

Virtual Branch Registration Guide

Welcome to North Coast Online and Mobile Banking. Enjoy the convenience of managing your accounts, paying bills, depositing or sending money and much more using your computer, tablet or mobile phone. It takes just a few minutes to register for all the services you need.

Log in

REGISTER for Online and Mobile Banking using your Computer, Tablet or Mobile Phone. We recommend using the Mobile App on your Tablet.

The screenshot shows the North Coast Credit Union website. On the left, the 'Online Banking' login box is circled in red, containing fields for Username and Password, a 'Log in' button, and links for 'Online Banking FAQ' and 'Enroll in Online Banking'. On the right, the mobile login box is also circled in red, featuring the North Coast Credit Union logo, a 'Save my username' checkbox, a 'Forgot your Username or Forgot Password?' link, and 'Enroll' and 'Login' buttons. Below the mobile login box are links for 'Enroll in Online Banking' and 'Locations', and logos for NCUA, FDIC, and Member Since 1954.

Circled above:
The North Coast website login box.

Circled left:
The North Coast mobile login box.

This is the first step of the registration process, titled 'APPLICATION FOR ONLINE ACCESS'. It shows a progress bar with three steps: 'User Info' (active), 'Agreement', and 'Credentials'. The 'General Information' section includes fields for First Name, Middle Name, Last Name, Member Number, Email, Confirm Email Address, Social Security Number, Date of Birth (mm/dd/yyyy), and Phone (e.g., 800-555-1234 or +44-2069-990752). A 'Next' button is at the bottom.

Complete the Registration

- 1 You will be asked for your name, the last four digits of your social security number, date of birth, your member number and an email address.
- 2 You will be asked to create a Username and Password. You will be asked for these every time you log on.
- 3 You will also be asked to create your own Secret Question and Answer.

This is the second step of the registration process, titled 'APPLICATION FOR ONLINE ACCESS'. It shows a progress bar with three steps: 'User Info' (completed), 'Agreement' (completed), and 'Credentials' (active). The 'Security' section includes fields for 'Choose Username & Password' (User Name, Password, Confirm Password) and 'Security Phrase' (Secret Question, Secret Answer). A 'Password Strength' indicator shows 'Weak'. 'Back' and 'Finish' buttons are at the bottom.

Contact Us

800-696-8830

Please call our Member Contact Center for assistance. Monday, Tuesday, Thursday and Friday between 8am – 6pm, and Wednesdays 9:30am – 6pm.

This is the third step of the registration process, titled 'Secret Question'. It includes a question mark icon and the text: 'Please enter a Secret Question and Answer at this time. This will help you reset your password if needed in the future.' There are three input fields: 'Secret Question', 'Secret Answer', and 'Confirm Answer'. A 'Submit' button is at the bottom.



North Coast Debit and Credit Cards.

BIG Rewards Credit Card

Starting at

11.99% APR*
FIXED RATE

- Earn 1 Reward Point for every \$1 charged
- Earn 1% Cash Back or use Rewards for Travel, Gift Cards or Merchandise
- No Fees for Cash Advances
- Annual Fee is \$50, waived for the first year.

No Fee Credit Card

Starting at

13.99% APR*
FIXED RATE

- No Annual Fee
- No Fees for Cash Advances



Qualify for **Smart Checking Benefits** and never pay an Annual Fee on your Rewards Card.

Claim Your Rewards

Track and use your reward points:

- Link to the Dream Points Rewards via our website:
northcoastcu.com/Need Money/Credit Cards
- You may also go directly to:
www.dreampoints.com

Select Your Credit Card Design



*APR = Annual Percentage Rate

MobiMoney Say, "No!" to fraud.

MobiMoney offers complete control of your North Coast credit and debit cards.

- Turn your card on/off via passwords
- Set up instant Transaction Alerts
- Limit card usage by geography & store type
- Search for ATM locations by city or zip
- Limit how cards can be used
- Limit the transaction size

FREE App
for members.



Get Started:

1. Download the MobiMoney App.
2. Enter your credit and/or debit card details. Address you enter must be an exact match to the address on your monthly statement.

MobiMoney is an app for your Smart Phone. Android devices, 3.x.OS or newer. Apple devices, Apple iOS 6.x or newer.

Visa Checkout Shop online with confidence.

Visa Checkout is a time saving and secure option for online shopping. | **VISA**

Get Started:

1. Register: <https://secure.checkout.visa.com>
Create an account or find the link on our website northcoastcu.com
2. Enter your credit and/or debit card details.
3. Click the VISA Checkout Button when you shop... no need to enter your card information.

Secure and Convenient.



Choose the Design for your Debit Card



Courtesy Pay Services

Courtesy Pay Services (Overdraft Protection) are included when you open a Checking Account.

Courtesy Pay covers checks, in-person withdrawals, electronic fund transfers, automatic bill payments and other electronic transaction made using your checking account number.

If you would like us to provide Courtesy Pay Services for your Debit Card please let us know by calling **800-696-8830**.

Under our standard overdraft practices we will charge you a fee of up to \$25 each time we pay an overdraft up to a daily fee of \$250. You are expected to bring your account to a positive balance within 35 days.

Mobile Wallet – Tap and Pay!

Mobile Wallet is a Digital Payment system for your smart phone. You can complete a transaction without pulling your cards out of your wallet. Digital Payment systems provide a token (instead of your credit card number). This a more secure way to pay.



Get Started:

1. Download the “Pay” app you prefer.
2. Enter your card and security information.
3. You may need to have your card(s) verified by calling us at 800-696-8830.
4. Select a default card. You can change the card you want to use for each transaction (the picture of the card does not change). Check the card number to be sure it’s the card you would like to use.
5. Look for ‘transaction complete’ notification.

SMART BENEFITS MORE PERKS. NO FEES.

Available with your Free Checking or Interest Bearing Checking account.

Take Advantage of Smart Benefits

- Earn 3.90% APY on the first \$1,000 in your account
- Save \$15 on each Courtesy Pay overdraft
- No Annual Fee on BIG Rewards Credit Card
- No Annual Fee on IRA Accounts
- No Annual Fee on Lines of Credit

Qualify for Smart Benefits

- Use eStatements
- One or more Direct Deposits each month
- Use North Coast Credit/Debit card at least once a month

Important Numbers

TO ACTIVATE YOUR CARD:

Debit and Credit Card Activation and PIN Selection
1-877-723-5111

PIN Change: **1-877-267-6941**

GENERAL HELP WITH YOUR CARD:

Member Service Contact Center
1-800-696-8830

24/7 General Help: **1-866-664-9364**

REPORT LOST OR STOLEN CARDS:

Member Service Contact Center:
1-800-696-8830

24/7 Lost or Stolen Cards: **1-800-528-2273**

If you receive a text message from the Fraud Department asking if you are using your card at a specific location, be sure to respond as quickly as you can. This is another feature to protect our members from card scams and fraud.

Once you are registered, follow the prompts to use as many of our online services as you like.



Mobile Banking: Download the North Coast App. This app works on your Mobile Phone or your Tablet. Use facial recognition or fingerprint to log in if your device is capable. Or you will be asked to select a PIN.

- 1 Track Your Account Activity
- 2 Select Your eStatement Preference
- 3 Setup Bill Pay
- 4 Set Up eAlerts
- 5 Send Money Using Person 2 Person or Member to Member
- 6 Setup Transfers
- 7 Setup Loan Payments
- 8 Send a Secure Message to Us
- 9 Take Advantage of 2-Factor Authentication

Mobile Deposit

Use your Smart Phone or Tablet to deposit your checks.



northcoastcu.com | 800-696-8830

Credit cards are approved based on qualifications.
APR = Annual Percentage Rate.

