

How can I try it out?

Click on the "Help" button on our home page, under the login area. On this page you will find information on our eBranch demonstration (demo).



Can I only access my primary accounts, or can I access accounts where I am joint owner or custodian?

You will have access to view all accounts on which you are Joint or Custodial owner. After accessing your main account, you will see a section at the bottom of the page which says "Access Related Accounts" where it will allow you to type in a different account number and PIN for an account on which you are Joint Owner. This will only allow you to view the other accounts.

If you would also like to make transfers to or between these Joint or Custodial accounts, you can fill out a Cross Account Transfer, getting permission from all account owners to do so. You may request this form in the branch or through our Call Center.

Do you have a Bill Pay feature or an alternative to electronic payments?

You can pay your EFCU Visa® through eBranch by clicking on the Visa e-Statement button. We do not currently have Bill Pay through eBranch, but we do provide information on Self Directed Automatic Payments on our website at www.energyfcu.org/prodserv/autobill.html.



Call a Member Service Representative today at 301-670-1300, option 3, for a temporary password. Then, log in to eBranch and start taking control of your finances!



5 Choke Cherry Road, Suite 110
Rockville, MD 20850
Phone: 301-670-1300
Toll Free: 800-223-2177
TTY: 301-990-6513
Fax: 301-670-1337
www.energyfcu.org



eBranch Electronic Services

Turn Your Computer
Into Your Personal EFCU Branch



eBranch Puts You in Control

eBranch, EFCU's Internet banking system, gives you access to your account transactions and information when you need it, without having to go into a branch. You can bank from home, the office, or anywhere you have access to the Internet. It's also available to you as a member at no cost. You may never need a teller again!

eBranch Lets You:

- ◆ Keep track of balances, payments and interest earned on your accounts.
- ◆ Print and save up to 60 days of account history.
- ◆ Transfer funds between selected accounts, even make EFCU loan payments.
- ◆ Set up a one-time or recurring payment between your accounts.
- ◆ Receive email alert notifications based on account balances, and CD and/or IRA maturity dates.
- ◆ Access six secure forms for: Change of Address, Stop Payment, Check Copy Request, Direct Deposit, and ATM and Visa Debit Card Applications.



Other eBranch Capabilities:

■ EFCU Visa Account Access (with PayMyBill)

View your EFCU Visa account activity, check your available balance, pay your bill, and more through Visa e-Statements.

■ e-Loan Encrypted Loan Application

Our secure online loan application is the safest and most efficient way to apply for a loan with EFCU. When you apply for a loan through e-Loan, you receive a .50% discount!

■ Check Reordering

Easily reorder your current EFCU checks without making a phone call!

■ Forgotten Password Program

A secure program that allows you to reset your password should you forget it.

■ Stock Quotes

Keep track of your stocks and finances.

■ User Customization Options

Nickname your accounts, change your password, maintain your email address, and even change your start page.



Starting at the home screen, you can access account data, check your stocks, transfer funds and more!



Most Frequently Asked Questions

What do I need to get started?

- A computer with Internet connection
- Your account number
- A PIN for your password

How do I sign up and get a PIN?

Contact the Call Center at 301-670-1300 or 800-223-2177. They will assign you a password which you may change after logging in.

If someone knows my Social Security Number, can they access my accounts using eBranch?

No, you can only access your account with your account number and a secured password you received from EFCU (we advise you to share your PIN only with any Joint Owners).