



Managing your accounts has never been easier at Ideal Credit Union.

Ideal CU specializes in providing excellent member service, great rates and convenience. We realize it can be difficult to visit a branch during business hours. That's why we offer several alternatives that allow you to conduct business at your convenience - 24 hours a day, 7 days a week.

Ideal Digital Banking

Connect with your Ideal CU accounts from home, work or on the road. With Ideal CU's FREE Digital Banking, you can:

- Check account balances & history
- Transfer funds
- Make loan payments
- Pay bills
- Get eStatements
- Deposit checks (via free mobile banking app)
- View and print check copies
- Reorder checks
- View Ideal CU Visa Credit Card activity

View a demo at www.idealcu.com.

Online & Mobile Bill Pay

With Free Online & Mobile Bill Pay, you can pay virtually anyone without writing a check. Plus, you can schedule automatic payment of bills, view past bill payment activity, revise scheduled payments, and add or delete payees.

Visit www.idealcu.com and login to Ideal CU Online Banking.

Ideal CU Mobile Banking

With Ideal CU Mobile Banking, you can access your accounts, check your balances, make a transfer and find an ATM or branch location anytime, anywhere using your compatible mobile device. Don't have a smart phone? Text Banking allows you to receive current balance and recent transaction information instantly by text message. No login or Internet required! Visit www.idealcu.com for complete details and activation instructions.

eStatements

eStatements are a secure online version of the traditional paper statements, with a few added benefits. eStatements are available for up to 12 months after you enroll, which means you don't have to worry about storing all your papers and keeping track of every statement you receive through the mail. eStatements also minimize the risk of your statements being lost or stolen, reducing chances of identity theft. To sign up, login in to Ideal CU Online Banking and click the eStatement button. The system will walk you through the rest of the process. eStatements are the fast, easy and secure way to receive your monthly statements.

Mobile Check Deposit

Deposit checks into your checking account 24/7 from your compatible mobile device using the Ideal CU Mobile Banking app. Funds are typically available in 1-2 business days. Once available, you will have immediate access to those funds to pay bills, make cash withdrawals, or make transfers. There's no need to go to a branch or an ATM.

Apple Pay

Apple Pay™ allows you to make purchases with your Ideal CU Debit or Business Debit MasterCard using your iPhone 6 and iPhone 6 Plus. You'll also be able to make in-app purchases using your iPad Air™ 2 and iPad mini™ 3. Best of all, Apple Pay is a safe, secure way to pay.

Cash & Check Card (Debit)

Use your Ideal CU Cash & Check Card at department stores, restaurants, supermarkets, gas stations – anywhere Visa debit cards are accepted - as a convenient alternative to writing a check. Plus, you can use it to access your Ideal CU checking and savings account at ATMs. In addition, at participating merchants, you can get cash back right at the checkout, saving you an extra trip to the ATM. Simply swipe your Cash & Check Card, select 'debit' instead of 'credit,' and enter your PIN. It's that easy.

Direct Deposit

Arrange to have your paycheck or other recurring deposits made electronically to your checking account or savings account—automatically. Qualifying deposits include salary, pension, Social Security and Supplemental Security

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Convenience Services

Income (SSI) benefits along with other regular monthly income. Direct deposit is reliable, convenient and free. Get same-day access to your deposit without making a trip to the credit union, even when you're out of town. To set up Direct Deposit visit www.idealcu.com to download the Direct Deposit form. You will need your Ideal CU account number and Ideal CU's routing and transit number: 296076262. Give the completed form to your employer and you're set. It's that easy!

CO-OP ATM Network

Ideal CU is proud to be a member of the CO-OP ATM Network, the largest credit union-only ATM Network in the country. This gives you access to over 28,000 surcharge-free ATMs nationwide with your Ideal CU Cash & Check or ATM card. In addition, your card can also be used at more than 800,000 ATMs worldwide through links to the MoneyPass, NYCE, STAR, Cirrus, Pulse and Plus networks. To locate a CO-OP Network ATM, visit www.idealcu.com and click on 'Locations'.

Shared Branching

With shared branching, participating credit unions across the country share facilities to give members thousands (over 4,300 and counting) of convenient locations to perform transactions just as if they were in their home credit union.

Anywhere you see the logo, you can conduct a range of transactions:

- Cash checks
- Make deposits and withdrawals
- Transfer between accounts
- Purchase travelers checks and official checks
- Make loan payments

Whether you are at work, home, or your favorite travel destination, a credit union is always nearby. Please note: An ID is required for all transactions. Visit our website and click on locations to learn more about Shared Branching.

Early Payday

Ever wish you could get paid sooner? With Direct Deposit into your Ideal CU Checking account, you can! Early Payday

allows you to get your paycheck, Social Security or other income up to two days early - based on when Ideal CU receives the funds.¹

Expect More

Turn to Ideal CU for personal services you can count on. For more information on Ideal CU – call 651-770-7000, click www.idealcu.com or visit.

1. Early Payday is dependent upon when the payroll company and/or the government sends the funds to Ideal CU and for that reason is not guaranteed.



Call 651-770-7000

Click www.idealcu.com

Visit 6 Locations



Federally insured by the NCUA

www.idealcu.com