post ACH deposits as soon as we receive them from the member's employer/payroll provider.*

**Early Pay is offered as a convenience for our members. DMCU has no control over when payment files are received and cannot guarantee early access to funds.*

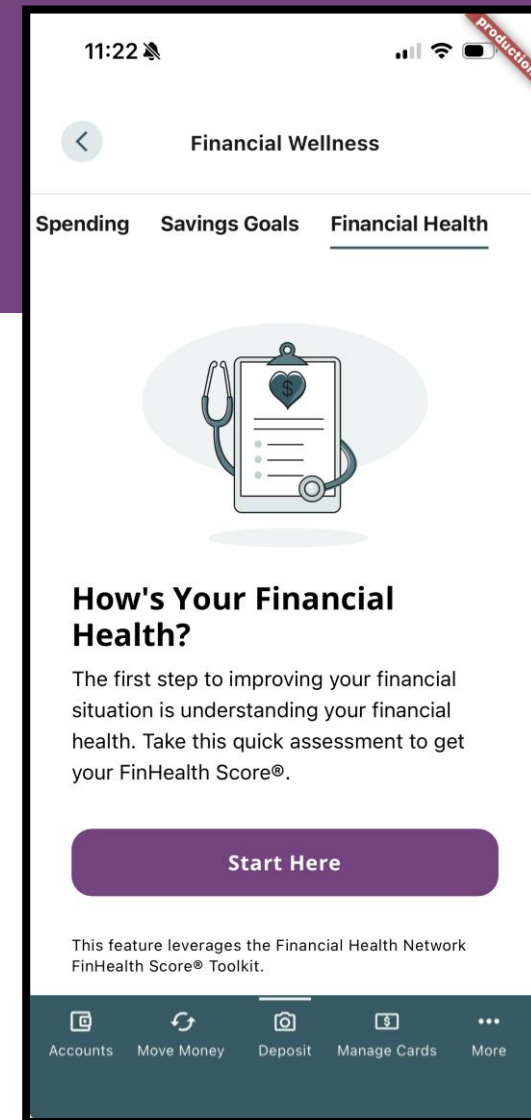
Chat Coming Soon!

- Once Chat becomes available members can access it in the top right corner of the Mobile App.
- ***For now, it will be unavailable.***
- You can securely message us under self service.



Financial Wellness

- The **NEW Financial Wellness** tool is built right in the Mobile App! Here members can track their savings, spending and overall financial health.
- Once you can do so, we highly recommend exploring the Financial Wellness feature — there's a lot it can do! Once you're familiar with it, you'll be able to connect it directly to each member's specific needs, showing them exactly how it can help them reach their financial goals.



Savings Goals Within Financial Wellness

