

ELECTRONIC SERVICES

credit union OF DENVER

*Manage your banking from anywhere with our easy eService access.
You're never far from your money.*

Electronic Services

Credit Union of Denver offers many different ways to access, complete transactions and learn about your accounts. No matter where you are, Digital Banking (online and mobile banking) keeps you connected 24/7. Our robust offerings provide convenience tools to help you make the best decisions about your money.

Free convenient access points for your consideration:

- Account Alerts
- Add Internal & External Accounts
- Apply for Accounts & Loans
- Bill Pay
- Call-24 (Telephone Teller)
- Card Management
- Checking Rewards Tracker
- Credit Score & More
- Education
- eStatements
- Financial Wellness
- Find CU Service Centers
- Find Free ATMs
- Mobile App & Digital Banking
- Mobile Deposit
- Transfers Via Internal and External Accounts
- Update Contact Info
- Zelle®

Mobile App

Provides secured login through facial and fingerprint biometrics, plus multi-factor authentication. Monitor both C·U·D accounts and any external accounts you import in one place. All Digital Banking services listed are available within the App, creating the ultra-convenient banking experience.



Available at:



Digital Banking Access

How to get started as a New Account First Time Login

1. Go to cudenver.com. In the Online Banking Login Box or in the Mobile App select Register a New Account.
 - **Username:** Username needs to be 8-40 characters, can contain letters, numbers, and special characters
 - **Password:** Password minimum is 8 characters and requires an uppercase, number, special character, lowercase
 - **Biometric authentication** (fingerprint, facial recognition) will only become available once you've completed set-up.
2. **Choose your two-factor authentication method**
Text, email, or call. (Extra security level to keep your accounts safe)
 - Enter your two-factor authentication code and click verify
 - You will then be asked to verify your contact information

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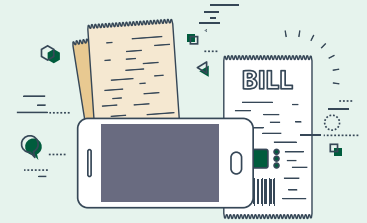
eStatements

Go Green with Credit Union of Denver!

eStatements are a more secure way to receive your monthly or quarterly statements and they are delivered on the first business day of the month within Digital Banking.

Bill Pay

Pay bills easily within Digital Banking. Access and setup past and pending payments 24/7. Checking account required.



Call-24

Call-24 is our automated phone system that helps you manage your account any time, day or night at 303.231.9014 or 800.951.9014.

Move Money

Transfer money from account to account for both C·U·D and connected external accounts through Digital Banking and with our telephone teller option, Call-24.

Mobile Deposit

Depositing checks with your device from anywhere at any time, through our mobile app, provides amazing convenience. C·U·D's mobile deposit feature is available after you have had your account for at least 30 days and your account is in good standing (please make sure you have the most up-to-date version of the app). Currently not available on business accounts.

C·U·D Mobile Wallet

Payment by smartphone

A secure way to pay. Connect your cards to your digital wallet.

The Apple Wallet or Google Pay allow you to pay for goods and services using your smart device. The security comes from a unique identifier at each transaction, thus making it hack resistant.



Card Management

Stay informed and control your card(s).

Card Lock – Turns your Debit or Credit Card “Off” & “On”.

Spending Limits – Declines transactions that surpass the limit set by you.

Transaction Alerts – Be alerted via text message or email for transactions on your card.

Spending Alert – Alerts for transactions that surpass your set limit.

- Per Transaction
- Per Month

Submit Travel Notices – Communicate if you are going to be traveling with your card.

Report Lost/Stolen Cards – Report your card and order a replacement.



Account Alerts

Account Alerts are available for you to set up within Digital Banking. Customized for your needs, they notify you of certain types of account activities that you choose. Helping you stay connected and feel more secure about what is transacting on your account!

NATIONWIDE CO-OP SHARED BRANCH NETWORK

Text a Zip Code to 91989 to find a *free* nearby ATM and/or Shared Branch Location.



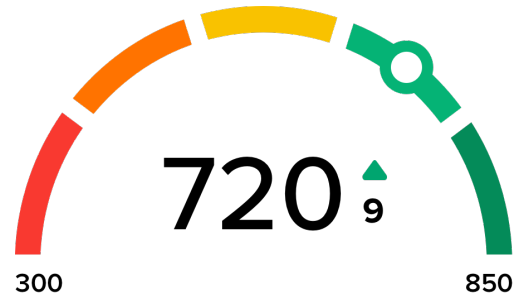
credit score & MORE

View your Credit Score (TransUnion Vantage Score) and your entire credit bureau report and much more, securely within Digital Banking!

This service will not affect your score.

Features include:

- Allows for credit report disputes through a link to TransUnion
- Compare rates and look for opportunities to save money
- Receive updates when your score changes
- Protect and manage your credit with this monitoring tool
- Protect your identity – monitor your information through alerts
- Use your score to request better rates on consumer loans



Zelle® - Free Person-to-Person Payments

Zelle® is a fast, safe and easy way to send and receive money, typically within minutes¹. Using just an email address or U.S. mobile phone number, you can send money to **people you trust**, regardless of where they bank². Checking account required.

¹ Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

² Must have a bank account in the U.S. to use Zelle.

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Financial Education

It's A Money Thing®

Explaining money, it's our thing.

Fun animated videos relating to all things money. All ages can learn and explore information from the basics to understanding taxes. Located under Financial Education on our website.

Security Center - Access on Website

Protect your credit, your identity, and avoid scams and fraud.

Our Security Center provides up to date knowledge about the latest scams and how to stay vigilant against fraudster tactics. Keep informed and safe. Located in SmartStuff on our website.

Blogs - Providing helpful articles to enhance your personal financial knowledge.

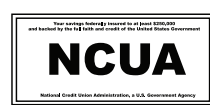
Seminars & Events - Check our Event Calendar online.

Credit Coaching - Learn more about your credit score & how to manage it.

Financial Coaching - One on one assistance with savings goals, budgeting and overall personal financial planning.

Financial Wellness

Within Digital Banking, you can link external accounts, track your purchases month over month, categorize your expenses, plus set personalized savings goals. Check your Financial Health through a short self-help Q&A option. We carry a variety of calculators and other financial education resources on our website to assist you on your Financial Wellness efforts.



Federally Insured by the NCUA.