

## Products and Services

- ☞ ATM Cards
- ☞ Bill Pay Services
- ☞ Business Accounts
- ☞ Certificate of Deposit
- ☞ Christmas Club
- ☞ Courtesy Pay
- ☞ CU\*Talk Phone Service
- ☞ Debit Cards
- ☞ Direct Deposit
- ☞ Free Financial Counseling
- ☞ Financial Seminars
- ☞ Insurance, Credit Life, Auto, and Home IRA's
- ☞ Lending Services
- ☞ Money Markets
- ☞ Money Orders
- ☞ Mortgage Services
- ☞ Night Depository
- ☞ Notary Services
- ☞ Overdraft Protection
- ☞ Payroll Deduction
- ☞ Share Draft Checking Accounts
- ☞ Share Savings Accounts
- ☞ Traveler's Checks
- ☞ VISA Credit Cards
- ☞ VISA Gift Cards
- ☞ Wire Transfers

*Make our website your home page!*

***[www.ncacu.org](http://www.ncacu.org)***

Youth clubs, ID Theft updates, NADA vehicle guide, Buy or Bid, rates, order checks, financial education, Weather Channel, chambers, school districts, and much more!

## Our Convenient Branch Locations . . .

### **Grayling**

505 Clyde Street  
P. O. Box 481  
Grayling, MI 49738  
**348-7488**

### **Houghton Lake**

2671 S. Reserve Road  
P.O. Box 220  
Houghton Lake, MI 48629  
**366-9646**

### **Roscommon**

129 Lake Street  
P.O. Box 727  
Roscommon, MI 48653  
**275-5169**

### **Standish**

212 S. Court Street  
P.O. Box 156  
Standish, MI 48658  
**846-9553**

### **Administration**

2665 S. Reserve Rd.  
P.O. Box 817  
Houghton Lake, MI 48629  
**910-5135**



*Internet Home Banking Service*



**North Central Area  
Credit Union**

*~ Since 1956 ~*

*“Where your money matters!”*

# CU@Home Puts Your Account at Your Finger Tips!

If you don't have time to travel to NCACU, CU@Home is for you. CU@Home lets you do your banking at your convenience. You can access your account 24 hours a day, 7 days a week. CU@Home lets you transfer funds, balance your account and research rates.

CU@Home is secure for you to access with the use of your Personal Identification Number (PIN). Each account has been assigned a temporary PIN number which is the last four digits of your Social Security number. It is required that all members change their system assigned PIN to a four digit number of their choosing. If you have any questions, feel free to contact your local branch.

## What You Need at CU@HOME

- ☞ Internet Service Provider (ISP).
- ☞ Operating System: Windows 98 or newer.
- ☞ Frame capable internet browser software (Microsoft Internet Explorer or Netscape Navigator).
- ☞ The browser must use 128-bit encryption.
- ☞ "Cookies" must be turned on to use CU@HOME.



## Sign-on Information

In addition to the instructions in this brochure, here's what you'll need to sign-on:

- ☞ Log onto [www.ncacu.org](http://www.ncacu.org)
- ☞ Click on the CU@Home online banking icon.
- ☞ Enter your account number.
- ☞ Enter your confidential Personal Identification Number (PIN). This is the same as the PIN you use for CU\*Talk. (Last four digits of your Social Security number.)

If you have any questions, feel free to contact your local branch.

## CU@Home Can Perform Services Like These:

- ☞ Review account balances.
- ☞ Verify the date and amount of your transactions, including deposits, withdrawals, transfers, and payments.
- ☞ Verify whether certain checks have cleared.
- ☞ View and print copies of cleared checks.
- ☞ Transfer funds between accounts, including loan payments.
- ☞ View loan payoff amounts and due dates.
- ☞ Check current loan and savings rates.
- ☞ Calculate loan payments for different amounts, rates, and terms.
- ☞ Change your Personal Identification Number (PIN).
- ☞ Obtain annual dividend and interest information.

## Connecting to CU@HOME

[www.ncacu.org](http://www.ncacu.org)

Follow these steps every time you want to access CU@Home:

1. Establish a connection to the internet through your normal procedure (provided by your ISP).
2. In the "location" or "address" line of your browser (Netscape or Internet Explorer), type the following to open the website:

[www.ncacu.org](http://www.ncacu.org)

4. Enter your member account number on the CU@Home online banking icon. (For example, if your account number is 1234-5-0, your member number would be 123450).
5. Enter your Personal Identification Number (PIN) and click **Login**. **Be Careful - If you enter the PIN incorrectly three times, your PIN will be disabled. You must contact the credit union directly for reactivation.**
6. From this point on, CU@Home will guide you through each option. Just point and click!
7. When you have finished your last transaction, click the "Log Out" button.

Log Out

