

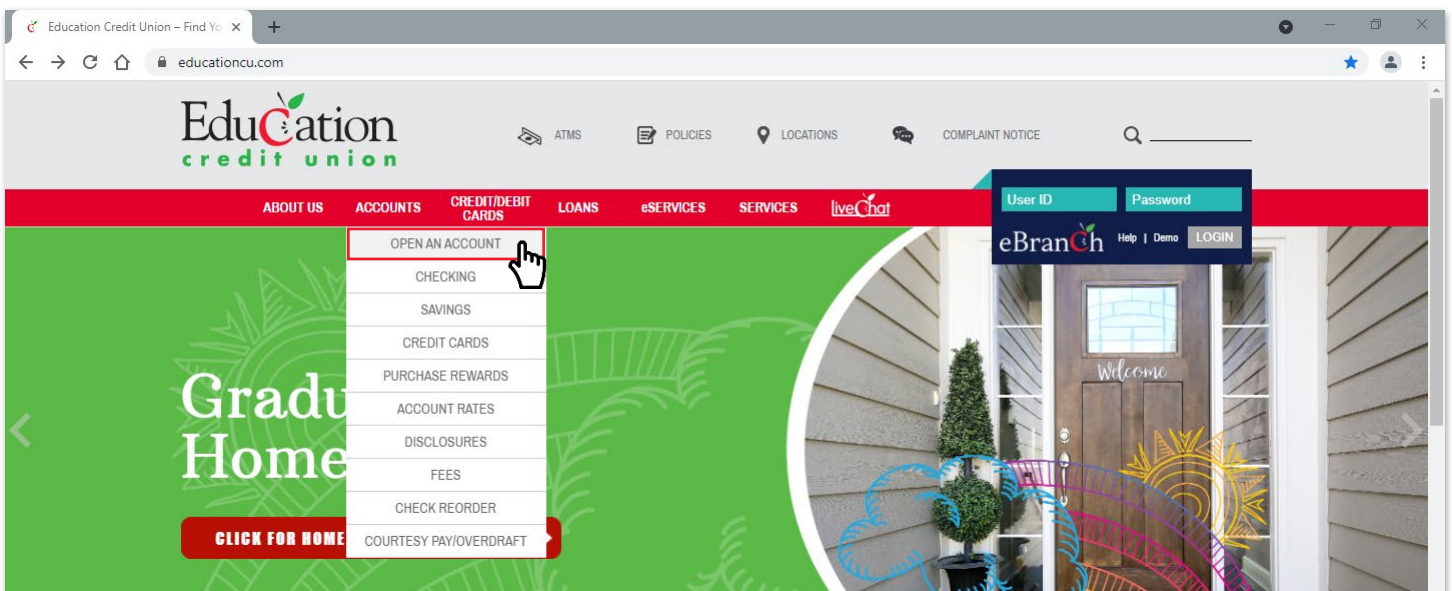
ecu: how to

Opening a New Member Account and Health Savings Account

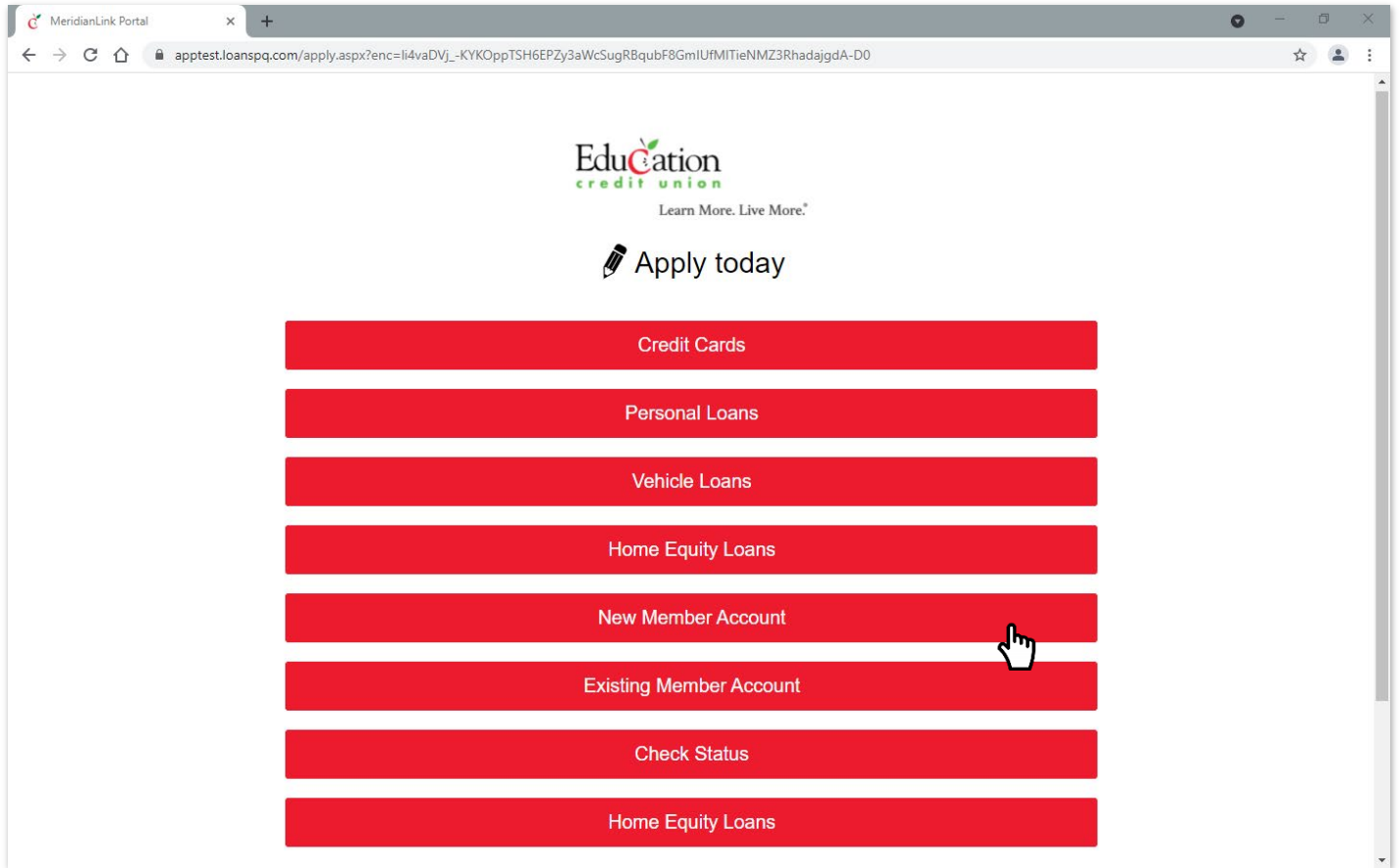
We're so happy you are joining our group of valued members here at Education Credit Union. Welcome! We hope you find the online account opening experience fast and convenient.

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!

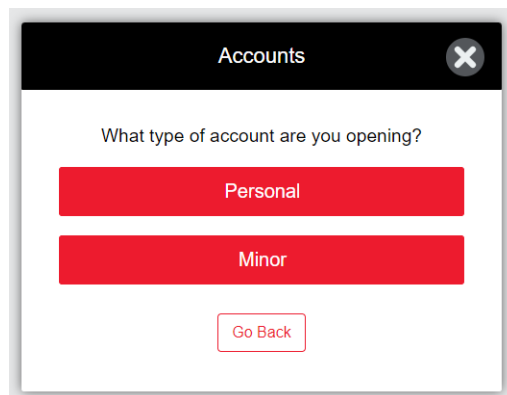
Step 1: Go to the ECU Homepage. Hover over Accounts. Click Open an Account.



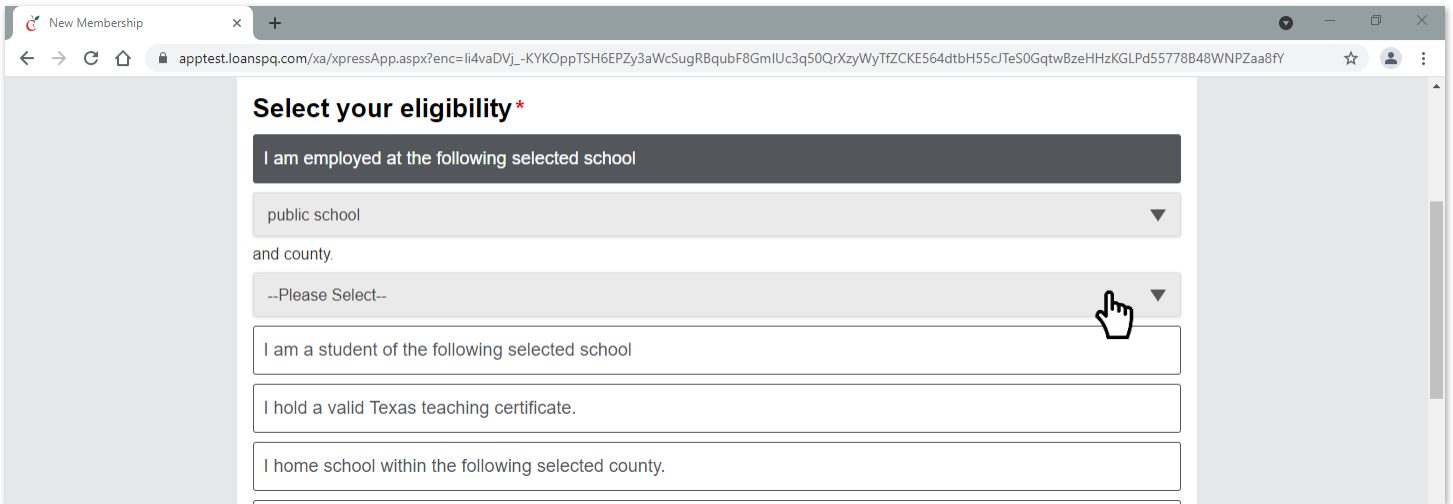
Step 2: Click red bar, New Member Account



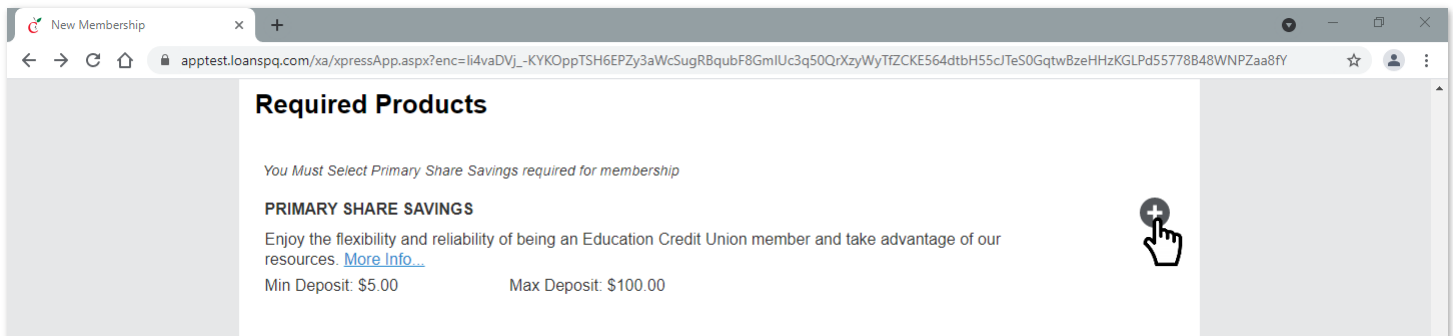
Step 3: Choose Personal



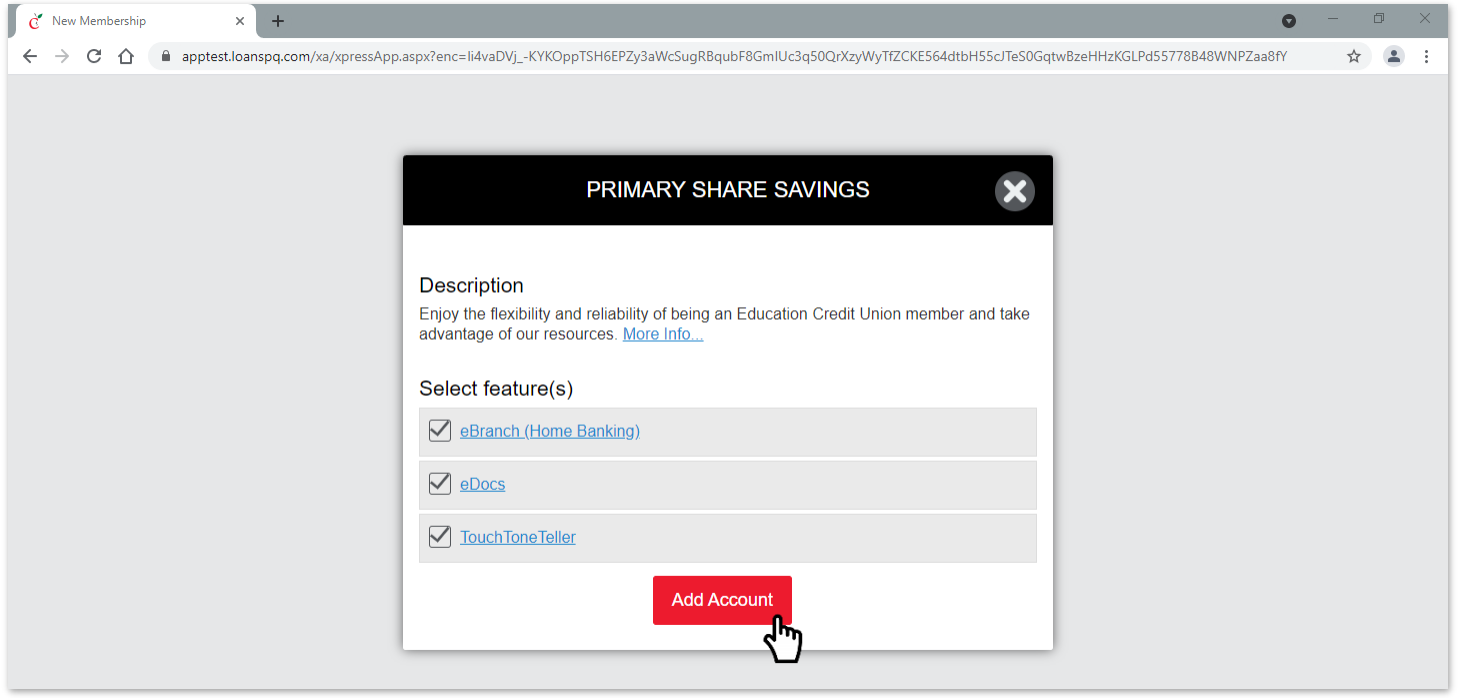
Step 4: Begin by selecting your eligibility. Click “I am employed at the following selected school” Two drop down boxes appear. From the first drop down, select public school. From the second drop down, select the county your school is located in.



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.)



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.



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

Available Products

- Recommended
- HSA**
- Savings
- Checking

CHECKING - FREE

Our basic checking account with free online access and free debit card rewards.

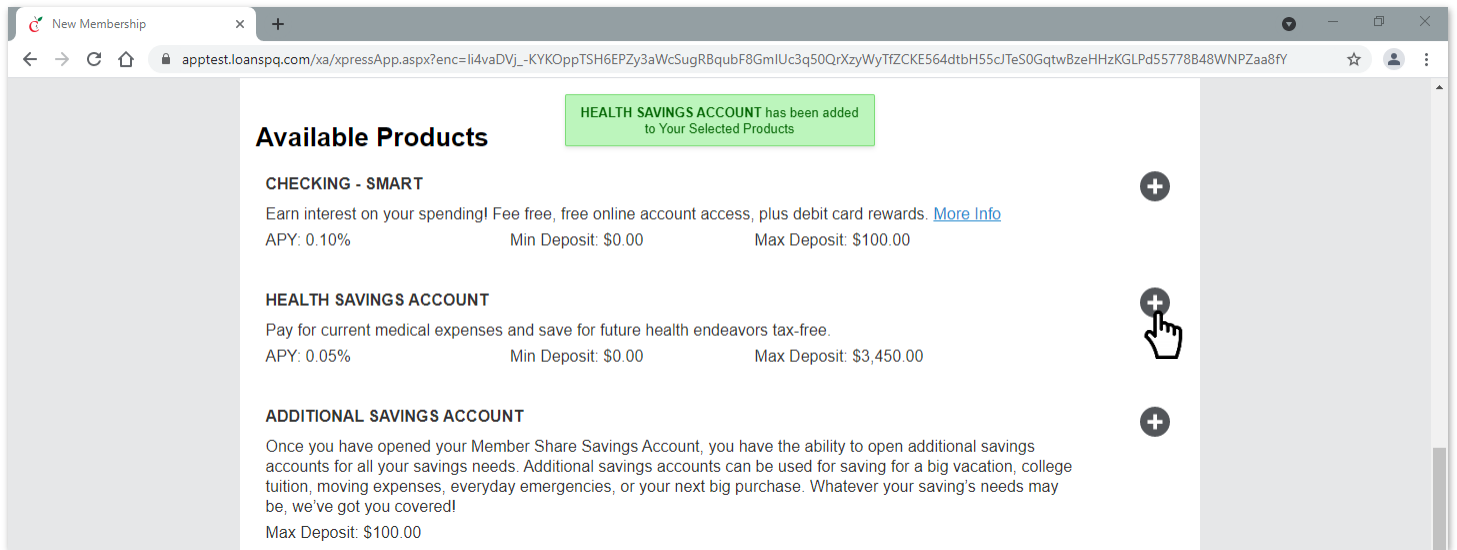
Min Deposit: \$0.00

Max Deposit: \$100.00

APY (Annual Percentage Yield)

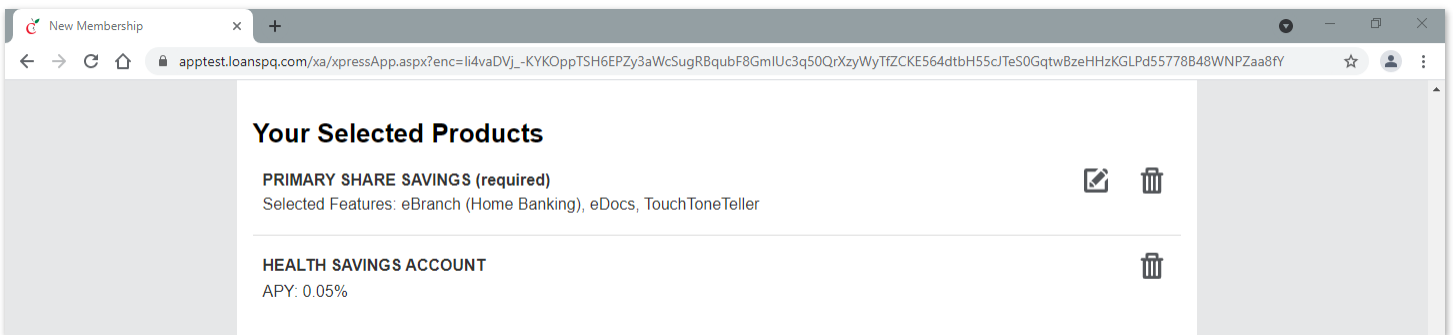


Step 8: Click the plus sign to add the HSA product.

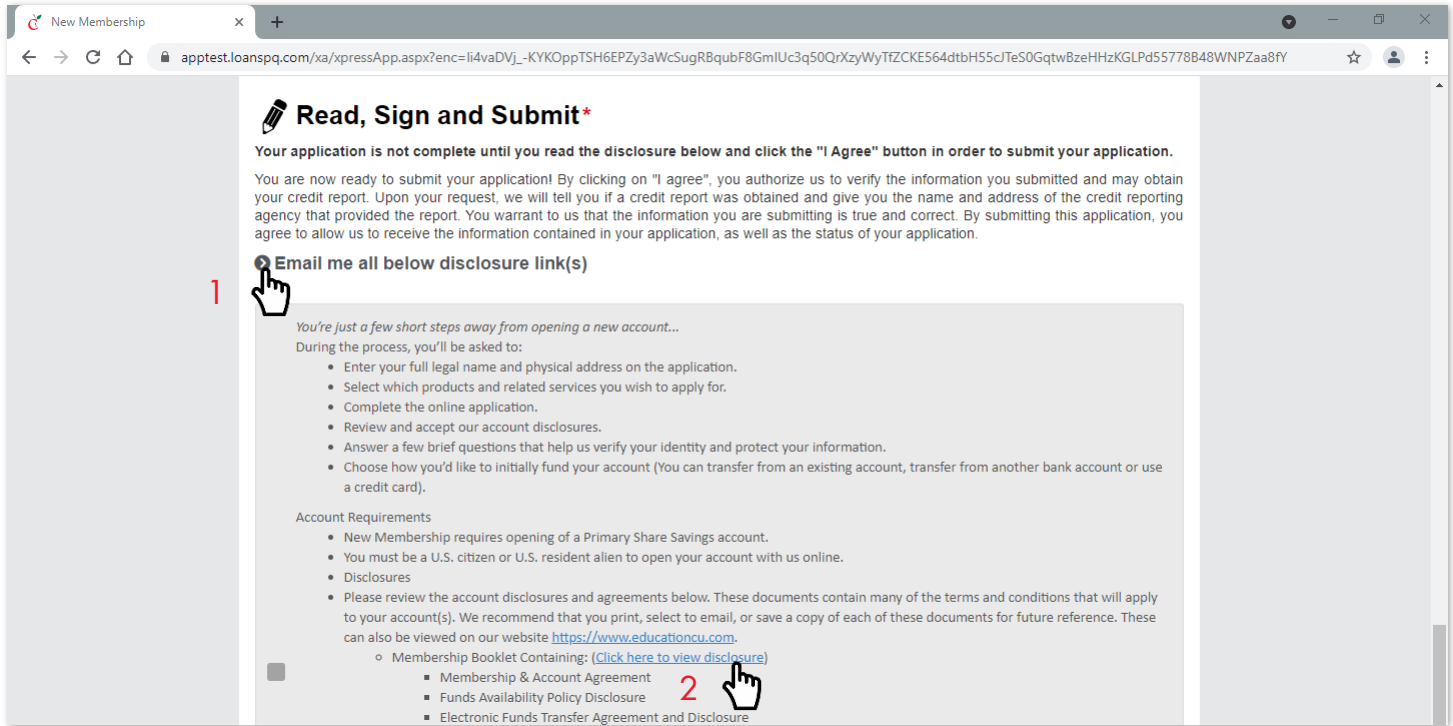


Step 9: You can continue adding additional products of your choosing in this same manner.

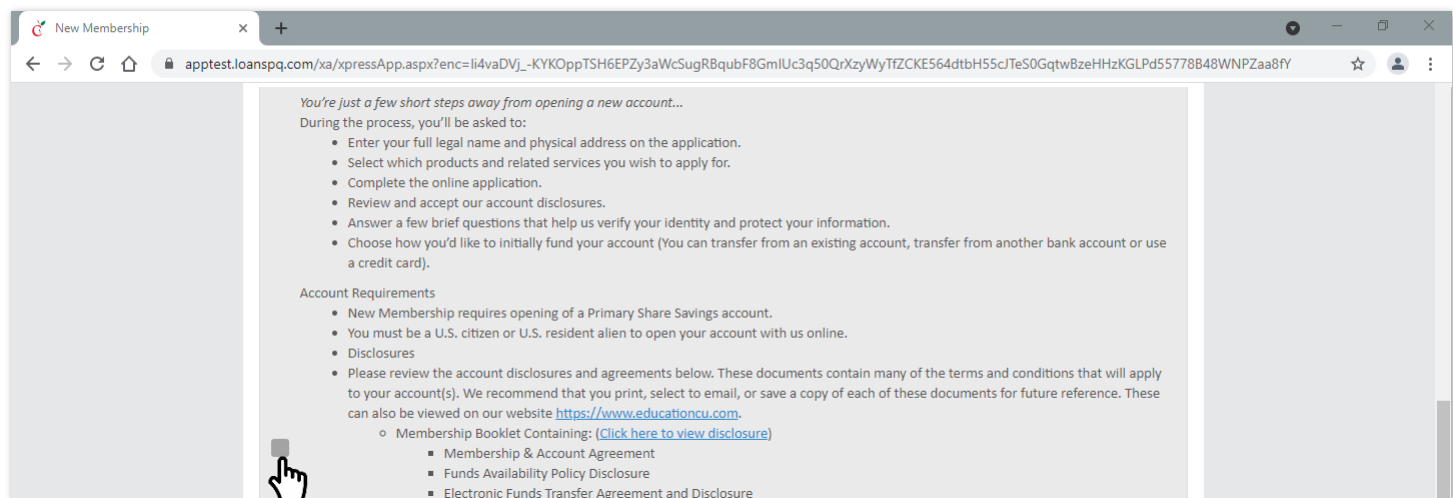
Step 10: Scroll down the page to view Your Selected Products.



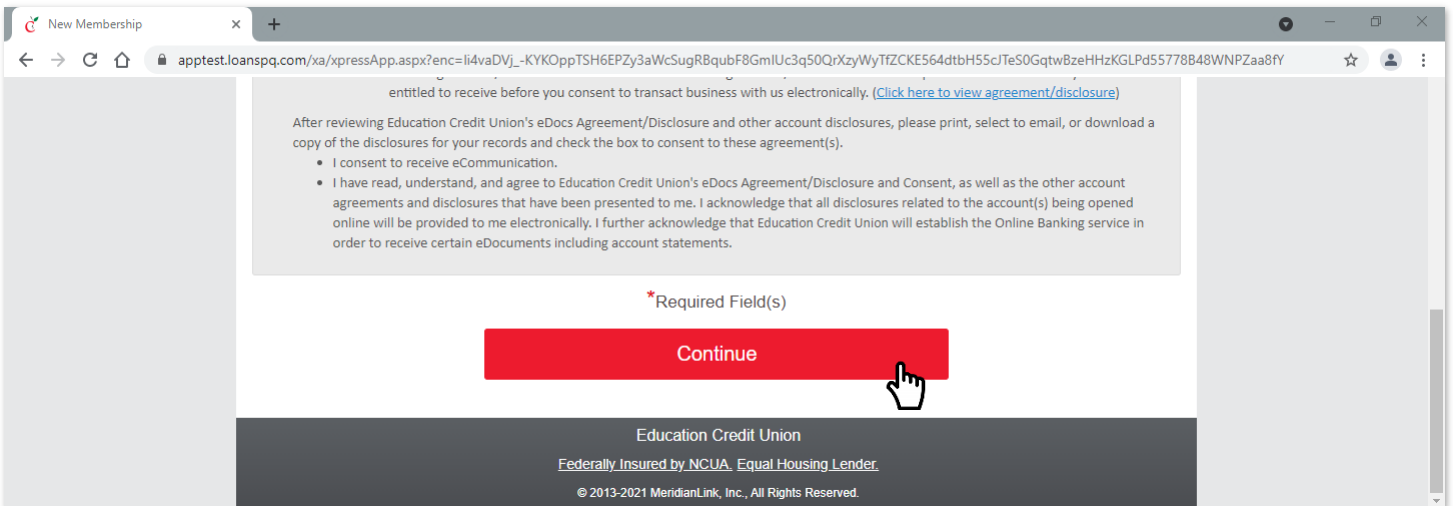
Step 11: Per regulations, you are required to acknowledge all agreements and disclosures for your accounts. In the Read, Sign and Submit section, you have two options: **1.** You can click on the arrow to the left of Email me all below disclosure link(s) and submit your email address to receive these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



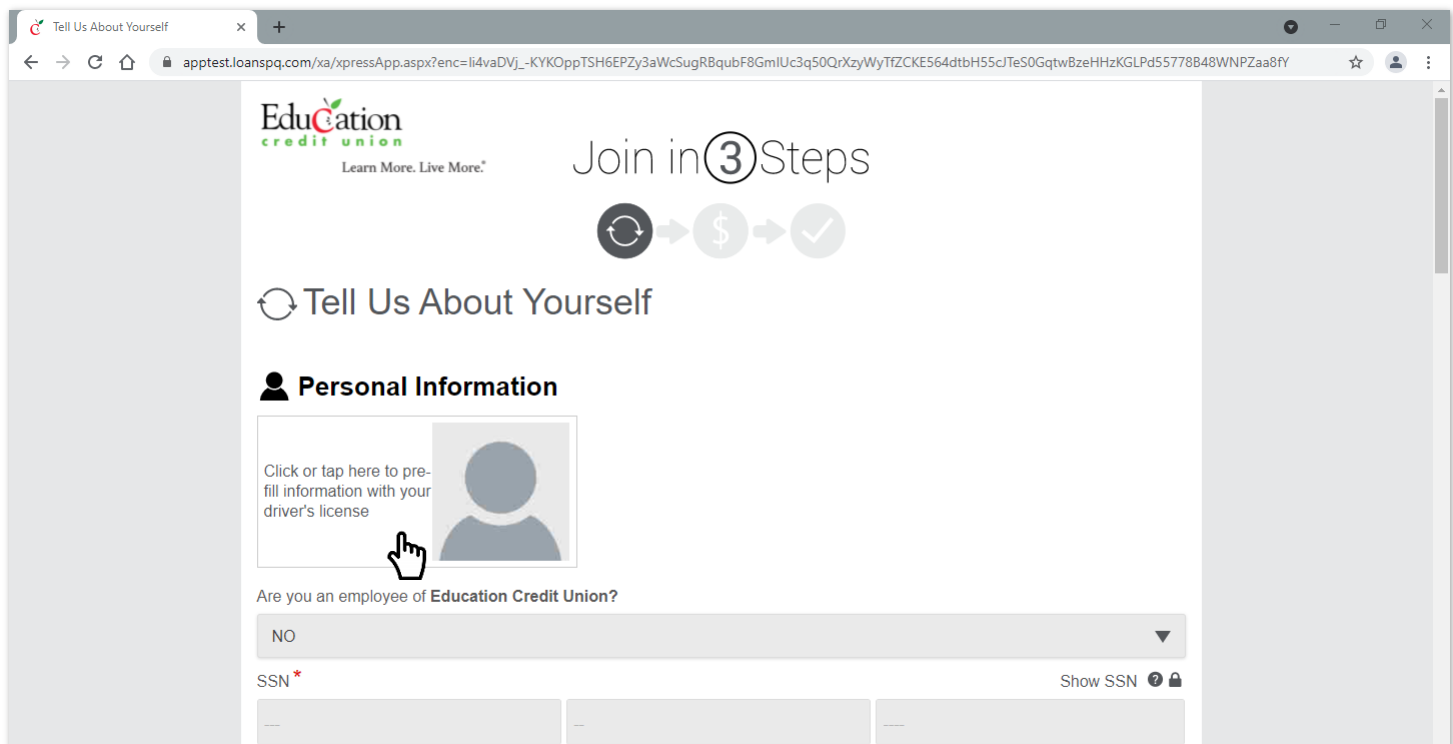
Step 12: Check the gray box to indicate your acknowledgment of the disclosures and agreements. The gray box changes to a red checkmark.



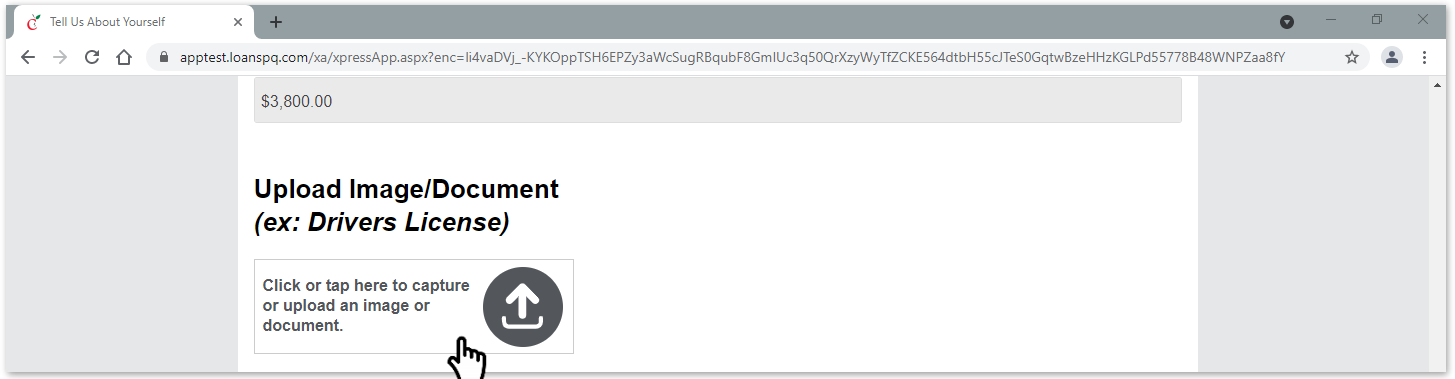
Step 13: Click the Continue button at the bottom of the screen.



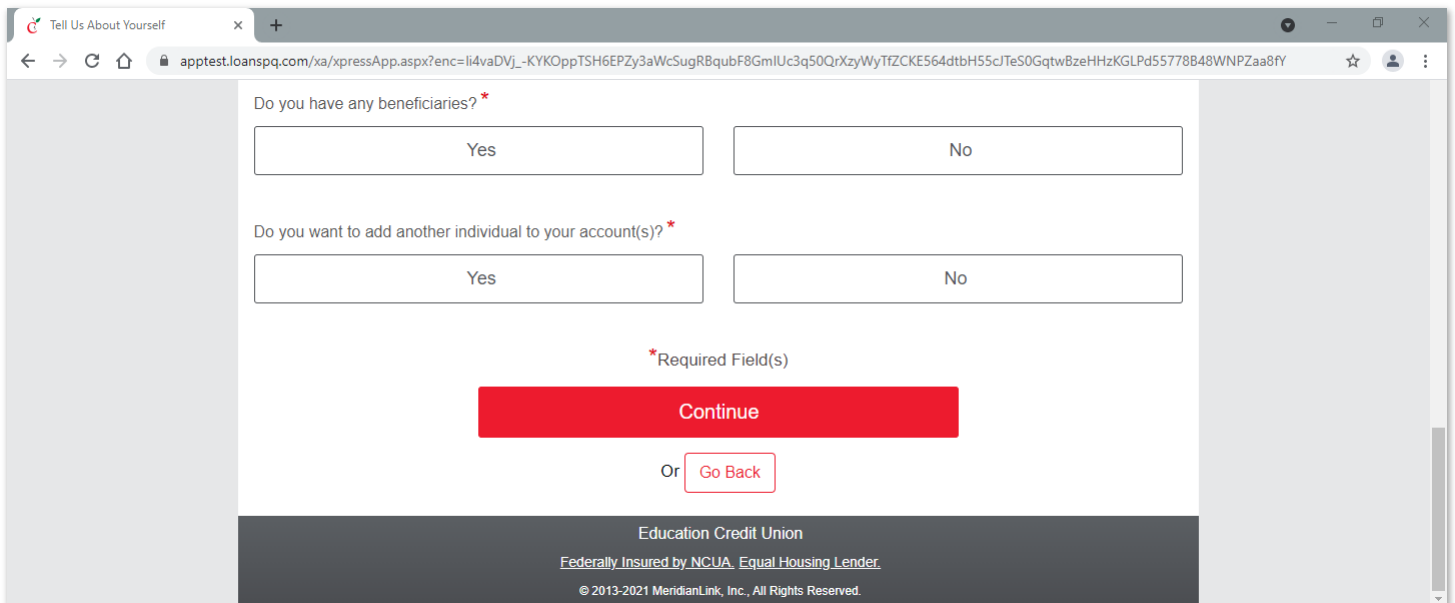
Step 14: On the Tell Us About Yourself screen, you are required to complete all fields with red asterisks. If you choose, click in the box that reads, "Click or tap here to prefill information with your driver's license." A pop-up window instructs you to take and upload a picture of the back of your 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).



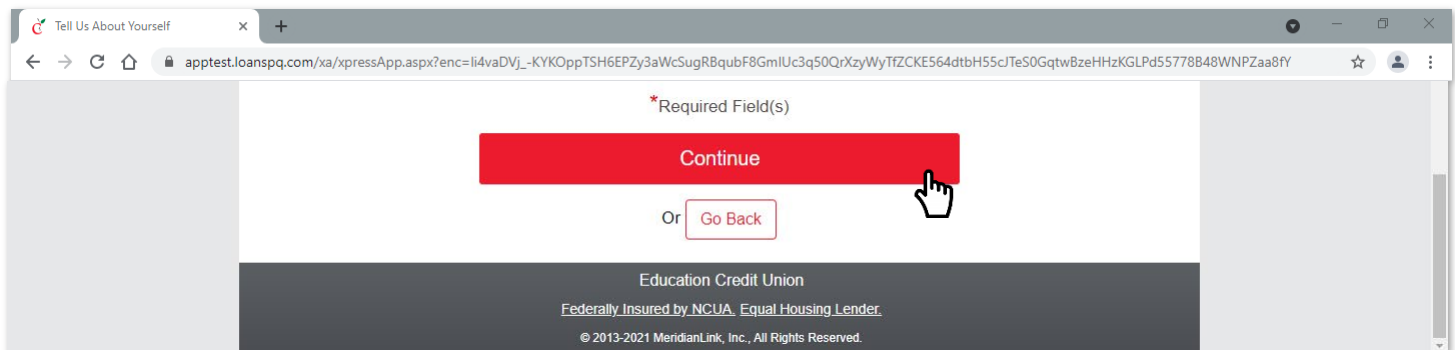
Step 15: Click or tap on the icon to upload the image of your identification document.



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



Step 17: Click the red Continue button.



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

The screenshot shows the Education Credit Union website's funding page. The page title is "Join in 3 Steps" with a circular arrow icon, a dollar sign icon, and a checkmark icon. Below the title is the heading "\$ Funding". The main question is "How much do you want to deposit?". There are three input fields: "PRIMARY SHARE SAVINGS (\$5.00 minimum, \$100.00 maximum)*" with a value of "\$5.00", "HEALTH SAVINGS ACCOUNT (\$3,450.00 maximum)" with a value of "\$0.00", and "One-time Membership Fee" with a value of "\$1.00". The "Total Deposit*" is calculated as "\$6.00".

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

The screenshot shows the Education Credit Union website's funding page with the question "How do you want to fund your new account?*" and three radio button options: "Credit Card (max \$101.00)", "Transfer From Another Financial Institution", and "Internal Transfer". Below the options is a red "Continue" button and a "Go Back" button. The footer contains the Education Credit Union logo, "Federally Insured by NCUA, Equal Housing Lender", and copyright information: "© 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.



Join in **3** Steps

🔄 → 💰 → ✓

✓ Review and Submit

Product Selections

SHARE SAVING \$	HEALTH SAVING \$ ACCOUNT
<input checked="" type="checkbox"/> eBranch (Home Banking)	
<input checked="" type="checkbox"/> eDocs	
<input checked="" type="checkbox"/> TouchToneTeller	

Applicant Information

Employee of Lender	NO	Full Name	TEST SIX
SSN	****8888	Date of Birth	06/05/1959
MMN	***** Show MMN	Citizenship Status	US CITIZEN

Contact Information

Email	Training@educationcu.com	Home Phone	(806) 358-7777
Preferred Contact Method	Phone		

Identification Information

ID Type	DRIVERS LICENSE	ID Number	456334587
ID State	Texas	ID Expiration Date	08/18/2024

Address

Current Physical Address	4400 W INTERSTATE 40, AMARILLO, TX 79106-5940	Occupancy Status	RENT
Mailing address is the same as current physical address		Occupancy Duration	15 yrs

Employment Information

Employment Status	EMPLOYED	Profession/Job Title	TEACHER
Employer	AUSD	Employment Duration	15 yrs
Gross Monthly Income (before taxes)	\$5,000.00		

Funding Source


Total Deposit	\$5.00	Funding Type	TRANSFER FROM ANOTHER FINANCIAL INSTITUTION
		Account Type	CHECKING
		Name On Account	TEST SIX
		Account Number	456
		Routing Number	111300568
		Financial Institution	AMARILLO NATIONAL BANK
		Financial Institution State	TX

Have comments

I Agree

Or

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.



🔄 → 💰 → ✓

✓ Thank You

Thank you for your Application!

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.