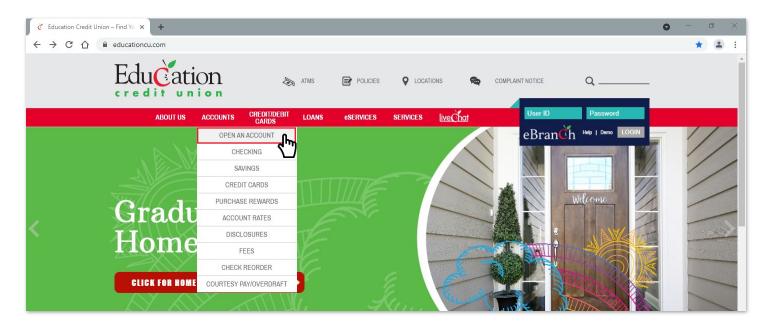
ecu: how to

Opening a New Member Account and Health Savings Account

We're so happy you are joining our group of valued members here at Education Credit Union. Welcome! We hope you find the online account opening experience fast and convenient.

To speed up the account opening process, save an image of your identification document (current driver's license, State ID, or US passport) on the device you're completing your application on. You will also need funding information to submit a payment of \$6. The fee for opening an account is \$1. The remaining \$5 buys your share in the credit union, establishing your membership with us, and enabling you to take advantage of ECU's great products and services. To fund your account, you can use a credit card, or you can electronically transfer funds from another financial institution. If you choose the electronic transfer option, you will need the financial institution name, routing number, and your account number. Let's get started!

Step 1: Go to the ECU Homepage. Hover over Accounts. Click Open an Account.

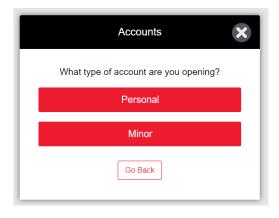






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Education Learn More. Live More.	
🖉 Apply today	
Credit Cards	
Personal Loans	
Vehicle Loans	
Home Equity Loans	
Novi Morel en Account	
New Member Account	
Existing Member Account	
Check Status	
Home Equity Loans	_
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Step 3: Choose Personal





Step 4: Begin by selecting your eligibility. Click "I am employed at the following selected school" Two drop down boxes appear. From the first drop down, select public school. From the second drop down, select the county your school is located in.

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	Select your eligibility*				*
	I am employed at the following selected school				
	public school				
	and county.				
	Please Select chy				
	I am a student of the following selected school]			
	I hold a valid Texas teaching certificate.				ľ
	I home school within the following selected county.				

Step 5: Scroll down the page to the Required Products section. Click the plus sign to add the Primary Share Savings product. (You must first select Primary Share Savings as it is required for membership.)

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		Required Products				*
		You Must Select Primary Share Savings required for membership				
		PRIMARY SHARE SAVINGS				
		Enjoy the flexibility and reliability of being an Education Credit Union member and take advantage of our resources. More Info				
		Min Deposit: \$5.00 Max Deposit: \$100.00				

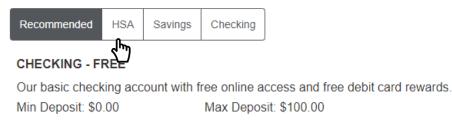


Step 6: When the Primary Share Savings information box appears, you can read more about the advantages of being a member at ECU. You also can select the free features you want included on this account: Home Banking, eDocs, and TouchTone Teller. Click the red Add Account button. Your screen refreshes and you see the message that Primary Share Savings has been added.

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	PRIMARY SHARE SAVINGS			
	Description Enjoy the flexibility and reliability of being an Education Credit Union member and take advantage of our resources. <u>More Info</u>			
	Select feature(s)			
	eBranch (Home Banking)			
	eDocs			
	Add Account			

Step 7: To add the HSA product, click HSA in thee Available Products bar. You see the message that an HSA has been added.

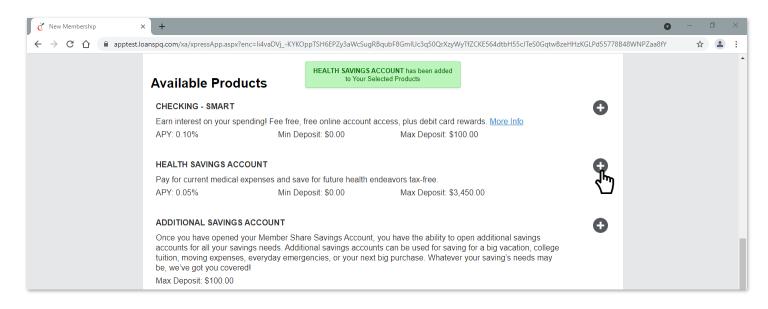
Available Products



APY (Annual Percentage Yield)



Step 8: Click the plus sign to add the HSA product.



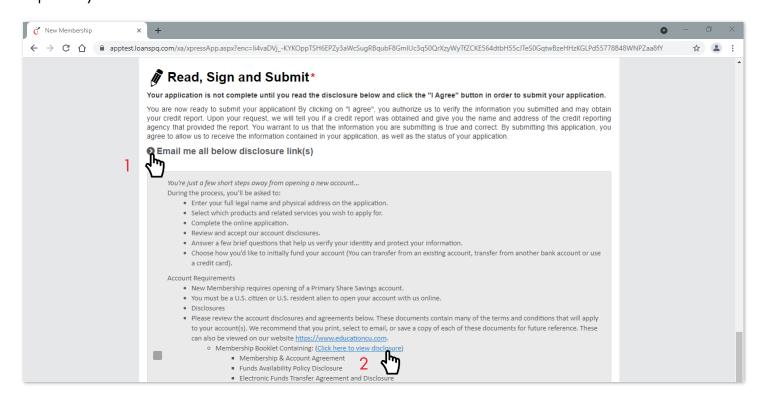
Step 9: You can continue adding additional products of your choosing in this same manner.

Step 10: Scroll down the page to view Your Selected Products.

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	Your Selected Products PRIMARY SHARE SAVINGS (required) Selected Features: eBranch (Home Banking), eDocs, TouchToneTeller		⑪				*
	HEALTH SAVINGS ACCOUNT APY: 0.05%		₪				



Step 11: Per regulations, you are required to acknowledge all agreements and disclosures for your accounts. In the Read, Sign and Submit section, you have two options: 1. You can click on the arrow to the left of Email me all below disclosure link(s) and submit your email address to receive these documents electronically, or 2. you can click on each disclosure/agreement link to view each one separately.

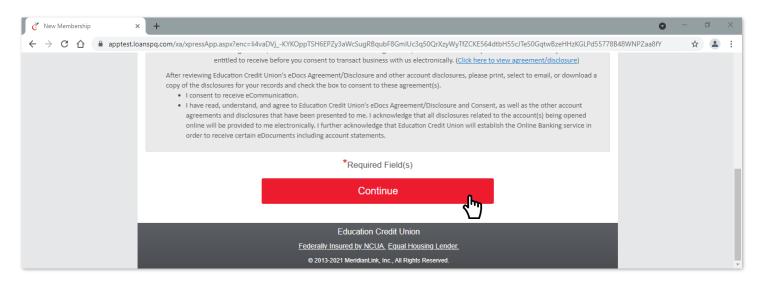


Step 12: Check the gray box to indicate your acknowledgment of the disclosures and agreements. The gray box changes to a red checkmark.

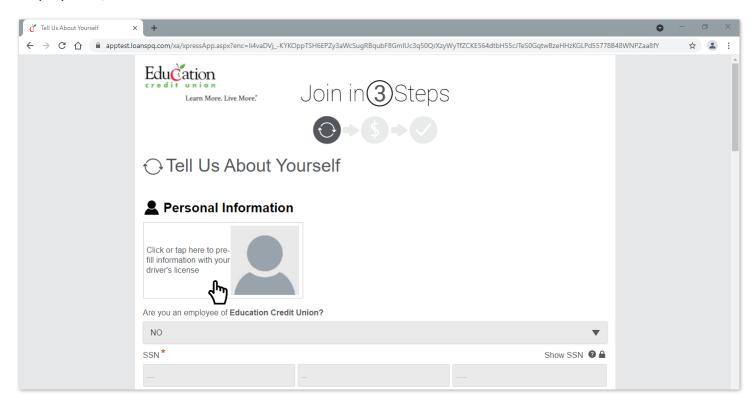
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	You're just a few short steps away from opening a new account			
	During the process, you'll be asked to:			
	 Enter your full legal name and physical address on the application. 			
	 Select which products and related services you wish to apply for. 			
	Complete the online application.			
	Review and accept our account disclosures.			
	 Answer a few brief questions that help us verify your identity and protect your information. 			
	Choose how you'd like to initially fund your account (You can transfer from an existing account, transfer from another bank account or use			
	a credit card).			
	Account Requirements			
	 New Membership requires opening of a Primary Share Savings account. 			
	You must be a U.S. citizen or U.S. resident alien to open your account with us online.			
	Disclosures			
	Please review the account disclosures and agreements below. These documents contain many of the terms and conditions that will apply			
	to your account(s). We recommend that you print, select to email, or save a copy of each of these documents for future reference. These			
	can also be viewed on our website https://www.educationcu.com.			
	Membership Booklet Containing: (<u>Click here to view disclosure</u>)			
	Membership & Account Agreement			
	Funds Availability Policy Disclosure			
	Electronic Funds Transfer Agreement and Disclosure			



Step 13: Click the Continue button at the bottom of the screen.



Step 14: On the Tell Us About Yourself screen, you are required to complete all fields with red asterisks. If you choose, click in the box that reads, "Click or tap here to prefill information with your driver's license." A pop-up window instructs you to take and upload a picture of the back of your driver's license. This will prefill a portion of the information required on this page. Or you can manually enter all required information (personal, physical address, contact information, identification, and employment).





Step 15: Click or tap on the icon to upload the image of your identification document.

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			\$3,800.00				*
			Upload Image/Document (ex: Drivers License)				
			Click or tap here to capture or upload an image or document.				

Step 16: Answer the two questions regarding adding beneficiaries or other individuals to your accounts by clicking the Yes or No buttons.

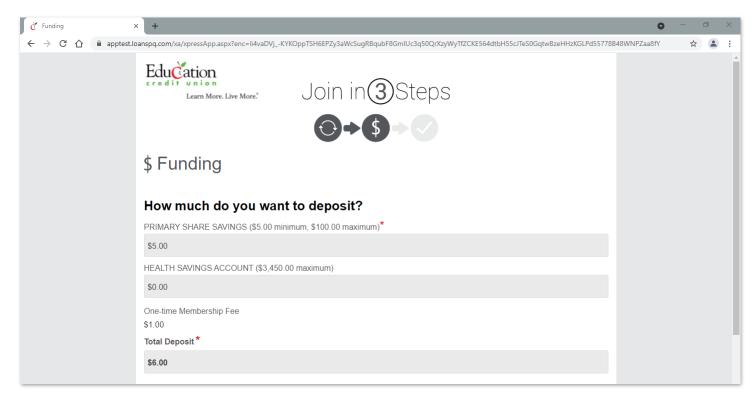
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	Do you have any beneficiaries?*				
	Yes No				
	Do you want to add another individual to your account(s)? *				
	Yes No				
	*Required Field(s)				
	Continue				L
	Or Go Back				
	Education Credit Union Federally Insured by NCUA, Equal Housing Lender,				
	© 2013-2021 MeridianLink, Inc., All Rights Reserved.				v

Step 17: Click the red Continue button.

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	*Required Field(s)			
	Continue			
	Or Go Back			
	Education Credit Union			
	Federally Insured by NCUA. Equal Housing Lender.			
	© 2013-2021 MeridianLink, Inc., All Rights Reserved.			÷



Step 18: On the funding page, enter the amount you wish to deposit in each account.



Step 19: Choose your funding option (credit card or funds transfer), and enter all applicable information.

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	How do you want to fund your new account?*				
	Credit Card (max \$101.00)				
	Transfer From Another Financial Institution				
	Internal Transfer				
	*Required Field(s)				
	Continue				
	Or Go Back				
	Education Credit Union				
	Federally Insured by NCUA. Equal Housing Lender. © 2013-2021 MeridianLink, Inc., All Rights Reserved.				-

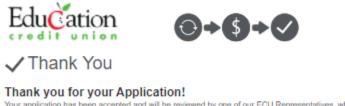


Step 20: Once funding is completed, click the red Continue button.

Step 21: Carefully review the summary of your account information. Click the Go Back button at the bottom of the page if you need to make edits. Click the plus sign next to Have Comments if you want to give us additional information. Once you have reviewed the application details, and all information is correct, click the red I Agree button to process your request.

Education	Join in	③Steps §◆✔	
	(⊙+(\$+•	
✓ Review and	Submit		
Product Selections			
 SHARE BAVING 8 ✓ eBranch (Home Banking) ✓ eDocs ✓ TouchToneTeller 	HEALTH SAVING	ACCOUNT	
Applicant information			
	NO 8888 8how MMN	Full Name Date of Birth Citizenship Status	06/05/1959
Contact Information			
Email Preferred Contact Method	Training@educationcu.com Phone	Home Phone	(806) 358-7777
Identification Information			
ID Type ID State	DRIVERS LICENSE Texas	ID Number ID Expiration Date	456334587 08/18/2024
Address			
Current Physical Address	AMARILLO, TX 79106-5940	Occupancy Status Occupancy Duration	
Employment Information			
Employment information Employer Bross Monthly Income (before taxes)	AISD	Profession.Uob Title Employment Duration	
Funding Bource Total Deposit	\$5.00	Account Type Name On Account Account Number Routing Number	TEST SIX 456 111300958 AMARILLO NATIONAL BANK
O Have comments		Agree Go Back	l

Step 22: You know your online process is complete when you see our thank you message that lets you know an ECU representative will view your application and contact you very soon.



Your application has been accepted and will be reviewed by one of our ECU Representatives, who will contact you to discuss your application.

If you have any questions at all, you can call us at (806) 358-7777. We are happy to assist you.

