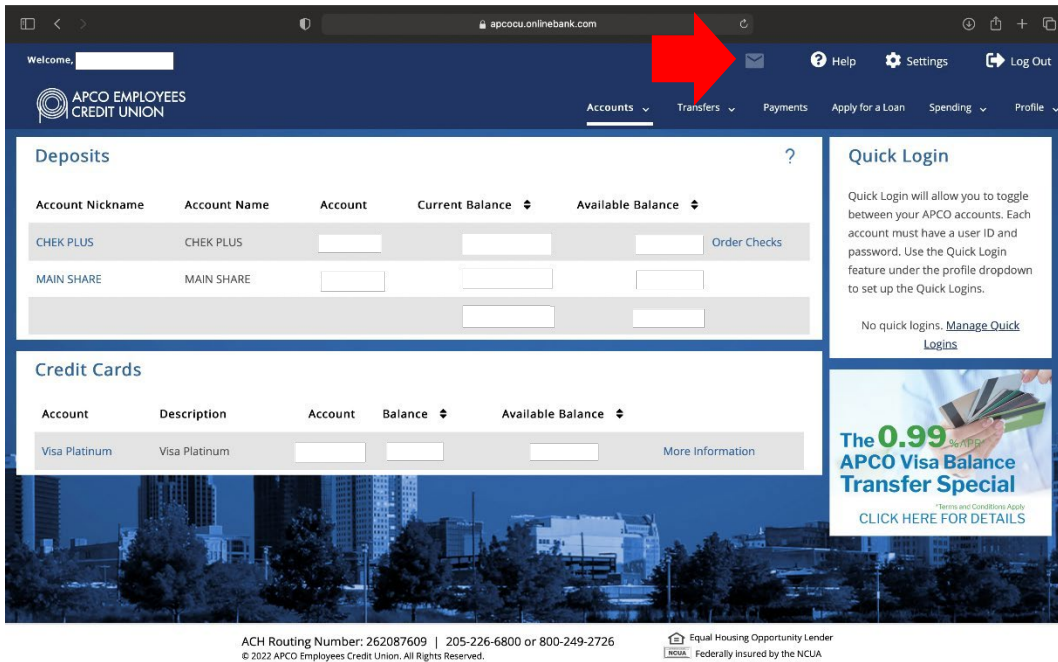


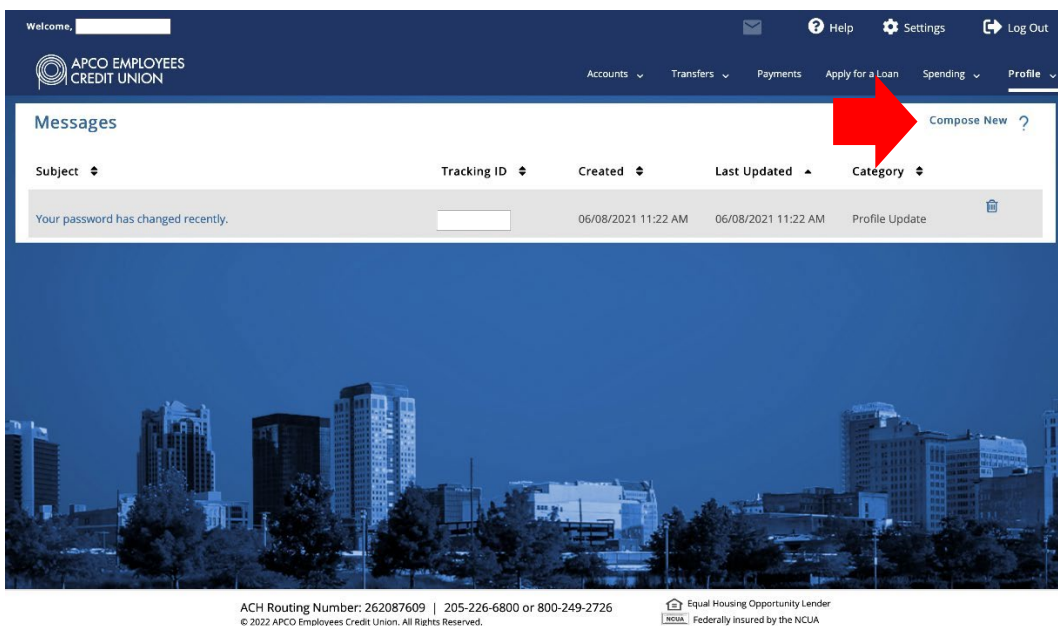
A Guide to sending a Secure Message within Online and Mobile Banking

Online/Desktop Instructions

1. Log into your APCO Employees Credit Union Online Banking.
2. From the Home screen, click on the Envelope/Message Icon at the top of the page.



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



4. On the Message Detail screen, choose the following drop-down options:

Category = Profile

Status = Auto-filled to New

Account = Share Account

Subject = "Payroll Deduction"

5. In the message, enter the following:

"I have set up direct deposit and recurring transfers to replace my Payroll Deduction."

6. Hit Send.

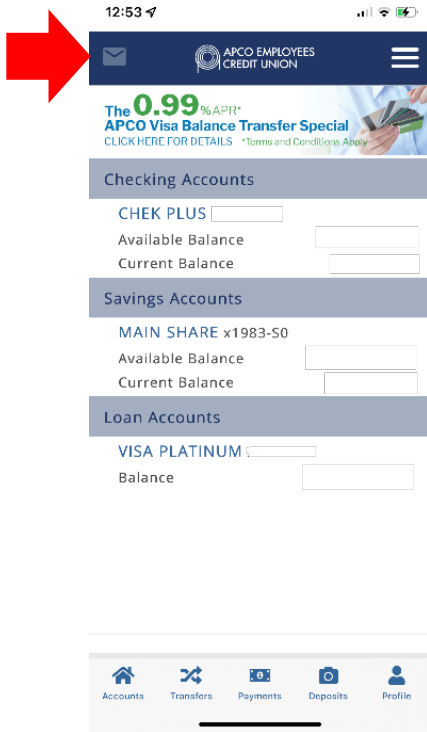
The screenshot shows the 'Message Detail' screen on the APCO Employees Credit Union website. The page has a dark blue header with the logo and navigation links: Accounts, Transfers, Payments, Apply for a Loan, Spending, and Profile. The main content area is white and contains the following fields:

- *Category:** A dropdown menu with 'Profile Update' selected. A red arrow labeled '4' points to this field.
- *Status:** A text field with 'New' entered.
- *Account (if applicable):** A dropdown menu with '— Select an Account —' selected.
- *Subject:** A text field with 'Payroll Deduction' entered.
- * 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 labeled '5' points to this area.
- Options:** Two checkboxes: 'Add Attachment' (unchecked) and 'Send notification on receiving a response to this message.' (unchecked).
- Buttons:** 'Cancel' and 'Send' buttons at the bottom. A red arrow labeled '6' points to the 'Send' button.

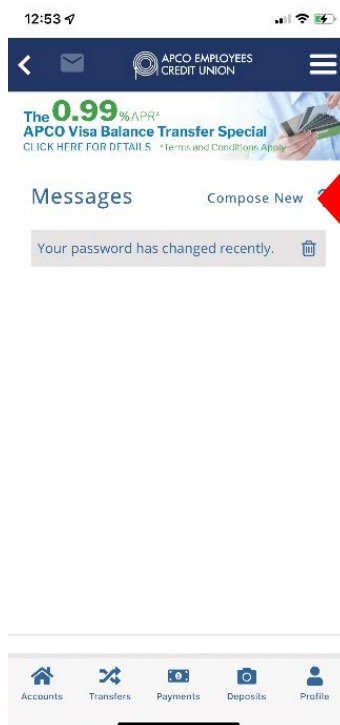
At the bottom of the page, there is footer text: 'ACH Routing Number: 262087609 | 205-226-6800 or 800-249-2726', '© 2022 APCO Employees Credit Union. All Rights Reserved.', and 'Equal Housing Opportunity Lender' with the NCUA logo and 'Federally insured by the NCUA'.

Mobile Instructions

1. Log into your APCO Employees Credit Union Mobile Banking.
2. From the Home screen, click on the Envelope/Message Icon at the top left of the page.



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



4. On the Message Detail screen, choose the following drop-down options:

Category = Profile

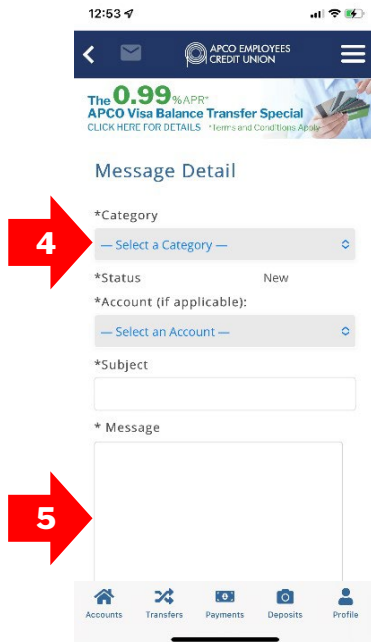
Status = Auto-filled to New

Account = Share Account

Subject = "Payroll Deduction"

5. In the message, enter the following:

"I have set up direct deposit and recurring transfers to replace my Payroll Deduction."



6. Hit Send.

