



CONTACT US

Spectrum Credit Union
spectrumcu.org
510-251-6000 • 800-782-8782



Federally insured by NCUA



Less Stress with PC Access

- View and pay your bills with eBills and Bill Payer.
- Deposit paper checks from home using eDeposit.
- Make loan payments or take a loan advance.
- Transfer funds between accounts.
- Transfer funds to accounts at other financial institutions.
- Transfer funds to anyone with an email address or cell phone.



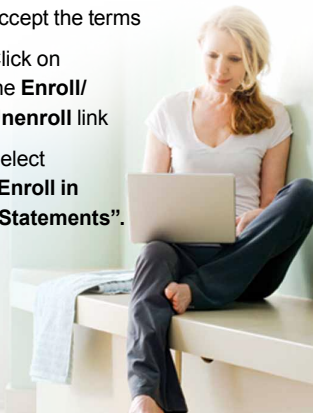
PC Access

How to Enroll in PC Access

1. Go to **spectrumcu.org**
2. In the Online Banking box, enter your Member Number in the Username space and your Social Security number in the Password space.
3. Follow the prompts to create a new Username and Password
4. Follow the prompts to request a one-time passcode to register your device
5. Input your one-time passcode when prompted

How to Enroll in eStatements

1. Log in to PC Access and click on the **eStatements** tab
2. Enter your information and accept the terms
3. Click on the **Enroll/Unenroll** link
4. Select **"Enroll in eStatements"**.



ATM/Branch Locator

Find a nearby surcharge-free ATM or Shared Branch using our Mobile Banking App or the ATM/Shared Branch Locator on our website at **spectrumcu.org**.



Quick Reference Guide Welcome to our Virtual Branch



Mobile Banking

Text Message Banking

On the go? Grab your cell phone.

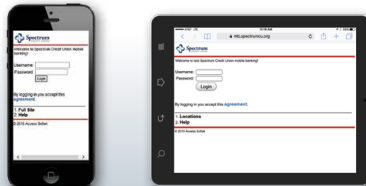
Through Mobile Banking*, you can:

- View Quick Balance without logging in
- View transaction history
- Deposit paper checks
- Transfer funds between your Spectrum accounts or to other members' accounts
- Freeze ATM/Debit Cards or temporarily raise/lower daily limits
- Pay bills, view payment history, or schedule future bill payments*
- Locate branches and ATMs

*Must be signed up for PC Access to use Mobile Banking and Mobile Bill Pay. Please see other side for instructions on how to sign up for PC Access.

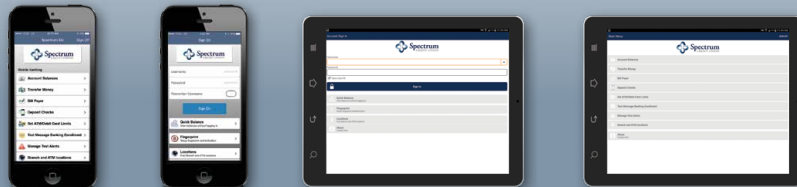
On Your Device's Web Browser

Visit mb.spectrumcu.org on your device's web browser or go to spectrumcu.org and log in at the Mobile Banking box.



Download Our App

Our app is available for Android™ phones and tablets, Kindle Fire™, iPhone®, iPad®, and Apple Watch®. (Search for Spectrum Credit Union)



Check your account balances, view recent transactions, and transfer funds between accounts.

- Log in to Mobile Banking
- Click on the Text Message Banking Enrollment tab and follow the instructions to enroll

Send text messages
to 86020

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<u>Text</u>	<u>Information / Action</u>
MENU	All available commands
NICK	View NICK# identifiers for specific accounts
STOP	Deactivate Text Message Banking
BAL	All account balances
BAL (NICK#)	Balance for a specific account
LAST	Five most recent transactions
LAST (NICK#)	Last transaction for a specific account
TRANS (NICK# from) (NICK# to) (amount)	Transfer between accounts*

*For example: TRANS S0900 S0100 50 is the text to transfer \$50 from your Primary Checking account to your Primary Savings account.