

EKCCU.COM

- ▶ banking from home is safe and easy
- ▶ EK is here to support you – including from your home

if you do not know your account number or password please phone your branch

Your digital security is our priority. We keep your information secure.

We can help you get started and support your future needs.

If you have questions or would like assistance please call your branch and we would be happy to assist you.

Cranbrook 250.426.6666 or
1.866.960.6666

Elkford 250.865.4661

Fernie 250.423.9222

Sparwood 250.910.9222

After hours technical assistance

1.877.251.5230 (in North America)
or email Technical Support.

Technical Support services include:

- ▶ online banking issues
- ▶ lost/stolen *MEMBER CARD*
- ▶ ATM support

HOW TO:

PAY YOUR BILLS

The benefits of paying your bills with your computer or phone from the comfort of your own home include:

- ▶ convenience – pay your bills anytime and schedule your bill payments
- ▶ assurance – bill payment through *EKC MemberDirect* is safe and secure
- ▶ organized – online bill payments are your best choice to easily see payments at *MemberDirect* online banking
- ▶ time saver – pay multiple bills at once
- ▶ avoid late fees – you can pay anytime without needing to go out
- ▶ all bill payments can take up to 3 days to fully process. To avoid late charges, make your bill payments at least three days before the due date



Ways to pay your bills at home

- ▶ *MemberDirect* – EKC’s online banking site
- ▶ EKC’s mobile app on your mobile device
- ▶ *MEMBERLINK* telephone banking – automated touch-tone telephone service

To get started phone your branch.



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Ways to pay bills at your branch

- ▶ ATM
- ▶ in branch

GET STARTED

To get started at the ATM, you will need to **go to your branch** for a *MEMBER CARD*.

Paying bills from your computer with EKCCU MemberDirect online banking

- 1 go to EKCCU's website WWW.EKCCU.COM
- 2 log into your account using account number and personal access code (password)
- 3 on the left-hand toolbar click on **Payments**
- 4 add/delete payees
 - ▶ select **'add payee'**
 - ▶ search payee by name or browse by type
 - ▶ select payee
 - ▶ add account number
 - ▶ add account nickname – add when setting up
- 5 select the account you would like to make the payment from
- 6 select the bill(s) you would like to pay
- 7 fill in the date you want the bill to be paid (automatically defaults to today's date)
- 8 fill in the amount(s) you would like to pay
- 9 click "pay bills"
- 10 click "confirm"





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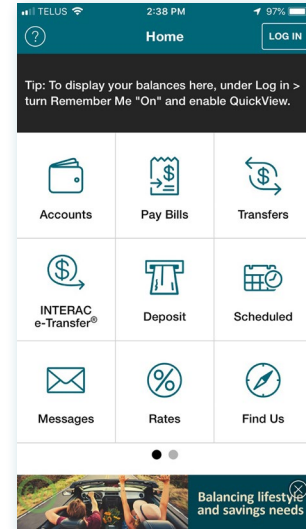
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‘Nicknames’ for payees

To help you keep track of bills you can add ‘Nicknames’ for Payees in *MemberDirect*. For example you may have a hydro account for your home and your cabin, the nicknames could be Hydro Home and Hydro Cabin.

EKC MOBILE APP

- ▶ FREE app available for the iPhone, iPad and Android
- ▶ easy and secure access to your everyday banking needs



Here’s How to get started and pay your bills:

Paying Bills from your Mobile App

- 1 download the mobile app
 - a. for Android, search Google Play for East Kootenay Community Credit Union
 - b. for iPhone or iPad from Apple, search the App Store for East Kootenay Community Credit Union
- 2 click app and follow the instructions
 - a. account number
 - b. PAC (your personalized password)
 - c. pay bills
 - d. to add your bills – manage payees: add payee, select search or browse; If search type the bill company’s name and select; if browse, scroll through the list until you find the payee
 - ▶ you will be prompted to input account #
 - e. once your payees are added follow prompts to select which of your accounts to make payment from, select payee and the amount; then select to pay the bill now, later or recurring
 - f. agree to confirm payment and you will give a confirmation number





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MEMBERLINK® TELEPHONE BANKING

Conduct many of your financial transactions from the comfort of your own home, or any other location, using a touch-tone phone with *MEMBERLINK*®, our telephone home banking system. You can access account balances, transfer funds between accounts, and much more. Plus, **you can pay many of your bills** by phone, saving time and money.

TOLL FREE FROM ANYWHERE IN CANADA 1.844.733.6220

- 1 choose to perform a financial transaction press 2
- 2 enter account number
- 3 enter your phone access code (password) then #
- 4 press 3 for bill payment
- 5 press 4 to add a payee – follow the prompts to add your payees
- 6 press 1 to hear your bill payments – your payees will be read out
- 7 select your bill payee
- 8 enter amount and number sign (you do not need to add decimals)
- 9 press 1
- 10 select account type
 - a. 1 – chequing
 - b. 2 – savings
- 11 your accounts will be listed depending on your choice
 - a. choose your account type
- 12 choose 1 if the bill payment **occurs once** or 2 to set up a **reoccurring payment**
- 13 choose 1 to pay immediately or 2 to schedule a future date
- 14 you will be given a confirmation number
- 15 once finished and to exit from *MEMBERLINK* press the * (star) key

