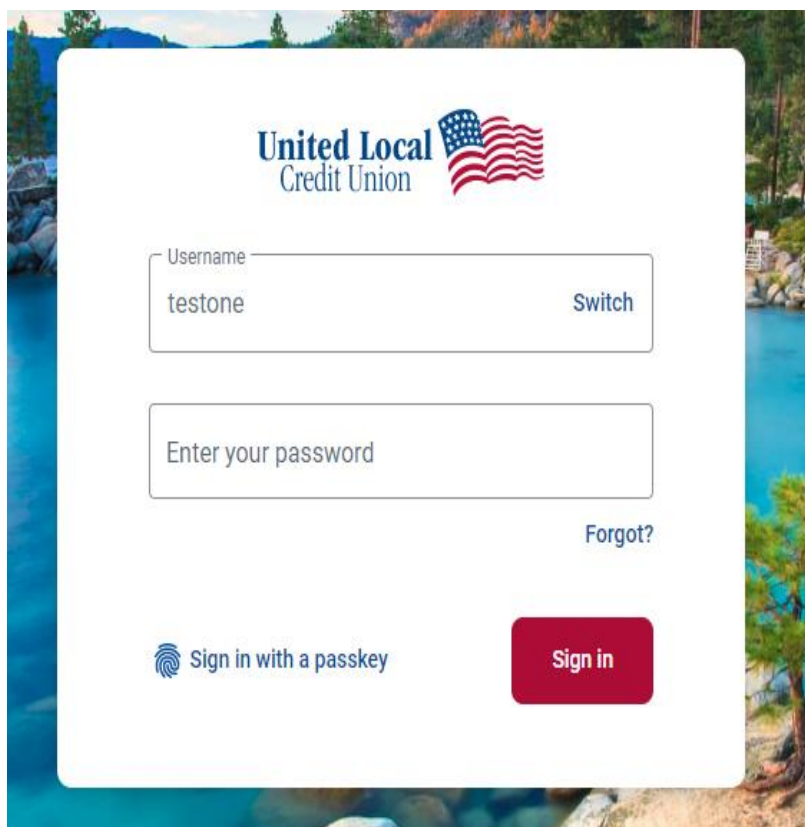
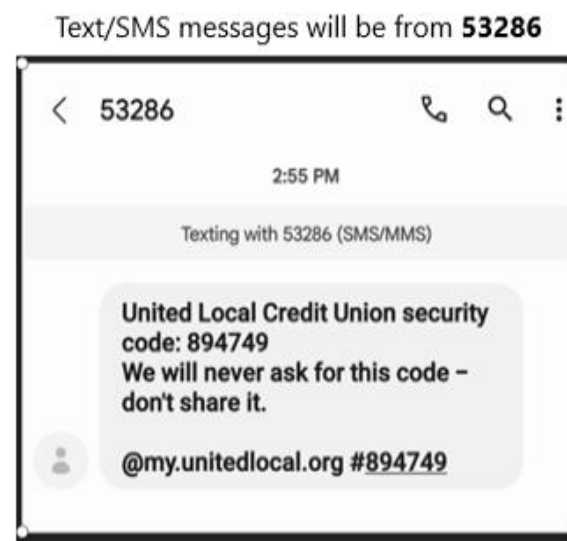


A NEW LOOK THAT MIGHT BE FAMILIAR!
YOUR ONLINE BANKING NOW HAS THE SAME LOOK AND FEATURES OF YOUR MOBILE APP!

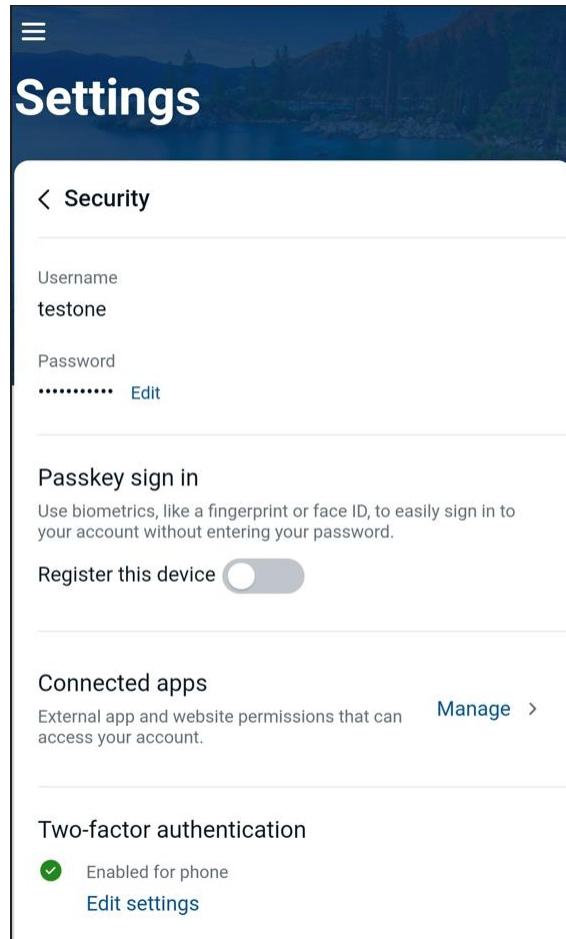
At the log in screen, you will enter your username and password. You will use the same username and password that you do now. There will be **NO CHANGE** to your username or password, and no need to reset your password. If you have never used the mobile app, you will get a one-time passcode. You can choose whether to receive the code by text or phone call. **See Example Text/SMS Code Below**



The screenshot shows the login interface for United Local Credit Union. At the top, the logo features the text "United Local Credit Union" next to a stylized American flag. Below the logo is a "Username" input field containing the text "testone" and a "Switch" button to its right. Underneath is a "Password" input field with the placeholder text "Enter your password" and a "Forgot?" link to its right. At the bottom left, there is a "Sign in with a passkey" option with a fingerprint icon. At the bottom right, there is a prominent red "Sign in" button.



For smart devices like tablets, chrome books or touchscreen laptops, you will now have the option to set up a passkey (fingerprint) to use in place of your password, as long as your device supports the feature. After logging on the first time with your password, go to settings, then security, and enable the biometrics option for your device.



Your Dashboard will give you access to all your Online Banking features. On the left-hand side, you will see the main menu, with transactions, accounts, messages, and Bill Pay overviews in the center.

United Local Credit Union

Hi, TEST TO

Accounts

- S0000 PRIMARY SA x00S0000 \$0.00 Available
- S0075 PERSONAL C x00S0075 \$0.00 Available
- VISA STANDARD x00L0080 \$0.00 Balance
- IRA - TRADITIONAL SAVINGS x00S0004 -\$1.00 Available

View all

Transfer Pay a bill Pay a person Message Documents

Transactions

- WITHDRAWAL TRANSFER TO ONE,TEST XXXXXXXXX... \$41.00
May 31, S0000 PRIMARY SA
- DEPOSIT TRANSFER FROM SHARE 0004 +\$1.00
May 31, S0000 PRIMARY SA
- WITHDRAWAL TRANSFER TO SHARE 0000 NORMAL DI... \$1.00
May 31, IRA - TRADITIONAL SAVINGS
- DEPOSIT TRANSFER FROM SHARE 0075 +\$30.00
May 31, S0000 PRIMARY SA
- WITHDRAWAL TRANSFER TO SHARE 0000 \$30.00
May 31, S0075 PERSONAL C

Messages

- External Transfers Now Available! Yesterday
Move money quickly and securely with External Transfers! Now av...
- In App Statement Access Friday
You can now access your E-Statements and E-Notices in your Mo...
- Application in your APP! May 24
Need a car? Credit Card? How about debt consolidation? Whateve...

See more

Bill pay

TO TEST

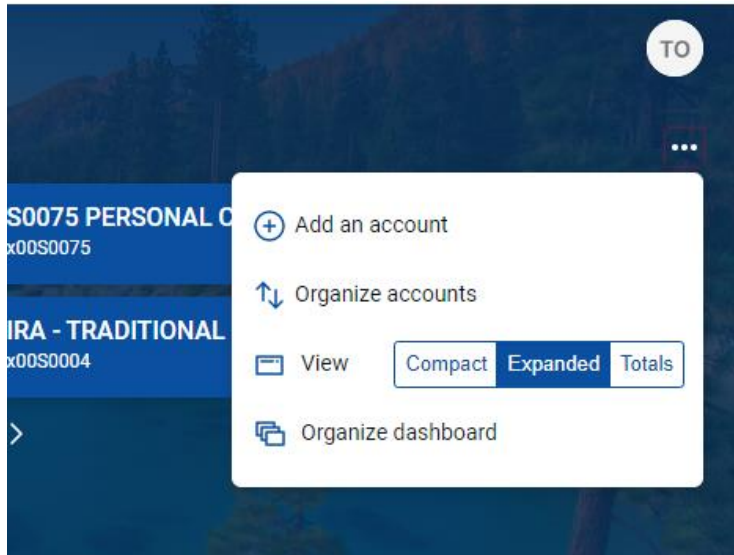
You will also find Card Management on your dashboard! Turn off your debit or credit cards, report a card lost, and even order a new card!

The screenshot displays the United Local Credit Union dashboard. On the left is a navigation menu with the following items: Dashboard (selected), Messages, Accounts, Transfers, Remote deposits, Bill pay, Application center, and Support. The main content area is divided into several sections:

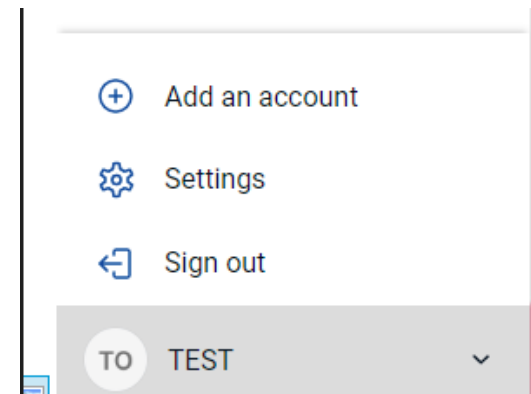
- Transfers**: Includes a "Make a transfer" button and a section for "Scheduled transfers" which currently shows "No transfers scheduled." with a subtext: "Schedule a future or repeating transfer so you don't have to worry about them later."
- Card management**: Lists three cards:
 - S0000 PRIMARY SA (x00S0000): TEST ONE, **** * 9750, Active
 - S0075 PERSONAL C (x00S0075): TEST ONE, **** * 9750, Active
 - VISA STANDARD (x00L0080): TEST ONE, **** * 2165, Active
- Payment options**: Includes "Pay a bill" and "Pay a person" buttons, and a "No recent payments" message.

Additional UI elements include a "See more" button at the top right and an "Organize dashboard" button at the bottom center.

You can customize your dashboard appearance by clicking on the 3 dots that appear above your Accounts. You can select the order in which the accounts appear and select the layout of the overview content.



You can access your profile at the bottom of the main menu. Just click on your name to expand your profile options. This is where you can access personal settings to change your password or update your personal information.



Once in setting you can access your full profile, security, alerts and user agreement.

The screenshot displays the 'Settings' page of the United Local Credit Union. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits, Bill pay, Application center, and Support. The main content area is titled 'Settings' and contains a 'GENERAL' menu with 'Profile', 'Security', 'User alerts', and 'User agreement'. Below this is an 'ACCOUNTS' section with 'United Local Credit Union' and an 'Add account' option. The 'Profile' section is active and shows a circular profile picture with the initials 'TO', the name 'TEST ONE', and an 'Edit preferred first name' link. The 'Address' section shows '3650 E ASHLAN AVE, FRESNO, CA 93726' with an 'Edit address' link. The 'Email' section shows 'memberservices@unitedlocal.org'. The 'Phone' section shows 'Mobile (559) 916-3390' with an 'Edit phone numbers' link. At the bottom, there is a footer with the text 'Unable to update your information? We can help! Contact us to get started.' and a help icon.

United Local Credit Union

Settings

- Dashboard
- Messages
- Accounts
- Transfers
- Remote deposits
- Bill pay
- Application center
- Support

GENERAL

- Profile
- Security
- User alerts
- User agreement

ACCOUNTS

- United Local Credit Union
- + Add account
Make transfers from another institution.

Profile

TO

TEST ONE
Edit preferred first name

Address

3650 E ASHLAN AVE
FRESNO, CA 93726
Edit address

Email

memberservices@unitedlocal.org

Phone

Mobile
(559) 916-3390
Edit phone numbers

Unable to update your information? We can help! Contact us to get started.

TO TEST

Below are examples of the new menu pages:

Messages – start a conversation with Member Services, upload documents and even attach a transaction! This is also where you can find any messages sent by the credit union for holiday closures or any special announcements.

The screenshot displays the 'Messages' interface of the United Local Credit Union. On the left, a navigation sidebar lists various services: Dashboard, Messages (highlighted), Accounts, Transfers, Remote deposits, Bill pay, Application center, and Support. The main content area is titled 'Messages' and features a 'Start a conversation' button in the top right corner. Below the title, there is an 'Inbox' section with a 'Filter' dropdown. The inbox contains five messages:

- External Transfers Now...** (Yesterday): Move money quickly and securely with...
- In App Statement Access** (Friday): You can now access your E-Statement...
- Application in your APP!** (May 24): Need a car? Credit Card? How about d...
- Introducing Conversations!** (May 22): Our new support chat "Conversations" ...
- Welcome!** (Apr 2, 2018): Thank you for downloading our mobile...

To the right of the inbox, there is a 'Thank you for contacting Member Services' message. It includes the United Local Credit Union logo and three regional branches: May, Cali, and Vera. The message states: 'We typically respond within 15 minutes, however during high volume times, responses may take up to 1 hour during regular business hours (Mon-Fri, 9am-5pm PST.)' and includes a 'Send us a message' button.

Accounts – View all account balances, open a sub share, opt in for ODT.

The screenshot displays the 'Accounts' page of the United Local Credit Union. On the left is a navigation sidebar with the following items: Dashboard, Messages, Accounts (highlighted), Transfers, Remote deposits, Bill pay, Application center, and Support. The main content area is titled 'Accounts' and features a search icon. It contains a table of accounts and a 'Totals' summary.

Accounts	
S0000 PRIMARY SA x00S0000	\$0.00 Available
S0075 PERSONAL C x00S0075	\$0.00 Available
VISA STANDARD x00L0080	\$0.00 Balance
IRA - TRADITIONAL SAVINGS x00S0004	-\$1.00 Available
VISA SILVER x00L0081	\$0.00 Balance

[Organize accounts](#)

Totals

CASH	CREDIT BALANCE
-\$1.00 3 accounts	\$0.00 2 accounts

Open a subshare
Open a new subshare now

Add an external transfer account
Add an account from another financial institution to make transfers with.

ODT Options
ODT Options

Account Details - Just click on any account to see more options, such as withdraw by check, alert preferences, settings, and documents.

S0000 PRIMARY SA ▼

\$0.00

x00S0000
Available ⓘ

Transactions

WITHDRAWAL TRANSFER TO ONE,TEST XXXXXXXXXXXX SHA...	\$41.00
May 31	\$5.00
DEPOSIT TRANSFER FROM SHARE 0004	+\$1.00
May 31	\$46.00
DEPOSIT TRANSFER FROM SHARE 0075	+\$30.00
May 31	\$45.00
WITHDRAWAL TRANSFER TO SHARE 0075	\$5.00
May 26	\$15.00
WITHDRAWAL TRANSFER TO SHARE 0075	\$1.00
May 24	\$20.00
DEPOSIT TRANSFER FROM SHARE 0075	+\$1.00
May 24	\$21.00
DEPOSIT TRANSFER FROM SHARE 0075	+\$1.00
May 24	\$20.00
DEPOSIT TRANSFER FROM SHARE 0030	+\$5.00
May 8	\$19.00
WITHDRAWAL HOME BANKING TRANSFER TO SHARE 0075	\$2.00
Apr 14	\$14.00
DEPOSIT HOME BANKING TRANSFER FROM SHARE 0075	+\$2.00
Apr 14	\$16.00
SFER FROM SHARE 0035	+\$6.00

Withdraw by check

Documents

Spending Habits

Alert preferences

Settings

Attach to a conversation

Details

Account numbers

Account number ⓘ	1000054789000
Routing number	321172688

Account information

Available balance	\$0.00
Balance	\$5.00
Reg D check count	0
Reg D transfer count	0
Open date	1/23/2018

Activity

Last dividend date	4/27/2018
Last statement date	5/31/2023

Dividends

Last dividend amount	\$0.00
----------------------	--------

bef2-0899bd554d26

Transfers – Transfer between your accounts at United Local, add external accounts and schedule future transfers.

United Local
Credit Union

Dashboard
Messages
Accounts
Transfers
Remote deposits
Bill pay
Application center
Support

Transfers

Transfers + External account

Scheduled External accounts

No transfers scheduled.

Schedule a future or recurring transfer so you don't have to worry about it later.

Make a transfer

May 2023

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Only the next scheduled transaction is shown for your recurring transfers.

Remote Deposits – Enroll accounts you would like to add for RDC *Deposits must be submitted through the mobile app.

The screenshot displays the United Local Credit Union mobile app interface. On the left is a navigation menu with the following items: Dashboard, Messages, Accounts, Transfers, Remote deposits (highlighted), Bill pay, Application center, and Support. The main content area shows a modal titled "Add account" with a back arrow. Below the title is an icon representing a camera, a plus sign, a check icon, an equals sign, and a download arrow. The text reads: "Conveniently add funds by taking photos of your check. It's easy, fast and secure. Enroll today by selecting the accounts you wish to deposit to." Below this is a disclaimer: "*A mobile device with the United Local Credit Union app is currently required to make deposits." Two accounts are listed with checked checkboxes: "S0000 PRIMARY SA (x0000)" and "S0075 PERSONAL C (x0075)". At the bottom of the modal is a red "Enroll" button.

Once enrolled, track Remote Deposit history, and enroll additional accounts.

The screenshot shows the 'Remote deposits' page of the United Local Credit Union. On the left is a navigation menu with options: Dashboard, Messages, Accounts, Transfers, Remote deposits (highlighted), Bill pay, Application center, and Support. The main content area has a dark blue header with the title 'Remote deposits'. Below the header are three white panels. The first panel, 'Deposit history', shows 'No recent deposits' with a download icon. The second panel, 'Enrolled accounts', lists 'S0000 PRIMARY SA (x00S0000)' with the note 'Account pending approval' and a '+ Enroll another account' button. The third panel is a calendar for 'June 2023' with the 1st highlighted in red.

United Local
Credit Union

Remote deposits

Deposit history

No recent deposits

Enrolled accounts

S0000 PRIMARY SA (x00S0000)
Account pending approval

+ Enroll another account

June 2023

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

Bill Pay – Enroll, add Payees, schedule payments, pay a person. All the features you know, and love remain the same! Your payees, history and scheduled payments will be migrated to the new Online Banking and will be available the first time you log in.

United Local Credit Union

Bill pay

Payments + New payee

History Payees

Search payments

DATE	PAYEE	STATUS	AMOUNT
MAY 16	Noble Checking	✓ Paid	\$10.00 >
MAY 16	Noble Checking	✓ Paid	\$5.00 >
MAY 5	CITY OF CLOVIS CA	⊗ Stopped	\$150.00 >
MAR 7	Noble Checking	✓ Paid	\$4,360.00 >
MAR 2	Noble Checking	✓ Paid	\$3,500.00 >

Pay a bill Pay a person

June 2023

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

?

Application Center – Submit new applications for auto loans, personal loans, and credit cards. You can also track the progress of pending applications! Information will be prefilled when available from your account to make the process easier and faster than ever!



Log Out

Get Started

Welcome, and thank you for being a valued member of United Local Credit Union. This application can be used to apply for additional accounts, credit cards and a variety of loan products.

For your protection, your application session will automatically time out if there is no activity for 30 minutes. To continue your application, simply log back in and pick up where you left off.

Do not use your browser's PREVIOUS or FORWARD buttons when using this online application. Instead, please use the PREVIOUS button located at the bottom left of the following pages.

Start a new application by reviewing and selecting products.

 Start a New Application

Check the status of submitted applications, or continue where you left off with an application already in progress.

 Check Application Status

Support – Member Service on your own time with no holding! Chat with member services, upload forms and documents, attach account history and more! You can also find important numbers and information

United Local Credit Union

Support

Contact information

Call us
We're here to help. Give support a call at (559) 227-8329.

United Local Credit Union

May Cali Vera

Thank you for contacting Member Services
We typically respond within 15 minutes, however during high volume times, responses may take up to 1 hour during regular business hours (Mon-Fri, 9am-5pm PST.)

[Send us a message](#)

General Contact Information

www.unitedlocal.org
Email: memberservices@unitedlocal.org
Fax: 559 227-8432

Main Office
S/W Corner of Ashlan & Millbrook
3650 E Ashlan Ave
Fresno, Ca 93726

West Office
S/W Corner of Bullard & West
2033 W Bullard Ave
Fresno, Ca 93711

Debit/Credit Card - Lost/Stolen Services:
1-888-297-3416

Debit/Credit Card - PIN Selection & Reset:
1-800-290-7893

Debit/Credit Card - Declined Transactions:
1-800-547-2078

TO TEST

?