



No Spectrum Branch Nearby?

No Problem!

There are many ways
for you to access your
Spectrum Credit Union
accounts free of charge!





Spectrum Remote Banking Resources

[PC Access](#)

[Mobile Banking](#)

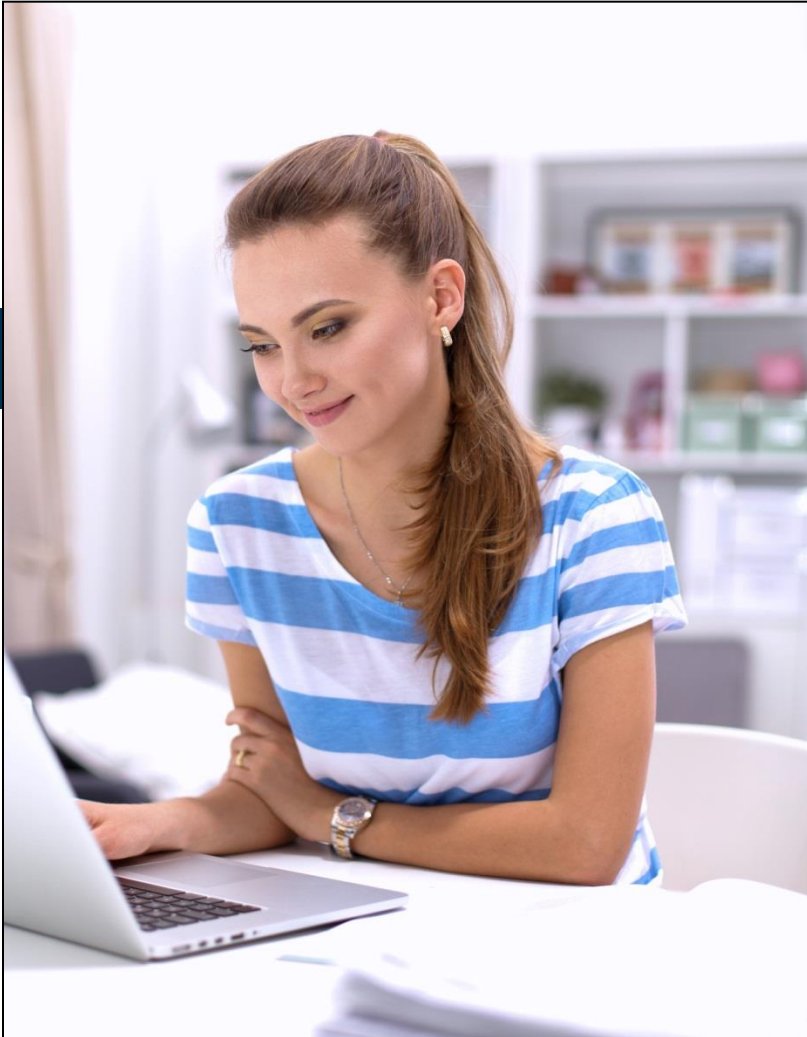
[Text Message Banking](#)

[Network ATMs](#)

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[7-Eleven Vcom[®] Kiosks](#)

[Telephone Access](#)



PC Access Online Banking

PC Access Online Banking turns your personal computer into a virtual Spectrum branch. You can deposit paper checks from home with eDeposit, pay your bills with Bill Payer, transfer funds between accounts, make loan payments, take a loan advance, and more.

Log in to PC Access on our home page at spectrumcu.org.

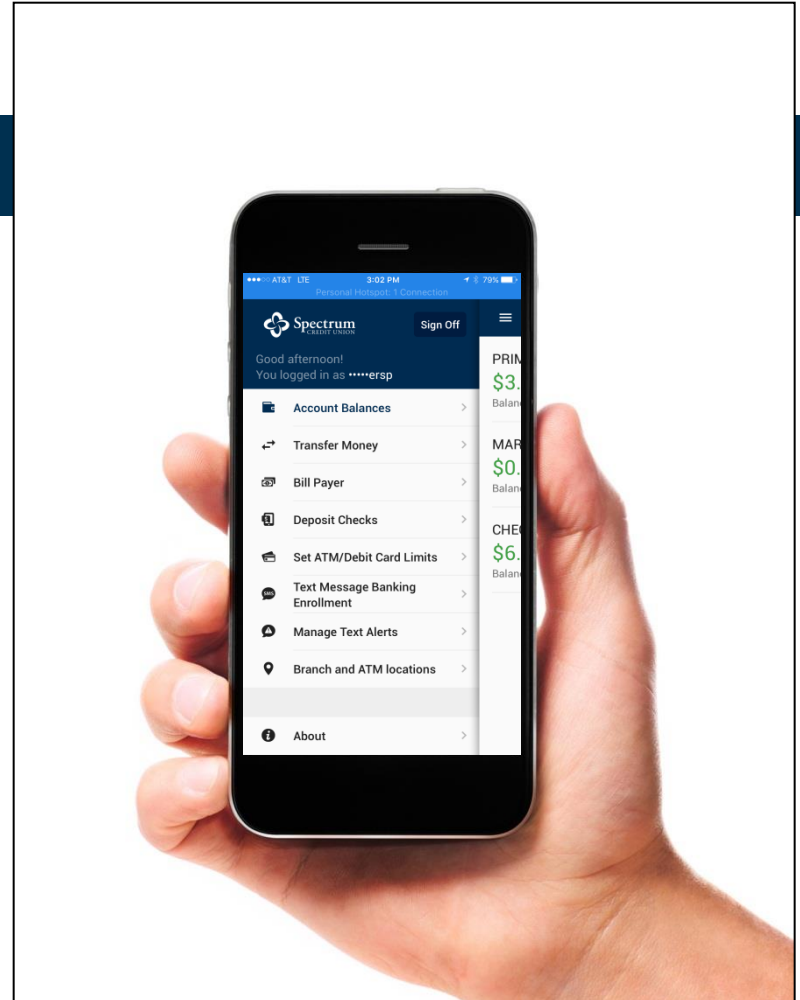


Mobile Banking

With Mobile Banking, you can view account balances and transaction history, view and set up transfers, manage bill payments, and deposit paper checks* with your mobile phone. To access this FREE service:

- Download our Mobile Banking app for iPhone, iPad, or Android. (Search for “Spectrum Credit Union” in the App Store.)
- Type “mb.spectrumcu.org” into your mobile phone’s web browser.
- Go to spectrumcu.org from your mobile phone’s web browser and click on the Login button in the Mobile Banking box.

* Mobile Deposit not available for iPad.





Text Message Banking

You can also use Text Message Banking to retrieve account information. Send texts to 860-20:

<u>TEXT</u>	<u>INFO OR ACTION</u>
BAL	Primary account balance
BAL ALL	All account balances
BAL CHK	Checking account balance
BAL SAV	Savings account balance
HELP	Help on keywords
LAST	Last five transactions
STOP	Deactivate text messaging service
TRANS	Transfer funds to your main account from a pre-selected secondary account

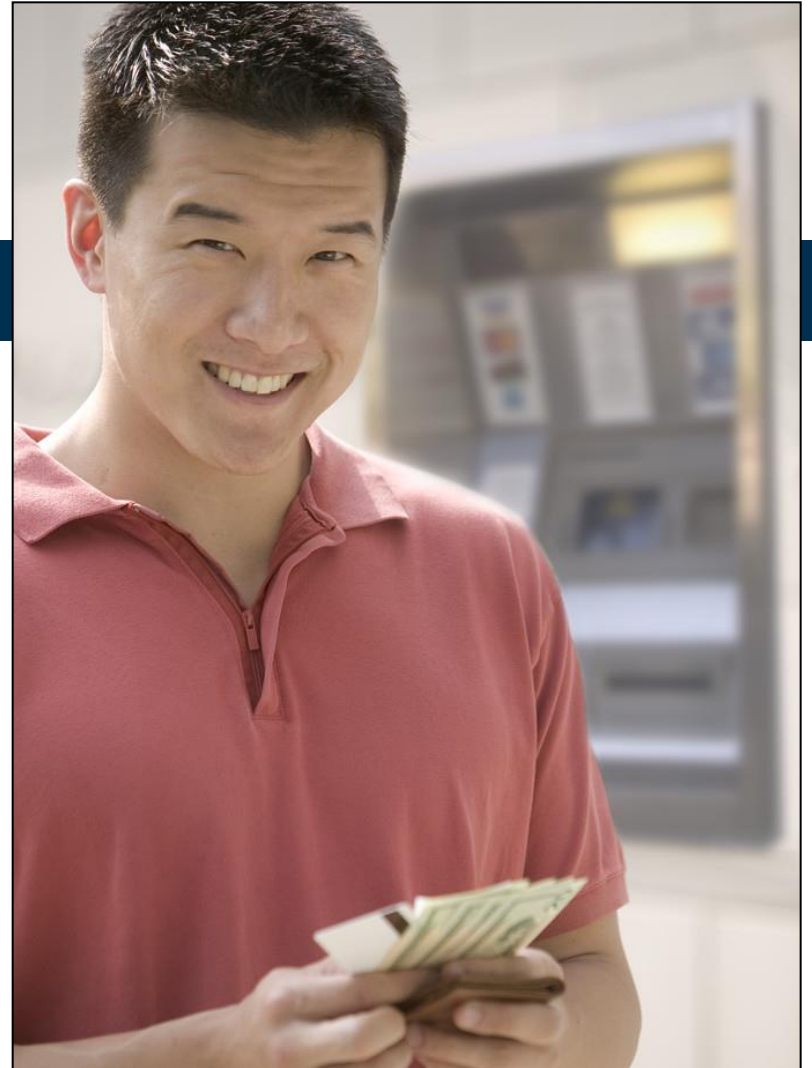


Network ATMs

Spectrum members have access to more than 85,000 surcharge-free ATMs nationwide!* Just look for these network logos:



To find a nearby surcharge-free ATM, use the ATM/Branch Locator at spectrumcu.org or download our free Mobile Banking app for iPhone, iPad, or Android.



*Spectrum will assess a \$1.00 fee per withdrawal in excess of eight withdrawals per month, per card, performed at non-Spectrum ATMs.



Shared Branching with CU Service Centers

The CU Service Centers Network allows you to conduct a range of transactions in the branches of other credit unions around the world. Available services include deposits, withdrawals, loan payments, and transfers between accounts.

All you need is your Spectrum account number and a valid government-issued photo ID. To find a nearby CU Service Center, use , use the ATM/Branch Locator at spectrumcu.org or download the free Spectrum Mobile Banking app for iPhone, iPad, or Android.

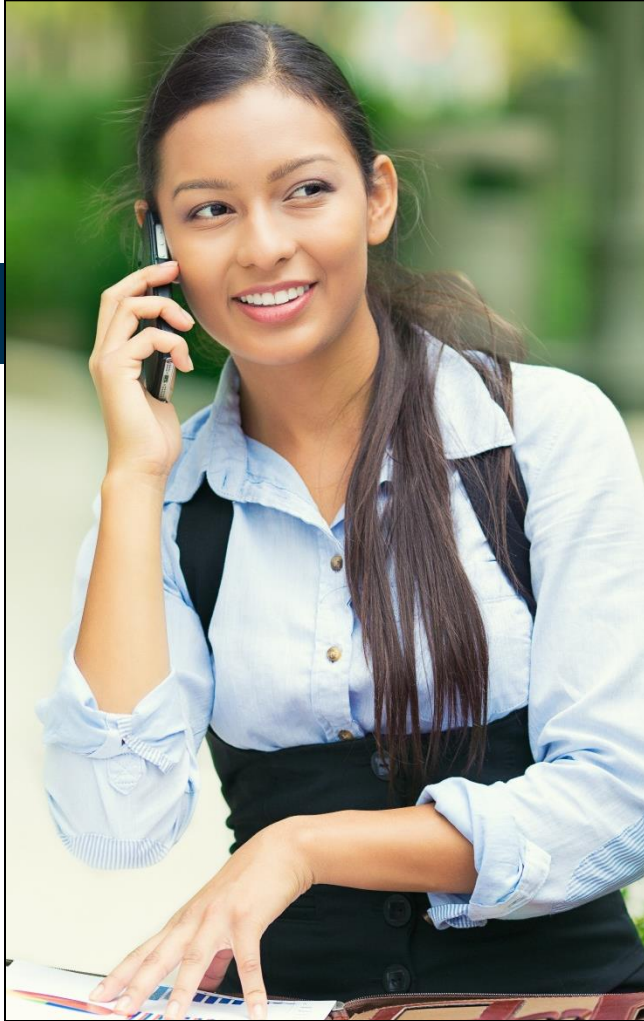


7-Eleven Vcom[®] Kiosks

As part of the CU Service Centers Network, you can also conduct transactions at more than 2,200 surcharge-free self-service Vcom[®] kiosks in 7-Eleven stores across the country.

To use the kiosks, you will need your Spectrum account number and a card with a magnetic strip on the back, such as a credit card or driver's license. Be sure to choose "CU Service Centers" from the on-screen menu.

To locate a Vcom kiosk, search for CU Service Centers using the ATM/Branch Locator at spectrumcu.org or the Spectrum Mobile Banking app for iPhone, iPad, or Android.



Telephone Access

Access your Spectrum accounts at any time by calling toll-free 800-782-8782.

Follow the prompts to check balances, review transactions, transfer funds, review loan information, and more.



Questions?

If you have any questions about Spectrum's remote banking options, be sure to let us know!

510-251-6000 • 800-782-8782

spectrummail@spectrumcu.org

spectrumcu.org

