

Bill Pay

Our FREE online Bill Pay allows you to pay virtually anyone or any company through online or mobile banking. You determine who you want to pay, when you want to make the payment, and the share draft/checking account you want the payment to come from.

Save time & money

It takes only minutes to pay your bills each month. You save time on trips to the post office and writing checks. Features such as recurring payments allow you to set up a schedule to pay your bills automatically. You also save money on postage, envelopes, late fees, and checks.

Stay organized

Your payment history is stored online so you won't have to file and sort through paper receipts.

Gain peace of mind

You can schedule payments in advance so you won't have to worry about paying bills when you travel. Bill pay reminders notify you that it's time to pay your bill.

Helps the environment & saves paper - There are no checks to write or envelopes to mail. That's good news for you and the environment!

Safe and Secure

Online Bill Pay is both safe and secure.

- To prevent identity thieves from logging in and using your sensitive information, our system logs you off if you have been idle for more than ten minutes.
- To prevent fraudsters wanting to make transfers or payments to individuals using themselves as the payee, we require authorization confirming via email that you truly want to pay a person through your bill pay site. We also use challenge questions to confirm your identity when you're performing actions that are considered high risk.
- We protect your information behind powerful firewalls that prevent identity theft.

How do I enroll in online Bill Pay?

Once logged in to online banking, click 'Bill Pay' and follow the prompts. Enrollment and Payee setup must be completed in online banking, this is not yet available through mobile banking.

How do I start using online Bill Pay?

Grab a bill and log in to your online banking account. Click 'Bill Pay'. Click 'Add a Payee' to begin adding your payees.

How are online payments delivered?

Payments are sent one of two ways: electronically or by paper checks. The majority of payments are delivered electronically. Your payment information, such as your account number, is sent via secure transmission. All other payments are made by paper checks that are mailed via the U.S. Postal Service.

How long does it take before my payment is received?

Generally, your payment is received within 2 to 7 days, depending on whether or not it is sent electronically or via paper check.

How are the scheduled payments processed?

Most scheduled payments are sent electronically and funds are withdrawn from your account on the payment date.

Visit www.gerberfcu.com/billpay to view an interactive demo.

Apple Pay

Apple Pay replaces your physical cards and cash with an easier, safer, more secure, and private payment method — whether you're in a store, online, or sending cash to friends or family. It's money, made modern.

Setup in seconds. Apple Pay is simple to set up. Just add your credit or debit card to the Wallet app on your iPhone and you're ready to go. You still get all your card's rewards and benefits — so you won't miss out on any hard-earned points or miles.

Apple Pay is already on your device. Apple Pay is built into iPhone, Apple Watch, Mac, and iPad. No separate app to download.

At stores and more. Apple Pay is accepted at over 85 percent of retailers in the U.S., so you can likely use it wherever and however you want. If you're not sure, just ask. Apple Pay works anywhere that takes contactless payments — from vending machines and grocery stores to taxis and subway stations.

Personal data. Protected. When you make a purchase, Apple Pay uses a device-specific number and unique transaction code. Your card number is never stored on your device or on Apple servers. And when you pay, your card numbers are never shared by Apple with merchants.

To learn more visit www.apple.com/apple-pay.

Google Pay

Google Pay is a safe, simple, and helpful way to pay and manage your money. Download Google Pay on your Android and iOS devices.

Pay a friend or a group in a snap. Send money to a friend or start a group to split expenses for dinner, bills, rent, and more. Google Pay will help you do the math and keep track of who's paid.

Keep your cards and accounts within tapping distance. Keep credit cards, debit cards, transit passes, and more on your phone for quick, easy access.

A safer way to pay, every day. With privacy and security built into every payment, using Google Pay is safer than swiping your card or paying with cash.

To learn more, visit www.google.com/pay.

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Web: www.gerberfcu.com • **Locations** in Fremont & Newaygo



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e-Services



Access Your Accounts Anytime, Anywhere!



**GERBER FEDERAL
CREDIT UNION**

www.gerberfcu.com

Online Banking

Our FREE online banking is safe, secure, confidential, and gives you convenient access to your accounts anytime, anywhere. Check your account and loan balances, review recent account activity, make transfers between accounts, pay bills (write fewer checks) and more!

Access

Online banking is easy to access. Click 'Login' at www.gerberfcu.com and enter your Username and Password.

First time users will need to use your Member Number as your Username and your Touch-Tone Teller PIN as your password. If you need help logging in, please contact Member Service at (231) 924-4880 option 2.

ID Check

Gerber FCU's online banking security feature ID Check requires you to correctly answer a security question to confirm your identity before you log in to your account.

Manage Accounts

View account balances, transaction history and cleared checks at a glance, deposit a check, transfer money between accounts and pay bills.

Transfer Money

Transfer funds within your account, as well as transfer money to other member accounts that are set up in your transfer list. Make loan payments or perform a loan advance.

Bill Pay

Pay bills online quickly, securely and on time.

e-Statements and e-Notices

View, print, store or download your member statements and notices with Gerber FCU e-Statements and e-Notices. Electronic statements and notices are environment friendly, safe and secure and they reduce clutter and waste. Log in to online banking and click 'e-Statements' under the 'Online Services' drop down to sign up!

Even More

Withdraw funds by check, stop a check, view loan payoff information, export account information, or send a secure message to Gerber FCU.

Safe and Secure

Online banking offers the highest industry security standard for all transaction types. Transport Layer Security (TLS) technology encrypts account information between computers, so that it is virtually impossible to be read by others. After you finish our website session that included viewing or sending private information you should close your browser window.

Supported Browsers

We recommend that you always keep your computer operating system updated with the latest security patches and use a recently released version of browsers. For a list of browsers currently supported visit www.gerberfcu.com/onlinebankinghelp.

Please note: Occasionally the newest version of a browser has not been fully tested with all of our online applications and may present certain challenges. If you have recently upgraded your browser and experience difficulty, please try another product.

Money Desktop

Money Desktop within online banking allows you to view and analyze all of your accounts from one convenient location. View account balance information for all of your accounts, including other financial institutions. You can also keep an eye on bills and utilities, assess net worth, review your budget and see how you spend your money and determine the best way to pay down your loans and credit cards.

Mobile Banking

Access your Gerber Federal Credit Union accounts using your smartphone or tablet. With the same level of security as online banking, Gerber FCU's FREE mobile banking app allows you to view account information, transfer funds or deposit a check using Mobile Check Deposit.

Manage your accounts, transfer money, pay bills with Bill Pay and view your e-Statements and e-Notices.

Locations

Search for Gerber FCU branches, surcharge-free ATMs and deposit accepting ATMs by your location or by entering an address.

How do I get started?

Download the Gerber FCU mobile banking app from the Apple App Store or the Google Play Store, search 'Gerber FCU'. From the welcome screen, log in using your current online banking username and password, enroll in mobile banking or change your password.

See Apple App Store for supported Apple devices and Google Play Store for supported Android devices.

Gerber FCU does not charge a fee for mobile banking. However, third party message and data rates may apply. A supported mobile device is needed to use the Gerber FCU mobile banking app. Use of the Mobile Check Deposit feature requires a supported camera-equipped device. An eligible Gerber Federal Credit Union account is required.



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Mobile Check Deposit

Mobile Check Deposit within mobile banking allows you to securely deposit a check using the camera on your smartphone or tablet. Choose your account and amount. Snap a picture of the front and back of the check and Submit. For your protection, check images are stored securely and never on your device.

Audio Banking

Use the keypad on any touch-tone phone to access your account information or perform financial transactions. To access, call **(231) 924-4880 option 1**. If you do not already have an Audio Banking PIN, first contact Member Service at (231) 924-4880 option 2.

Main Menu

Balance Inquiries	Press 1
History Inquiries	Press 2
Transfers	Press 3
Withdrawal Inquiries	Press 4
Checking Information	Press 5
Loan Information	Press 6
Additional Options	Press 7
To End Call	Press *

1 - Balance Inquiries Menu

Savings Balance	Press 1
Checking Balance	Press 2
Loan Balance	Press 3

2 - History Inquiries Menu

Last Deposit	Press 1
Last Payroll Deposit	Press 2
Savings or Checking History	Press 3
Loan History	Press 4
Deposit History	Press 5
Recent Transaction Activity	Press 6

Check # History	Press 1
Point of Sale History	Press 2
Debit Card History	Press 3
ATM History	Press 4
ACH History	Press 5
Payroll History	Press 6
Loan Payment History	Press 7
Credit Card History	Press 8

3 - Transfers Menu

Share to Share Transfer	Press 1
Share to Loan Transfer	Press 2
Loan to Share Transfer	Press 3

4 - Withdrawal Inquiries Menu

Check Withdrawal from Savings	Press 1
Check Withdrawal from Checking	Press 2
Check from Loan	Press 3

5 - Checking Information Menu

Checking Balance	Press 1
Check Number Inquiry	Press 2
Check Number History	Press 3

6 - Loan Information Menu

Loan Balance	Press 1
Open Loan List	Press 2
Loan Payment Inquiry	Press 3
Loan Payment History	Press 4
Loan Payoff Amount	Press 5
Mortgage Loan Inquiry	Press 6
Mortgage Payment	Press 7

7 - Additional Options Menu

Year to Date Information	Press 1
IRA Contributions	Press 1
Dividend Info	Press 2
Interest Info	Press 3
Change Preferences	Press 2
Change Account	Press 3
Report a Lost or Stolen Card	Press 4

\$5

Give e-Statements a try & we'll give you \$5.00!

Ask Member Service for details today!