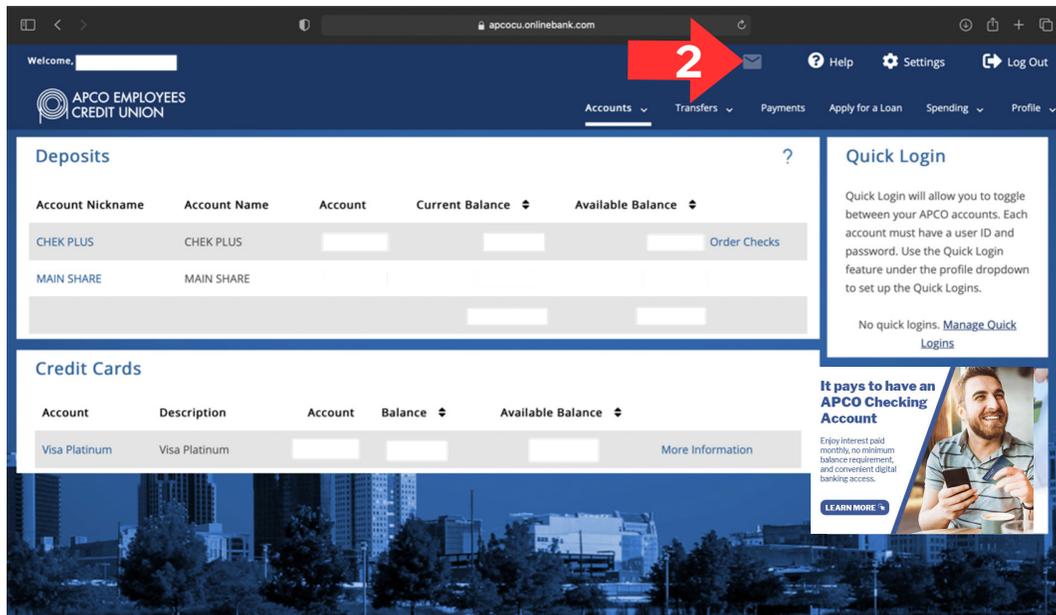


Sending a Secure Message Within Online Banking or Our Mobile Banking App

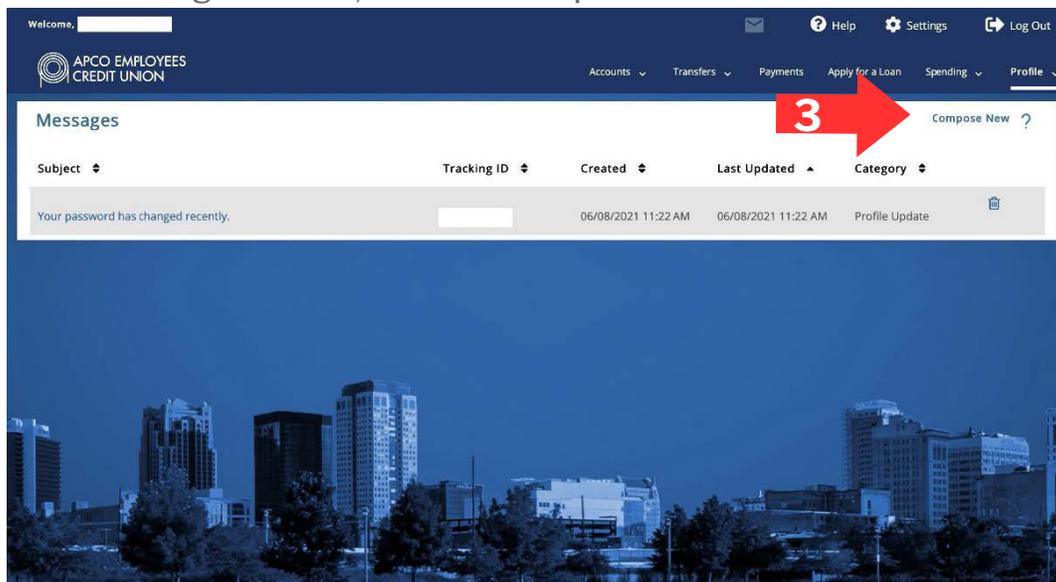


Online Banking Instructions

1. Log into APCO Employees Credit Union Online Banking.
2. From the Home screen, click on the *envelope icon* at the top of the page.



3. On the Messages screen, click on “Compose New”.



4. On the Message Detail screen, you can choose the category that best fits your message from the drop down options.
5. Next, choose which of your Accounts this is in reference to from the drop down menu.
6. Type in your Subject and Message.
7. Consider checking the “Send notification on receiving a response to this message.” box to ensure you’re aware of response(s), and click the Send button to submit your message.

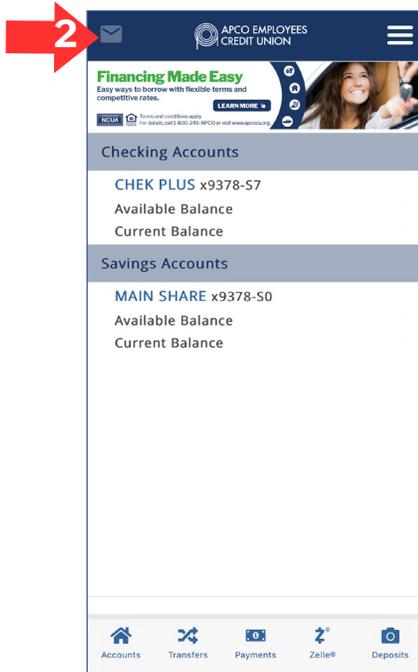
The screenshot shows the 'Message Detail' form on the APCO Employees Credit Union website. The form includes the following fields and options:

- *Category:** A dropdown menu with 'Profile Update' selected. A red arrow with the number '4' points to this field.
- *Status:** A text field containing 'New'. A red arrow with the number '5' points to this field.
- *Account (if applicable):** A dropdown menu with '— Select an Account —' selected. A red arrow with the number '5' points to this field.
- *Subject:** A text field containing 'Payroll Deduction'. A red arrow with the number '6' points to this field.
- * Message:** A large text area containing the message: 'I have set up direct deposit and recurring transfers to replace my Payroll Deduction.' A red arrow with the number '6' points to this field.
- Send notification on receiving a response to this message:** A checkbox that is currently unchecked. A red arrow with the number '7' points to this checkbox.
- Buttons:** 'Cancel' and 'Send' buttons are located at the bottom of the form.

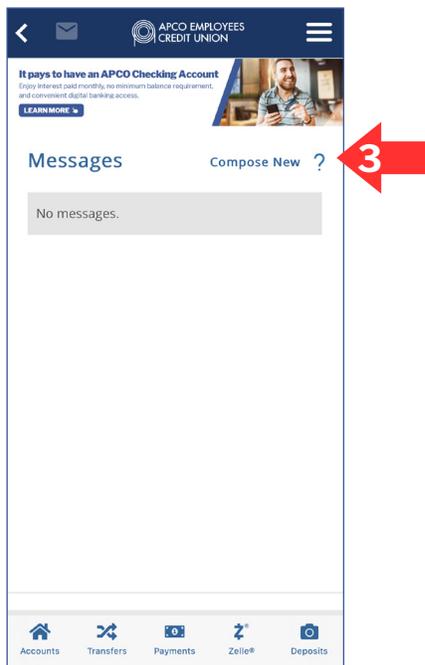


Mobile Banking App Instructions

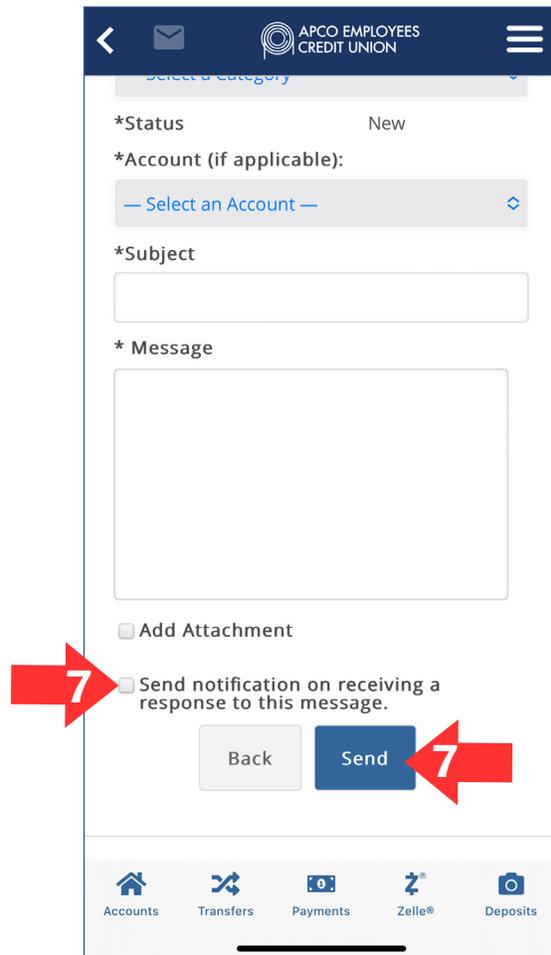
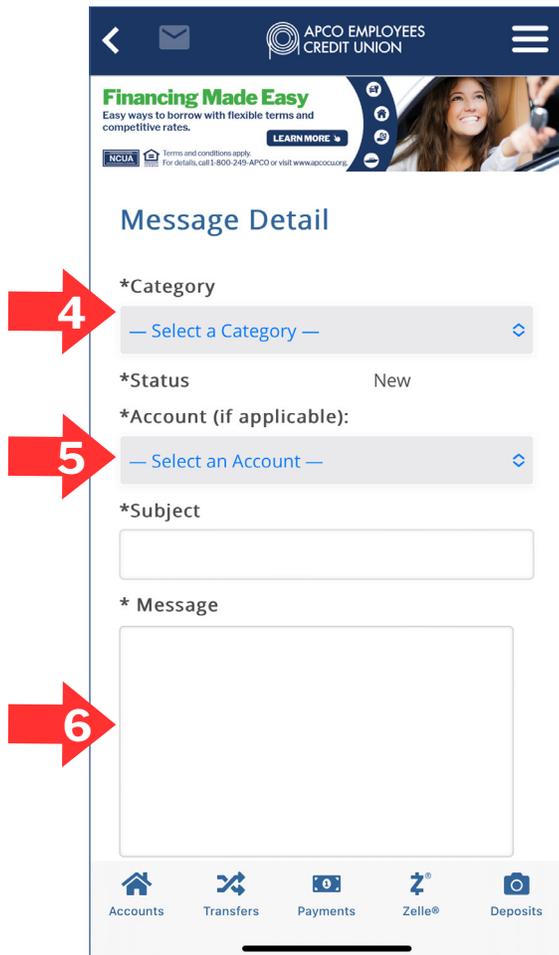
1. Log into APCO Employees Credit Union Mobile Banking.
2. From the Home screen, click on the *envelope icon* at the top left of the page.



3. On the Messages screen, click on "Compose New".



4. On the Message Detail screen, you can choose the category that best fits your message from the drop down options.
5. Next, choose which of your Accounts this is in reference to from the drop down menu.
6. Type in your Subject and Message.
7. Consider checking the “Send notification on receiving a response to this message.” box to ensure you’re aware of response(s), and click the Send button to submit your message.



If you have any questions, call 1-800-249-APCO or send a secure message through your online banking account or your mobile banking app.