

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 and select "More". Click "Order a Debit Card".

CD Renewal

Visit www.secumnd.org. Click on the Important Updates banner 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.secumnd.org. Click on the Important Updates banner and then, select "Individual Financial Guidance" to submit a request. Members will be contacted within 1 business day.

Account Payable on Death and Beneficiary Review

Visit www.secumnd.org. Click on the Important Updates banner 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. Select "More" and then, select "Checking Services".

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.secumd.org. Click on the Important Updates banner 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".

TRANSACTIONS

Request Official Check (payable to member by mail)

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

Domestic Wires

Login to Online Banking 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". Or deposit using an ATM or Video Teller.

SECU Credit Card Cash Advance

Login to Online or Mobile Banking 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 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 from a SECU Account

Login to Online or Mobile Banking, select the loan and click "Pay Now".

Loan Payments from a Non-SECU Account

Call 410-487-7930 and select the prompt "Make a Loan Payment".

HELOC Advances

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

SECU Me2U Transfer

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



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 Banking, select "More". Or call 1-800-879-7328 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. Click on the Important Updates banner 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" with an asterisk to submit online.

ACH Stop Payment Order

Visit www.secumd.org, click on "Forms" and then, select "Stop Payment Request" with an asterisk to submit online.

Written Statement of Unauthorized Debit

Visit www.secumd.org, click on "Forms" and then, select "Written Statement of Unauthorized debit" with an asterisk to submit online.

All Other Disputes

Visit www.secumd.org. Click on the Important Updates banner 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.secumd.org and go to the Online Banking section. Click "Forgot Password?".

Online and Mobile Banking

Call our contact center at 800-879-7328 or visit www.secumd.org. Click on the Important Updates banner 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 or visit www.secumd.org. Click on the Important Updates banner 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**)

✓ 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

✓ Business Account Opening (new and existing)

✓ 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.**

