

# Oregon State Credit Union difference



**Oregon State**  
Credit Union

## Stay safe and skip the trip to the branch

At Oregon State Credit Union, we care about our members. We want you to stay safe and skip the trip to the branch by bringing the teller window to your home or mobile device with our convenient online banking services. By skipping the trip, you help keep yourself, your friends and loved ones and our communities safe during the COVID-19 pandemic. Whether you need to deposit a check, transfer funds, view your balances, pay bills or manage your credit and debit cards, we have an online solution for you.

### Step 1: Enroll in online banking

To access your Oregon State Credit Union accounts online, you'll need to enroll in online banking. Before you start, make sure you have your Social Security number or Tax ID and your Oregon State Credit Union member number. You'll create a username and password and answer some basic questions. You can find the link to enroll on our website at [oregonstatecu.com/enroll-online-banking](https://oregonstatecu.com/enroll-online-banking).

### Step 2: Download the mobile app

Once you have enrolled in online banking, you'll want to enable your mobile devices to access your accounts. The easiest way to bank from your mobile device is to download our mobile app. You'll find the Oregon State Credit Union app in the app store on your Android™ or iOS device. Just download the app and log in with your online banking username and password.

### Step 3: Watch a demonstration

You can find a demonstration of how to use most of our online banking services on our website at [oregonstatecu.com/](https://oregonstatecu.com/)

online-banking-demonstration. This demonstration will visually walk you through the functions necessary to navigate online banking, manage your accounts online, pay bills, transfer funds and more.

### Step 4: Pick your function

Once you're logged in to online banking or the mobile app, you can choose from an array of banking functions:

- **View your accounts** – See the balances on your deposit and loan accounts on the front screen when you log in.
- **Deposit a check** – Deposit a check using your smartphone. Learn more at [oregonstatecu.com/mobile-check-deposit](https://oregonstatecu.com/mobile-check-deposit).
- **Pay bills** – Pay anyone in the United States who can accept a check or electronic payment. Learn more at [oregonstatecu.com/online-bill-pay](https://oregonstatecu.com/online-bill-pay).
- **Pay loans with your debit card** – Use your debit card from another financial institution to pay an Oregon State Credit Union loan online. Learn more at [oregonstatecu.com/pay-loans-online-with-a-debit-card](https://oregonstatecu.com/pay-loans-online-with-a-debit-card).
- **Transfer funds between your Oregon State Credit Union accounts** – Access this function from online banking or the mobile app.
- **Send money to another person** – Use Pay It Now to send money to another person quickly, easily and safely. Learn more at [oregonstatecu.com/send-money-pay-it-now](https://oregonstatecu.com/send-money-pay-it-now).

- **Send money to other accounts** – Use Pay It Now to send money to or receive it from your Oregon State Credit Union account and your accounts at another financial institution. Learn more at [oregonstatecu.com/send-money-pay-it-now](https://oregonstatecu.com/send-money-pay-it-now).
- **Manage your card** – Use Card Control and Card Management to control and manage your Oregon State Credit Union Visa® Value or Visa Rewards credit and debit cards. Learn more at [oregonstatecu.com/visa-card-protection](https://oregonstatecu.com/visa-card-protection).
- **View your statement** – Electronic statements are identical to paper statements and available inside online banking. Learn more at [oregonstatecu.com/estatemnts](https://oregonstatecu.com/estatemnts).
- **Manage your money** – Monitor and manage your finances, set financial goals, create and track budgets and more. Learn more at [oregonstatecu.com/money-management](https://oregonstatecu.com/money-management).
- **Opt in to Courtesy Payment** – Available in online banking. Learn more at [oregonstatecu.com/overdraft-protection](https://oregonstatecu.com/overdraft-protection).
- **Apply for a loan** – Apply for a vehicle loan, mortgage loan, personal loan or line of credit, Home Equity Line of Credit or Visa credit card by selecting the Loans tab on our website at [oregonstatecu.com](https://oregonstatecu.com) or tapping the More button on the app.
- **Open another checking, savings or money market account** – Need

## The credit union difference



Enacted during the depths of the Great Depression, the Federal Credit Union Act of 1934 enabled credit unions to be organized throughout the United States under charters approved by the federal government. The purpose was to make credit available to more Americans – especially those of modest means – and to promote thrift through a national system of not-for-profit cooperative credit unions. The establishment of the Federal Credit Union Act helped to balance and stabilize the credit structure of the United States. The credit union movement continues to support this by providing competitive options and alternatives to all Americans.

**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.

**Taxation** – Credit unions do pay taxes: payroll taxes, sales taxes and property taxes. Congress exempts credit unions from federal income taxes. The exemption was established in 1937, affirmed by statute in 1951 and re-affirmed in 1998.

**Ownership** – Credit unions are an economic democracy. Each credit union member has equal ownership regardless of how much money a member has on deposit. At a credit union, all members are owners.

**Board of directors** – Each credit union is governed by a representative board of directors, elected by and from the credit union's membership.

**Membership eligibility** – By current statute, credit unions cannot serve the general public. Individuals and businesses/organizations qualify for credit union membership through their employer, organizational affiliations like religious groups or by residence in a community.

**Financial education for members** – Credit unions educate their members, helping them become better consumers of financial services.

**Social purpose: people helping people** – Credit unions exist to serve their members' financial needs, not provide a profit to third-party investors. Members know their credit union will be there for them in bad times as well as good. This same people-first philosophy is at the heart of why credit unions and their employees get involved in the local community through charitable and other worthwhile causes.

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another account? You can open a checking, savings or money market account from our website, under the Personal tab, or from our app by tapping the More button.

- **Set alerts** – You can set a variety of alerts and notifications for your accounts from online banking, under the Other tab. Set balance alerts, payment reminders and notifications about deposits and withdrawals.
- **Order checks** – You can reorder checks from online banking, under the Other tab.
- **Send us a secure message** – You can send us a secure email from online banking, under the Other tab. This is a safe way to converse with us about your personal information. Emails sent this way are answered by qualified staff.

**Step 5: Alternative account access**  
In addition to online banking and the app, you can perform select banking functions via SMS messages (texting) and by phone.

**Text banking** – Use text banking to access your account information by sending and receiving text messages quickly, easily and securely with your mobile device. Check balances, review transactions and more. Learn more at [oregonstatecu.com/text-banking](http://oregonstatecu.com/text-banking).

**Bank by phone** – As always, you can perform many banking functions by calling our Member Service Center at 800-732-0173. For Phone Access Teller, select option 2.



## 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
- Receive statements
- Pay bills
- Deposit checks
- Send money to other people

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

Visit [oregonstatecu.com/enroll-online-banking](http://oregonstatecu.com/enroll-online-banking).

\*Must be enrolled in online banking to use.



Insured  
by NCUA



Visit [oregonstatecu.com](http://oregonstatecu.com)



Call 800-732-0173



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