

Member **Self-Service** Guide

We encourage you to use Online Banking, Mobile Banking, and ATMs which can meet most of your needs, and are available to you 24/7.

Self-Servicing How-To

ACCOUNT SERVICING

Address Change

Login to Online Banking and click the arrow next to the logout button. Select "Settings" and then "Contact". For Mobile, click "More", then select "Other", "Settings", and then "Contact".

Debit Card Reorder by Mail (7-10 business days, not fraud related)

Login to Online or Mobile Banking (via phone) and select "More". Click "Order a Debit Card".

CD Renewal

Visit www.secumd.org. Under "About Us", click on "Our COVID-19 Response" and then, select "Individual Financial Guidance" to submit a request. Members will be contacted within 1 business day.

ATM and Debit Card PIN Resets

Visit www.secumd.org. Under "About Us", click on "Our COVID-19 Response" and then, select "Individual Financial Guidance" to submit a request. Members will be contacted within 1 business day.

Credit and Debit Card After Hours Servicing

Call 410-487-7328 or 800-879-7328, select 2, then 5 to be directed to the Cards Menu Options. From there, you will be given menu options for assistance:

For Debit and ATM Cards:

| | |
|----------------------|--|
| Lost or stolen cards | Card activation |
| Temporary blocks | Real-time declines due to fraud alerts |
| NSF declines | Address verification |

For Credit Cards:

| | |
|----------------------|---|
| Lost or stolen cards | Answers to questions related to your SECU credit card |
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Account Payable on Death and Beneficiary Review

Visit www.secumnd.org. Under "About Us", click on "Our COVID-19 Response" and then, select "Individual Financial Guidance" to submit a request. Members will be contacted within 1 business day.

Check Stop Payment

Login to Online or Mobile Banking. Select "More" and then, select "Checking Services".

Check Order

Login to Online or Mobile Banking (via tablet), and select "More". Click "Checking Services". If you do not have Online Banking, you can call 800-355-8123 or visit www.OrderMyChecks.com to place your order.

Statement Viewing and Printing

Login to Online Banking and select "More".

Fraud Reporting by Phone

To speak to a Fraud Representative, please call 410-487-7443 during business hours.

Hardship Requests

Visit www.secumnd.org. Under "About Us", click on "Our COVID-19 Response" and then, select "Individual Financial Guidance" to submit a request. Members will be contacted within 1 business day.

Travel Notifications

Login to Online or Mobile Banking and select "More".

Membership Reinstatement Request

Visit www.secumnd.org. Click on "Forms" and select the "Membership Reinstatement Form", located under the "Membership Forms" section, to submit online.

TRANSACTIONS

Request Official Check (payable to yourself by mail)

Login to Online or Mobile Banking (via tablet) and select "More". Then, select "Checking Services". Or call Expressline - our automated telephone banking - at 410-487-7930 or 888-643-9777.

Request a Check payable to others (available to members with a checking account)

Login to Online or Mobile Banking (via tablet) and select "Bill Pay". Click "Add a Payee". Select Person or Business and enter the information requested. For Mobile Banking (via phone), select "Bill Pay", then "Manage Payees" and then, "Add" to select a Business or Person. Once added, you can use Bill Pay as normal and a check will be mailed to them. Note: the check will be issued from our Bill Pay vendor Metavante and may be subject to a hold.



Transfers to Another SECU Member

Login to Online or Mobile Banking (via tablet), select "Transfers" and then click "Detailed". Select "Transfer to Another SECU Member" and enter the information requested. Once the Account has been added, you will see it as a selection to transfer to in the "Transfers" section.

For Mobile Banking (via phone), click on "Transfers", and then "Add an Account". You will be displayed with the Internal Account screen where you will complete the information required. Once the Account has been added, you will see it as a selection to transfer to in the "Transfers" section.

Transfer/Request Funds to/from your SECU Account using Zelle

Login to Online or Mobile Banking, select "More" and then, select "Zelle". Follow the instructions to setup the Zelle option.

Domestic Wires

Login to Online and Mobile Banking (via tablet), and select "More" for domestic wires under \$250,000. Members will be called to verify wires for large amounts.

Check Deposit (excluding foreign checks)

Login to Mobile Banking and use Remote Deposit Capture - select "Deposit a Check" (now available for Savings only members). Or deposit using an ATM or Video Teller.

Business Wires (Domestic and International)

Login to Online or Mobile Banking (via tablet) and select "More" for Business Domestic and International Wires under \$250,000. Members will be called to verify wires for large amounts.

SECU Credit Card Cash Advance

Login to Online or Mobile Banking (via phone), and select "More". It will be processed in 1-2 business days. Or ATM using your Credit Card PIN.

Balance Transfer

Login to Online or Mobile Banking (via phone), and select "More". It will be processed within 14 business days.

Bill Pay

Login to Online or Mobile Banking, and select "Bill Pay".

Loan Payments

Login to Online and Mobile Banking (via tablet), select the loan and click "Pay Now". Or Mobile Banking (via phone), select the loan and click "Make a Payment".



HELOC Advances

Login to Online or Mobile Banking, and select "Transfers".

NEW PRODUCTS

New Member Account

Visit www.secumd.org and click on "Open an Account".

New Account for Existing Members

Login to Online or Mobile Banking, and select "More". Or visit www.secumd.org and click "Open an Account".

Consumer Loan Applications

Visit www.secumd.org and click on "Apply for a Loan". Or Login to Online Banking and select "Apply for a Loan". For Mobile, select "More". Or call 1-800-879-7328 and select option 2, then 3, and then 1 to apply over the phone.

Business Loan Applications

Visit www.secumd.org, click on the "Business" link, and then select the loan product desired. Click on "Contact Us" to submit a request. Business Members will be contacted within 2 business days.

Mortgage Loan Information and Applications applications

Visit www.secumd.org, click on the "Personal" link, and then select "Home Loans". Click "Contact a SECU Mortgage Loan Officer". Members will be contacted within 2 business days.

ACCOUNT DISPUTES

Insufficient Funds or any Fee Dispute

Visit www.secumd.org. Under "About Us", click on "Our COVID-19 Response" and then, select "Individual Financial Guidance" to submit a request. Members will be contacted within 1 business day.

Credit and Debit Card Fraud Claim

Visit www.secumd.org, click on "Forms" and then, select "Credit & Debit Form", under the Credit and Debit Card Forms section to submit online.

VISA Debit and Credit Card Dispute

Visit www.secumd.org. Click on "Forms" and select "VISA Debit and Credit Card Dispute Web Form", under the Credit and Debit Card Forms section to submit online.

Check Fraud Claim

Visit www.secumd.org, click on Forms and then, select "Check Fraud Form", under the Account Management Forms section to submit online.



ATM Fraud Claim

Visit www.secumnd.org. Click on "Forms" and select "ATM Fraud Web Form", under the Credit and Debit Card Forms section, to submit online.

ACH Stop Payment Order

Visit www.secumnd.org, click on "Forms" and select the "ACH Stop Payment Request-Docusign", under the External Withdrawal/Deposit Forms section to submit online.

Written Statement of Unauthorized Debit

Visit www.secumnd.org, click on "Forms" and then, select "Written Statement of Unauthorized debit" , under the External Withdrawal/Deposit Forms section with an asterisk to submit online.

All Other Disputes

Visit www.secumnd.org. Under "About Us", click on "Our COVID-19 Response" and then, select "Individual Financial Guidance" to submit a request. Members will be contacted within 1 business day.

ONLINE SERVICE SUPPORT

Online Banking Password Reset

Visit www.secumnd.org and go to the Online Banking section. Click "Forgot Password?".

Online and Mobile Banking

Call our contact center at 800-879-7328. When prompted, select option 2 and then, 4. Or visit www.secumnd.org and under "About Us", click on "Our COVID-19 Response" and then, select "Individual Financial Guidance" to submit a request. Members will be contacted within 1 business day.

Bill Pay

Call our contact center at 800-879-7328. When prompted, select option 2 and then, 4. Or visit www.secumnd.org, under "About Us", click on "Our COVID-19 Response" and then, select "Individual Financial Guidance" to submit a request. Members will be contacted within 1 business day.

SERVICES REQUIRING AN APPOINTMENT ([SCHEDULE AT SECUMD.ORG/COVID-19](https://www.secumd.org/covid-19))

✓ **Notary Services**

✓ **Wires (domestic over \$250,000 and all international wires)**

✓ **Instant Issue Debit Card**

✓ **Power of Attorney**

✓ **IRA servicing (including account opening)**

✓ **Home Loan Closings**

✓ **Foreign Check deposit**

✓ **Decedent Member Servicing**

By appointment or visit www.secumd.org, and go to "Forms". Select and review the "Handling a Deceased Member's Estate, Assets and Debts" guide to review the process.

✓ **Official Check**

May be mailed or scheduled pick up

✓ **Fraud Reporting in Person**

Priority appointment

Questions? **Contact us at 800-879-7328.**