

Oregon State Credit Union difference



Skip the trip to the branch with online banking

You can save time by skipping the trip to your local branch and instead banking online from your desktop, laptop or mobile device.

- If you're not enrolled in online banking, visit www.oregonstatecu.com/enroll-online-banking. Click on "Account Login" at the top of the page and select "Enroll Now."
- To use our mobile app on your Android™ or iOS device, you'll need to download it. You can find links to the app at www.oregonstatecu.com/mobile-banking.
- To enroll in text banking, log in to your account on your desktop or laptop. Click the "Other" tab and select "Alerts & Notifications."

The credit union difference

Not for profit

Credit unions are not-for-profit financial cooperatives. We exist to serve our members, not to deliver a profit to stockholders. Unlike other financial institutions, credit unions do not issue stock or pay dividends to outside stockholders. Instead, earnings are returned to members in the form of competitive financial offerings, more service and convenience.

To view your balances – There are several ways to view your account balances. You can log in to online banking on your PC or laptop or log in to the app. You can also check your balance at an ATM or through text banking.*

To quickly send or receive money – Using our Pay It Now service, you can send money from person to person or send and receive money from your Oregon State Credit Union Basic Savings or checking account to your accounts at other financial institutions. To use Pay It Now from your desktop or mobile device, you must be enrolled in online banking, be 18 or older and have a savings or checking account with us. Learn more at www.oregonstatecu.com/send-money-pay-it-now.

To deposit a check – From the mobile app, you can deposit a check with your mobile device using Mobile Check Deposit any place where you have an internet connection. Log in to the app, then tap the "Check Deposit" button. Mobile check deposit is only available from our app. You can also deposit a check at an Oregon State Credit Union or CO-OP® ATM.

To deposit cash – You can deposit cash to your credit union account at an Oregon State Credit Union or CO-OP® ATM.**

To withdraw cash – You can withdraw cash at any ATM using your debit card

or when you make a purchase with your debit card at many retail stores.*

To send a check to someone – You can send a check to anyone in the United States using Bill Pay in online banking or from the mobile app. Simply enter the information, and the credit union will issue the check. You can also send money directly from your Basic Savings or checking account to another person using Pay It Now from your PC, laptop or mobile device.

To make a payment on a loan at the credit union – You can make a payment on any Oregon State Credit Union loan using online banking from your PC, laptop or mobile device.

Pay a credit union loan using your debit card from another financial institution – You can make a one-time payment on a credit union loan using your debit card from another financial



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institution. Just log in to online banking on your PC or laptop and select “Make a loan payment” in the menu, or find it on the app under the “More” button. Mortgage loans and business loans are not eligible for this service.

To transfer funds between your Oregon State Credit Union accounts

– You can easily transfer money from one Oregon State Credit Union account to another. Just log in to online banking on your PC, laptop or mobile device and select “Transfers.”



To apply for a loan or credit card – You can apply for a loan or credit card, including a home mortgage, from our website at oregonstatecu.com. Just click on "Apply for a loan" at the top of the page.

To open a membership – It’s easy to become a member of Oregon State Credit Union. Just visit our website at oregonstatecu.com and click “Open an account” in the blue box at the top of the page.***

To view or print your statement – You can view or download your statement to your desktop by logging in to online banking on your PC or laptop. You can enroll in estatements from your desktop in online banking.

This is only a sampling of transactions you can perform using our digital solutions. Take a moment to explore all your options and see how efficient it can be to stay home and “skip the trip.”

*Fees may apply.
 **Fees may apply. Hold times may apply.
 ***Personal memberships only. Does not apply to business memberships.



To transfer funds from the credit union to another financial institution

– Use our Pay It Now feature on your PC, laptop or mobile device to transfer funds from your credit union Basic Savings or checking account to your account at another financial institution. You can also transfer funds from your account at another financial institution to your credit union account.

Try text banking for quick results

Mobile banking is great, but what if you don’t have a smartphone, or you just need a fast answer, not a comprehensive banking experience? That’s when text banking is a great solution.

You can use text banking to check your balances, view your last five transactions or transfer money from one Oregon State Credit Union account to another. It’s easy to get started and free to use.*

If you’re not already enrolled in online banking, you’ll have to do that first, then sign up for text banking. To check your balances or transfer money, just send one of the text commands to 454545. It’s that easy!

Command	Account information you’ll receive
BAL	Primary account balance
BAL ALL	All account balances
BAL CHK	Checking account balances
BAL SAV	Savings account balances
LAST	Last five transactions
TRANS \$\$	Transfer specified amount (e.g., TRANS \$100) to primary account
STOP	Deactivate text banking
HELP	See the list of available commands

*While Oregon State Credit Union does not charge for text banking, your wireless provider may apply minutes or text messaging rates and/or require you to subscribe to a data plan. For more information, please consult your wireless provider.



It all starts with online banking

Enroll in online banking to unlock fast, secure access to your Oregon State Credit Union accounts.

Bank wherever and whenever it’s convenient.

- View account balances
- Transfer funds
- Pay bills
- Deposit checks

Work from your PC, laptop or the app* on your mobile device.

Visit oregonstatecu.com/enroll-online-banking

*Must be enrolled in online banking to use.



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Insured by NCUA



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