

Account ID Numbers

Your Account ID number is the two-digit number following your account number that identifies each savings or loan account.

<u>Account ID</u>	<u>Description</u>
00	Regular Shares
02	Super Saver
06	Bonus Share
40	Vacation Club
50	Christmas Club
70	IRA
80	Checking
83	Money Market

(Please refer to your statement for Loan and Certificate IDs.)

TIP: If you are unsure of your Account ID the system will give you an option to select from a list. Follow the prompts to access this option.

Account Balance

The account information option provides the current balance and available balance (minus any holds.) Go to the **Main Menu**, press 1 for account information, then press 1 for account balance. Then select the Account.

Checks & Deposits

You can search for checks or deposits by **date(s)**, **amount/range** or **check number**. To find out what has cleared your account, go to the **Main Menu**, press 1 for account information, then press 2 for account history.

PIN

You can change your PIN, but it must be a new number. You cannot re-use a PIN. To change your PIN, go to the **Main Menu**, press 2 for account management, then press 2 to change your PIN.

The first time you log into MCU Direct, the system will require you to select a new PIN.

TIP: If you have never used MCU Direct before, the PIN is typically the last 4 digits of the Social Security Number of the primary Member on the account.



MCU Direct 24-Hour Automated Phone Teller

619-641-1100 • Option 4
(Toll-Free: 877-473-6328)

Entering Your Member Number and PIN

Your member number is the same as your account number. Enter the number when prompted then WAIT for the prompt to enter your PIN.

MCU Direct Menu Options:

1. Account Information

Account Balance.....press 1
Account History.....press 2

2. Account Management

Card Services.....press 1
 Activate Card.....press 1
 Deactivate
 (Report Lost/Stolen)... press 2
Change PIN.....press 2

3. Funds Transfer

Transfer Funds.....press 1
 Immediate.....press 1
 Scheduled.....press 2

Review Scheduled
Transfers.....press 2

Delete Scheduled
Transfers.....press 3

4. Share/Loan Withdrawal

If you have more than 1 share or loan to withdraw from, the system will prompt you to select the account type.

Global System Options

0	Member Service Representative
*	Go Back
3*	Main Menu
5*	Cancel
#	Repeat
9*	Change Member

Keep Track of Your Account ID Numbers

Regular Shares _____
Checking _____
Certificate _____
Auto _____
Mortgage _____
Other _____
Other _____
Other _____
Other _____
Other _____
Other _____