

CLEANENERGY

CREDIT UNION



Accessing Your Clean Energy Credit Union Account Guide



Thank you for your membership with Clean Energy CU! This guide walks you through a variety of ways you can fund your account(s). Reach out to our member service team with questions.

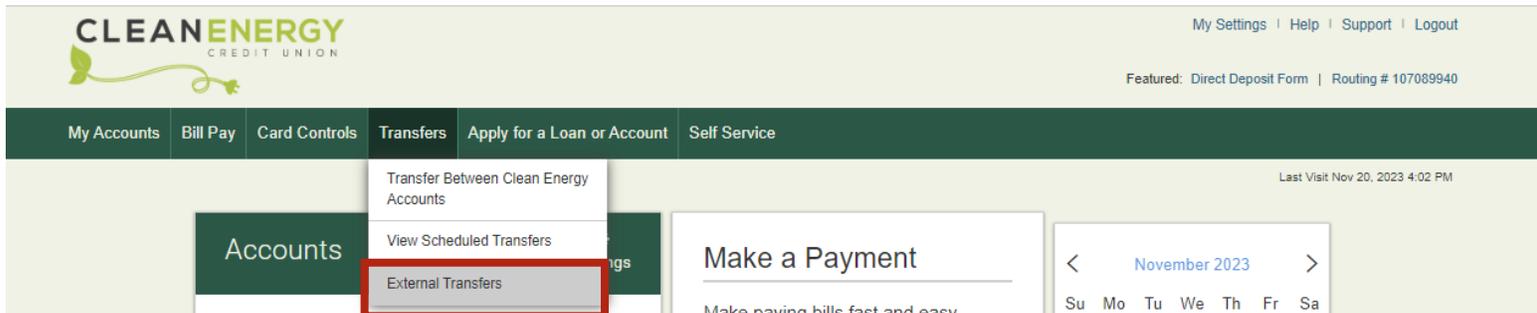
External Transfer Set Up – Online Banking Website	Page 3
External Transfer Set Up – Mobile App	Page 7
External Deposits to a Linked Account	Page 11
Mobile Check Deposit	Page 13
Shared Branches	Page 15
ATM Network	Page 15
CoinStar Kiosk	Page 16
Mail a Check	Page 17
Wire Transfer	Page 17
Transaction Limits	Page 18

Setting Up External Transfers via Clean Energy Credit Union Online Banking Website

Start by setting up external transfers via this guide. Once you link your accounts, you'll be able to transfer money from your accounts with just a few clicks. If you've already connected your account – scroll down to “Making External Deposits to a Linked Account”.

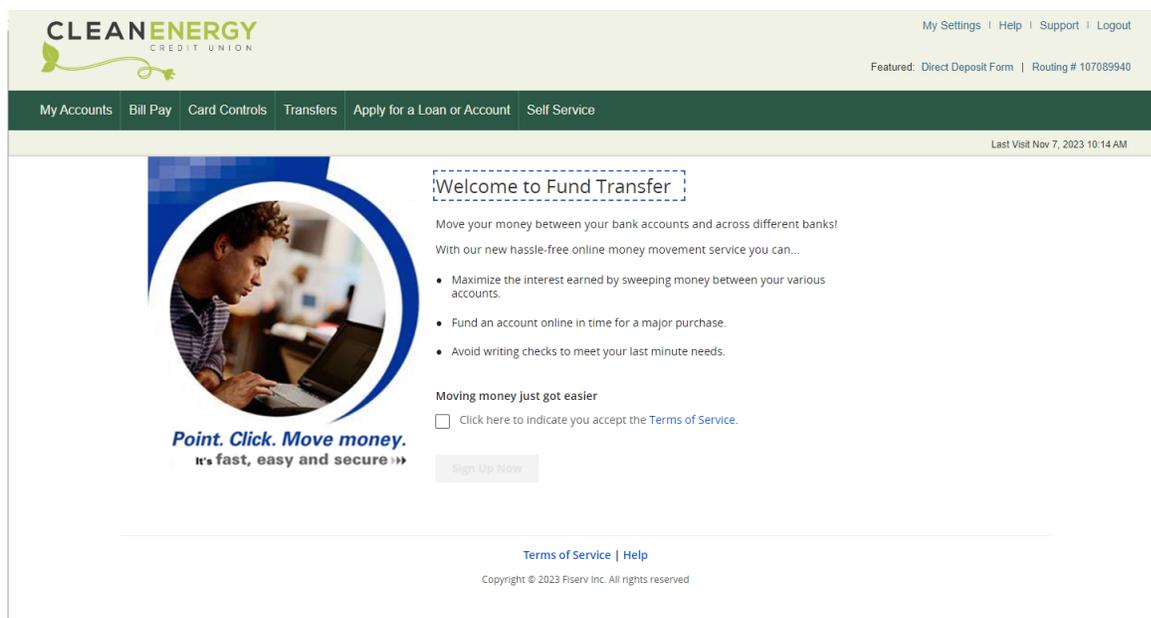
Set Up Step 1:

- Open cleanenergycu.org in your browser and login
- Once logged in navigate to the “Transfers” menu and select “External Transfers”



Set Up Step 2:

Review and accept the Terms of Service for Fund Transfers.



Set Up Step 3:

Click "Add a New Account"

CLEAN ENERGY CREDIT UNION

My Settings | Help | Support | Logout

Featured: Direct Deposit Form | Routing # 107089940

My Accounts | Bill Pay | Card Controls | Transfers | Apply for a Loan or Account | Self Service

Last Visit Apr 1, 2024 1:39 PM

Transfer Funds | Activity | Accounts | Emails | Unsubscribe

Create Transfer

i **Make sure your money is always on time** Hide Tip
Your money, where you want it, when you want it. Schedule a payment for today, tomorrow or next month-then just kick back and relax. You're covered!

From
Select From Account

To
Select To Account

[Add a New Account](#)

Set Up Step 4:

Complete the requested information for the account you'd like to link to. Click "next"

You must be an owner on the account to use it for transfers.

Account Type
Please Select

Account Nickname (Optional) **i**

FOR
Sample Check
123456789 1234567890

Routing Number Account Number

Routing Number
Enter bank's routing number

Account Number
Enter bank's account number

Re-enter Account Number
Re-enter bank's account number

Cancel Next

Set Up Step 5:

Choose how you'd like to use to verify your account:

1. Verify Instantly by logging into your external account
2. Verify via micro-deposits deposited into your external account within the next 1-3 business days

Verify your external bank account

For your protection, we need to verify that you own this US Bank,Savings,#####1 account.

How would you like to verify your account?

Verify instantly
Log into your external bank account so we can verify you own the account

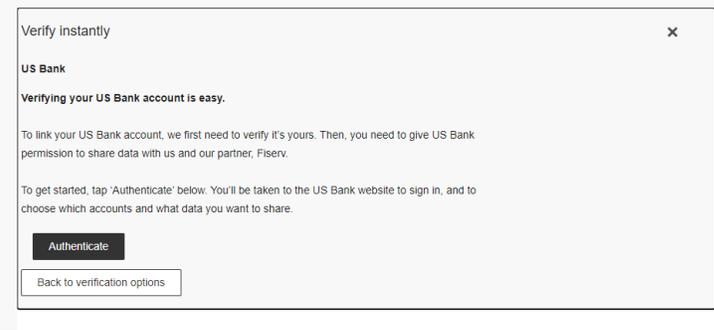
Or

Verify with bank deposits
Verify small deposits posted to your bank account in 1 to 3 business days.

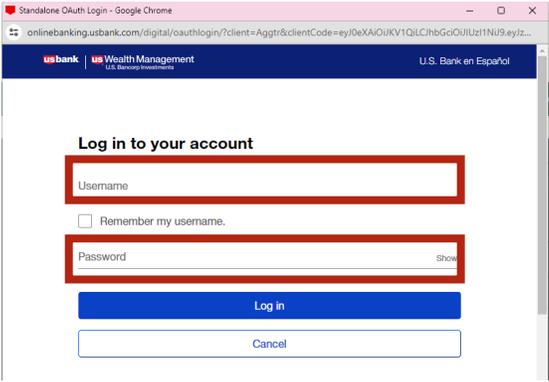
- If you chose instant verification, go to the next page.
- If you chose deposits skip to page 6

If you chose to verify instantly:

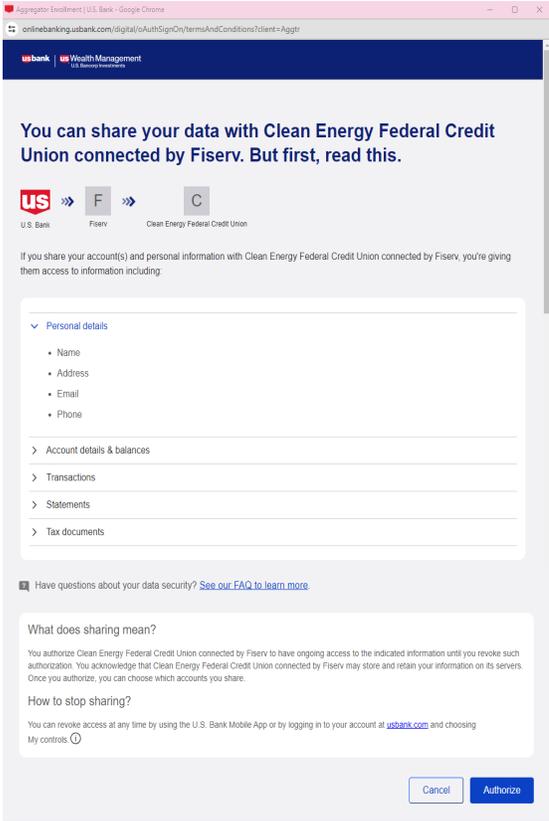
Click the "Authenticate" button



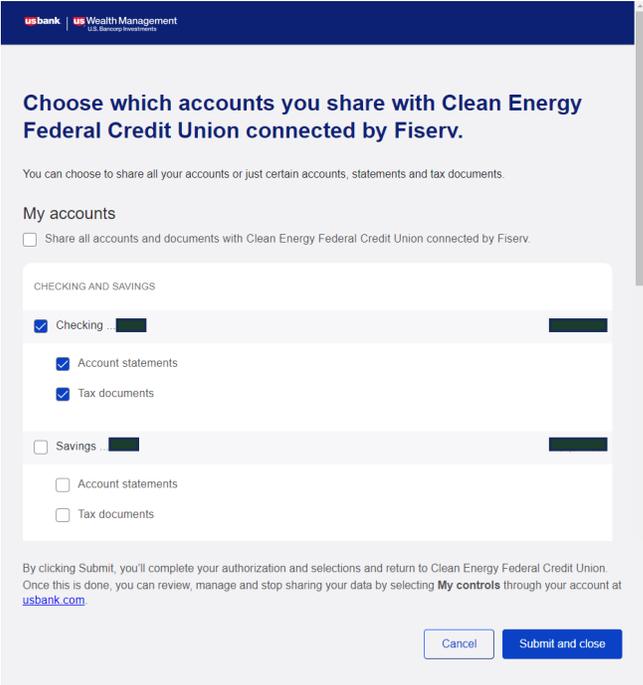
Enter your external account credentials into the popup window.



Confirm the data that can be shared with Clean Energy Credit Union and click the Authorize button.



Confirm the data that can be shared with Clean Energy Credit Union and click the Authorize button.



Your external account is connected. You can now transfer funds to your Clean Energy CU accounts.

If you chose to verify via micro-deposits:

Check on your account over the course of the next 1-3 business days. Once you see the deposits from Clean Energy CU in your external account

- Return to Online Banking. Select “External Transfers” from the “Transfers” menu
- Under the “Transfer Funds” tab look for a notification about your account being added
- Click “Verify this”

CLEAN ENERGY CREDIT UNION

My Settings | Help | Support | Logout

Featured: Direct Deposit Form | Routing # 107089940

My Accounts | Bill Pay | Card Controls | Transfers | Apply for a Loan or Account | Self Service

Last Visit Apr 1, 2024 1:39 PM

Transfer Funds | Activity | Accounts | Emails | Unsubscribe

Create Transfer

Make a splash with summertime savings Hide Tip
Schedule a recurring transfer and watch your savings grow - plan for a big trip or just save it. It's the easy way to make a plan and stick with it.

Your US Bank Savings,#####S has been added. [Verify this.](#)

From:

To:

[Add a New Account](#)

Amount (\$): [View limits](#)

- Type in the deposit amounts on the verification screen
- Click “verify”

CLEAN ENERGY CREDIT UNION

My Settings | Help | Support | Logout

Featured: Direct Deposit Form | Routing # 107089940

My Accounts | Bill Pay | Card Controls | Transfers | Apply for a Loan or Account | Self Service

Last Visit Apr 1, 2024 1:39 PM

TRANSFER FUNDS | ACTIVITY | ACCOUNTS | EMAILS | UNSUBSCRIBE

Preferences

My Clean Energy Federal Credit Union Accounts

Account	Nickname	Status
Clean Energy Federal Credit Union,Clean Energy Ckg,#####5	Clean Energy Ckg	Active
Clean Energy Federal Credit Union,Regular Savings,#####1	Regular Savings	Active

My Other Accounts

Verify Your External Account

- 1 Log in to your **US Bank,Savings,#####5** and check your activity.
- 2 Look for two small deposits (less than a \$1) from Clean Energy Federal Credit Union.
- 3 Enter the amounts here to verify your account.

\$0: \$0:

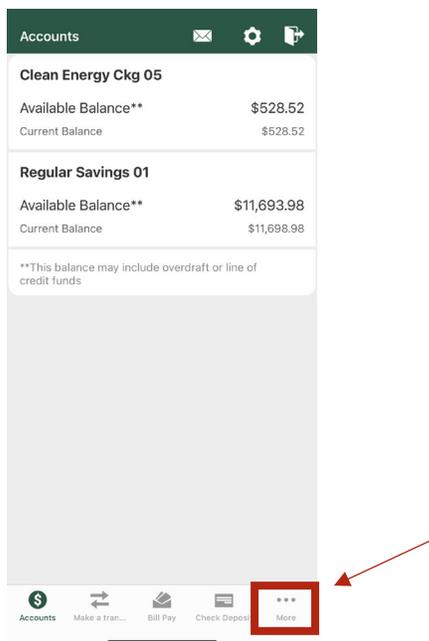
Your external account is connected. You can now transfer funds to your Clean Energy CU accounts.

Setting Up an External Transfer via Clean Energy Credit Union Mobile App

Transferring funds from one account to another is at your fingertips with our mobile app. Once you link your accounts, you'll be able to transfer money from your accounts with just a few taps. If you've already connected your account – scroll down to “Making External Deposits to a Linked Account”.

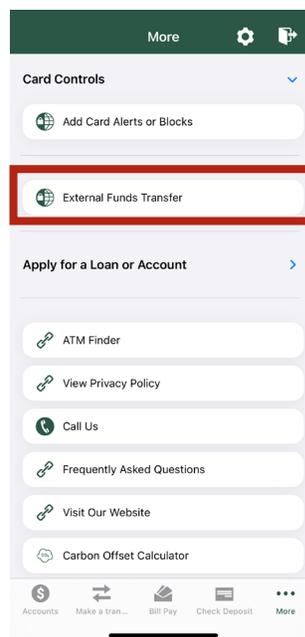
Set Up Step 1:

Once logged into the app. Select “more” from the menu at the bottom of the screen



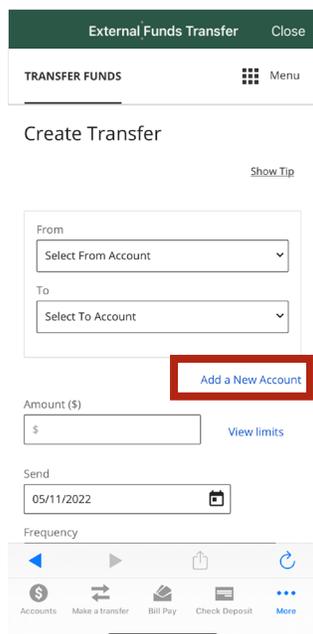
Set Up Step 2:

When the more menu loads. Select “External Funds Transfer” from the menu.



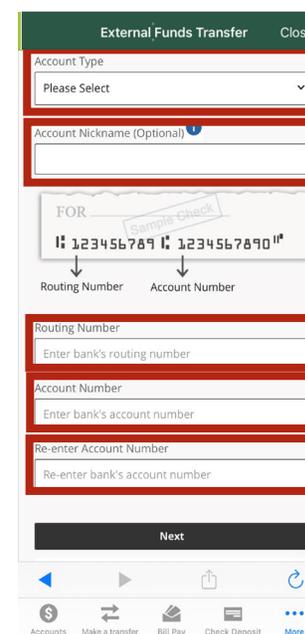
Set Up Step 3:

Select “Add a New Account”



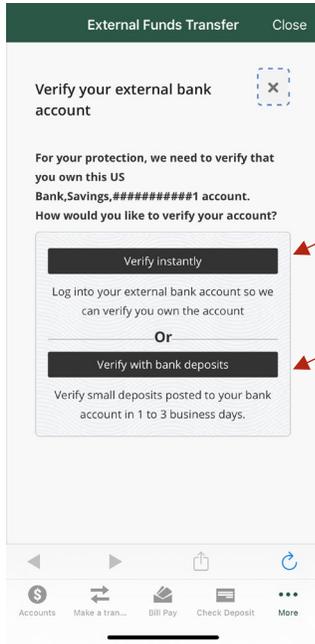
Set Up Step 4:

Complete the requested information for the account you'd like to link to. Click “next”



Set Up Step 5:

Choose how you'd like to use to verify your account:

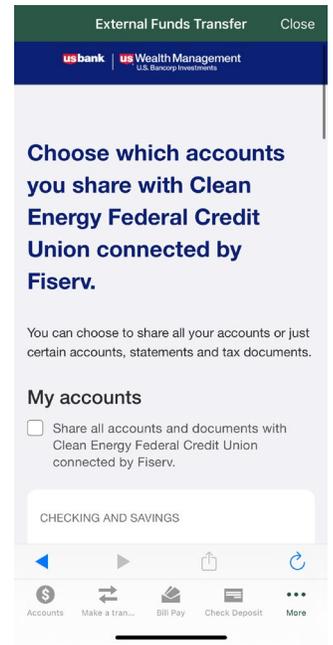
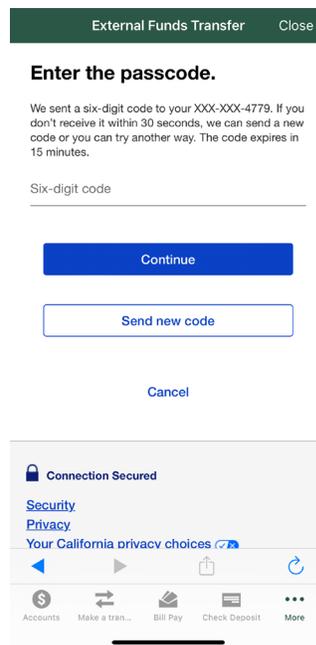
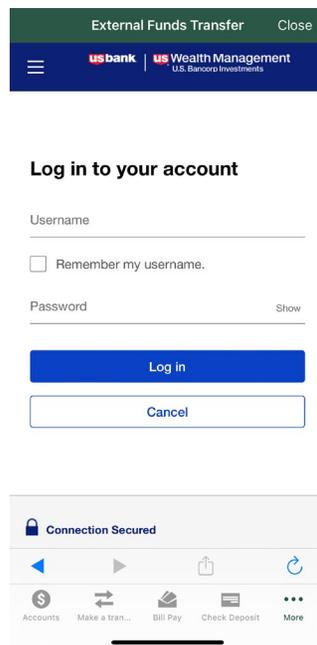
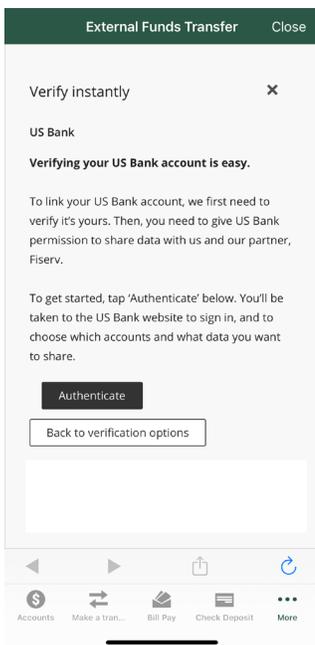


Verify Instantly by logging into your external account. (see below)

Verify via micro-deposits deposited into your external account within the next 1-3 business days. (see next page)

If you chose to verify instantly:

You will be prompted to verify your bank account. This includes logging into your external account, authorizing permissions to share your account details and choosing which accounts you'd like to link. Each external account bank process can be slightly different, but the screenshots below walk you through what you can expect.

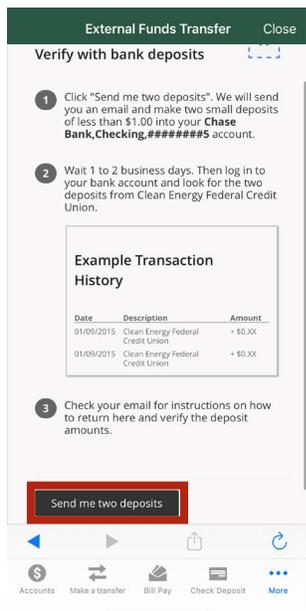


Once you have completed the steps with your bank, your external account will be connected, and you can begin making transfers into your Clean Energy CU accounts.

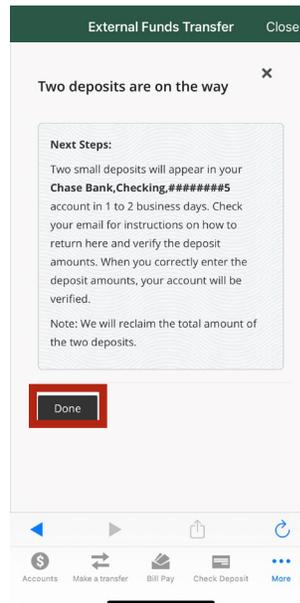
If you choose to verify via Micro Deposits

Send Deposits.

You will be asked to Verify your external bank account via micro deposits that will be put into your external account, and you will need to verify the amounts. “Click send me two deposits”



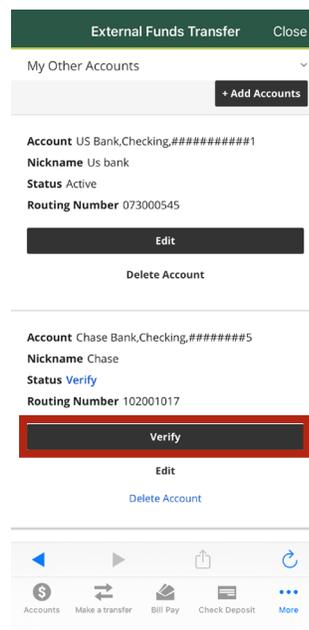
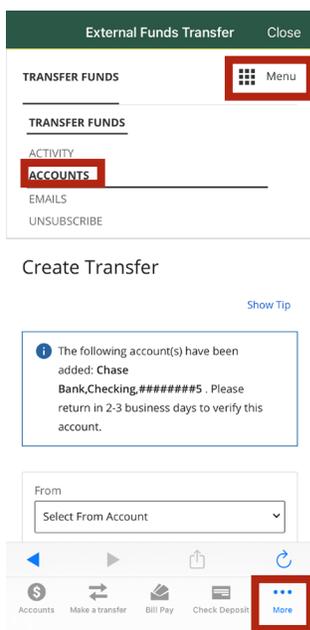
The screen will verify that two deposits are on the way. Check your external bank account over the next two days for deposits from Clean Energy CU. Click “Done”



Once you see the deposits in your external account.

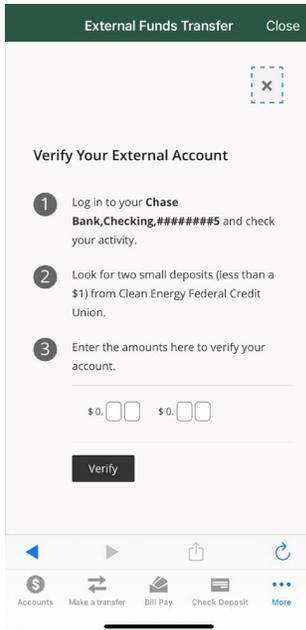
1. Return to the Clean Energy Credit Union app.
2. Click the “more” button and go to “external transfers”.
3. Click the “menu” icon in the top, right and select “accounts”

Under “My Other Account” you will see the information for the external account you are adding. Click “verify”



Enter the deposit amounts:

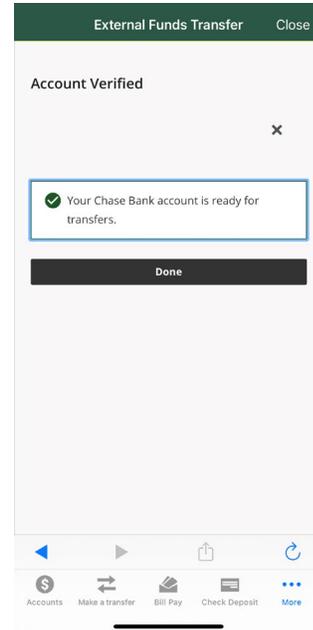
Verify your account by confirming the amounts of the two deposits made into your external account from Clean Energy Credit Union. Click “Verify”



The screenshot shows the 'External Funds Transfer' screen with a 'Close' button in the top right. Below the title bar is a close icon (X) in a dashed box. The main heading is 'Verify Your External Account'. It contains three numbered steps: 1. Log in to your Chase Bank, Checking, #####5 and check your activity. 2. Look for two small deposits (less than a \$1) from Clean Energy Federal Credit Union. 3. Enter the amounts here to verify your account. Below the steps are two input fields for dollar amounts, each showing '\$ 0.00'. A 'Verify' button is located below the input fields. At the bottom is a navigation bar with icons for Accounts, Make a transfer, Bill Pay, Check Deposit, and More.

Complete verification:

If your microdeposits are correct your account will be verified. Select “Done”



The screenshot shows the 'External Funds Transfer' screen with a 'Close' button in the top right. Below the title bar is a close icon (X). The main heading is 'Account Verified'. Below this is a confirmation message: 'Your Chase Bank account is ready for transfers.' A 'Done' button is located below the message. At the bottom is a navigation bar with icons for Accounts, Make a transfer, Bill Pay, Check Deposit, and More.

Your external account is connected. You can now transfer funds to your Clean Energy CU accounts.

Making External Deposits to a Linked Account: Mobile App

Once you have linked your external account you can easily transfer money to your Clean Energy Credit Union account.

- Log into the Clean Energy Credit Union mobile app
- Go to the “more” menu at the bottom of the screen
- Click “External Transfers”
- Execute your external transfer by completing the transfer details.
 - From: Choose the external account you’d like to transfer from
 - To: Choose the Clean Energy Credit Union account you’d like to transfer money to
 - Amount: The amount of money you’d like to transfer into your account
 - Send: The date you’d like to send the dollars
 - Frequency: You can choose a one-time payment or set up auto-transfers based on your desired frequency.
- Click “Review”

External Funds Transfer Close

From
US Bank,Checking,#####1

To
Clean Energy Federal Credit Union,Clean Energy Ckg,#####5 \$ 309.48

Add a New Account

Amount (\$)
\$ View limits

Send
05/11/2022

Frequency
Select Frequency

Delivery
You'll see delivery options when you enter your transfer info.

ONE TIME Add a New Acc
One-time transfer View limit

RECURRING
Once every month
Every 15 days
Every week
Every 2 weeks
Every 3 weeks
Every 4 weeks
Every 2 months
Every 3 months
Every 6 months
Every year

Review the transfer details and if everything looks correct confirm the transfer by selecting the “Confirm” button. If you need to make a change, select “Edit”

External Funds Transfer Close

TRANSFER FUNDS

Review Transfer

From US Bank,Checking,#####1

To Clean Energy Federal Credit Union,Clean Energy Ckg,#####5

Send 05/11/2022

Deliver 05/17/2022

Speed Standard

Memo

Transfer Amount \$20.00

Fees Free

Total \$20.00

Confirm

Edit

Cancel

Accounts Make a transfer Bill Pay Check Deposit More

Making External Deposits to a Linked Account: Desktop

Once you have linked your external account you can easily transfer money to your Clean Energy Credit Union account.

- Log into the Clean Energy Credit Union on your computer
- Select “External Transfers” from the “Transfers” menu
- Execute your external transfer by completing the transfer details.
 - From: Choose the external account you’d like to transfer from
 - To: Choose the Clean Energy Credit Union account you’d like to transfer money to
 - Amount: The amount of money you’d like to transfer into your account
 - Send: The date you’d like to send the dollars
 - Frequency: You can choose a one-time payment or set up auto-transfers based on your desired frequency.

The screenshot shows the 'Create Transfer' form on the Clean Energy Credit Union website. The form includes the following fields and options:

- From:** A dropdown menu labeled 'Select From Account'.
- To:** A dropdown menu labeled 'Select To Account'.
- Amount (\$):** A text input field with a dollar sign icon and a 'View limits' link.
- Send:** A date picker showing '07/08/2022'.
- Frequency:** A dropdown menu labeled 'Select Frequency'.
- Delivery:** A section with the text 'You'll see delivery options when you enter your transfer info.' and a 'Memo to self (optional)' text area with a character count '(50 characters remaining)' and a 'Transfer Disclaimer' link.
- Review:** A blue button at the bottom of the form.

- Click “Review”
 - Review the transfer details and if everything looks correct
 - Confirm the transfer by selecting the “Confirm” button. If you need to make a change, select “Edit”

The screenshot shows the 'Review Transfer' page on the Clean Energy Credit Union website. The page displays the following details:

- From:** US Bank, Checking, #####1
- To:** Clean Energy Federal Credit Union, Regular Savings, #####1
- Send:** 07/08/2022
- Deliver:** 07/13/2022
- Speed:** Standard
- Memo:** Transfer Amount \$200.00
- Fees:** Free
- Total:** \$200.00

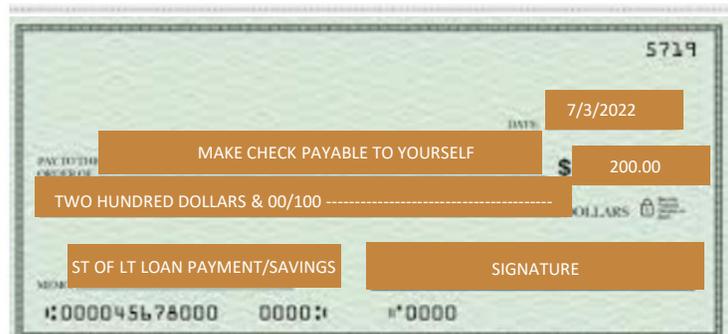
At the bottom of the page, there are three buttons: 'Cancel', 'Edit', and 'Confirm'.

Mobile Check Despots

Deposit checks into your account with ease by using our mobile deposit feature within our mobile app.

- Prepare your Check:
 - Front of Check
 - Make the check payable to yourself.
 - In the memo include the account suffix or loan you would like funds to be applied to
 - Sign the front of your check.
 - Fill out the amount in both numerical and written
 - Fill in the date – Note: The date cannot be post dated

Example:



- Back of Check
 - Sign under the endorsement area
 - If the check has 2 names, both members need to sign and be on the account
 - Write “For mobile deposit only to Clean Energy CU” or “For mobile deposit only and the account number” under your signature

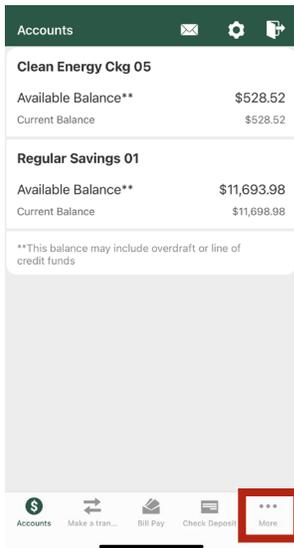
Examples:



- Log into the Clean Energy Credit Union mobile app

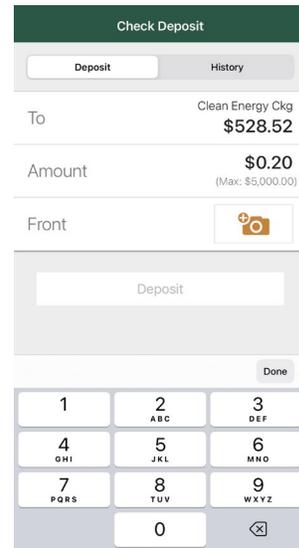
Navigate to the “Check Deposit” Menu

Select “Check Deposit” at bottom of screen



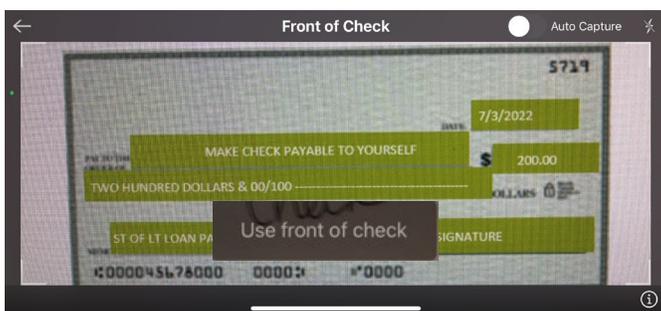
Select Accounts

Tap the account you’d like to transfer funds to and enter the amount.



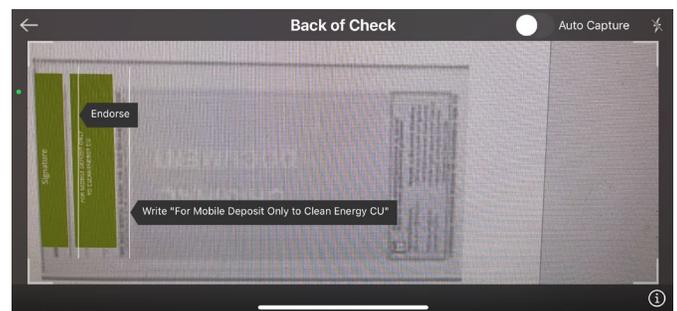
Take A Photo of the Front of Your Check

- Touch the camera icon
- Hold your phone over the check
- Select “Keep Picture” or retake if you it is not clear



Take A Photo of the Back of Your Check

- Hold your phone over the check
- Match up the endorsement area
- Select “Keep Picture” or retake if you it is not clear



Review and Deposit

- Review that the account and amount are correct
- Tap the “Deposit” button

Your transfer is on its way. Please note:

- The cut off time for same day deposit is before 3pm MT & funds become available at 4pm MT
- Checks will be held if:
 - The member has been with the credit union less than 90 days
 - The member does not have matching funds in their account

Deposit at a Shared Branch

Although our “branchless” business model is an important part of keeping Clean Energy Credit Union’s footprint small, we understand there are times when a branch visit is what’s needed. For those occasions, members have access to thousands of shared branch locations nationwide. [Find a shared branch near you using this locator.](#)

What is co-op shared branching?

Co-op shared branches are credit union locations in which members of other credit unions are welcome to conduct in-person transactions. Hundreds of U.S. credit unions participate in the co-op shared branching network, totaling more than 5,000 branch locations nationwide.

Shared branching also gives credit union members surcharge-free access to almost 30,000 ATMs at credit union branches, convenience stores, and other locations.

When you visit a co-op shared branch location, you're in-person account management options include:

- Deposits and withdrawals
- Transfer of funds between accounts
- Balance inquiries
- Loan payments

Please have your member number ready when you visit the shared branch.

There is no fee for shared branch transactions.

ATM Network

Your Clean Energy Credit Union debit card provides free cash back at the point of sale and free ATM withdrawals from any of 32,000+ MoneyPass® locations in the U.S. and any of 2.1 million Cirrus locations worldwide.

Visit [MoneyPass®](#) to locate your nearest ATM.

When you visit a in-network ATM you can:

- Withdrawal cash
- Receive balance inquiries

Deposit at a Participating Coinstar Kiosk

Clean Energy Credit Union checking account users who have a debit card can securely transfer coins and cash directly to your checking account from any participating Coinstar kiosk.

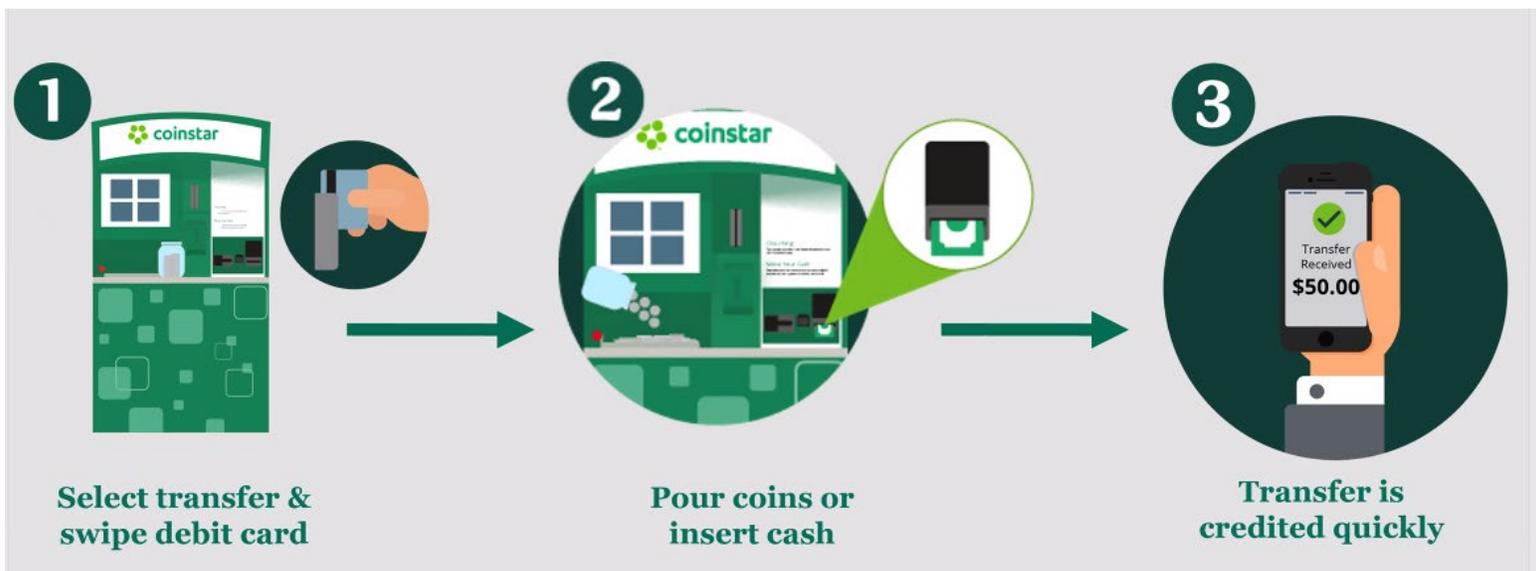
[Find a kiosk near you using this locator.](#)

What is Coinstar?

Coinstar is a company that provides a service allowing individuals to exchange loose change, particularly coins, for cash or gift cards. They operate a network of self-service kiosks located in various retail locations, such as supermarkets, where people can pour their coins into the machine and receive a voucher or cash equivalent in return. The kiosk counts the coins and deposits them into your Clean Energy Credit Union account. You can also use these machines to deposit cash.

How it works:

- Once you've located a participating Coinstar location using the [kiosk finder](#). Follow the simple steps below.



Associated Fees:

- Cash Deposit Fee: \$2.95 per deposit
- Coin Deposit Fee: *Free when you deposit using your Clean Energy Credit Union card*

Mail a Check to Clean Energy Credit Union

Send your deposits by us by mailing your check to:

Clean Energy Credit Union
PO Box 4233
Englewood, CO 80155

Please note:

- Please make the check out to yourself
- Sign the endorsement area of the back of the check
- We ask that you do not mail cash

Wire Transfers

- To execute a wire transfer of funds from another financial institution to your Clean Energy Credit Union account. Please complete the [Incoming Wire Transfer form](#) and send to the financial institution sending the funds.



ACH AND WIRE TRANSFER INSTRUCTIONS INCOMING TRANSFERS

Wire to: Corporate One Federal Credit Union
ABA#: 244084264

Credit to: Clean Energy Federal Credit Union
PO Box 8433
Englewood, CO 80155

Account: 107089940

Further Credit:

Account Name:

Member number:

- Once you have sent the Incoming Wire Transfer form to your financial institution, email info@cleanenergycu.org to get us know to expect your wire transfer. Please include your name, the date you sent the form and the transfer amount.

Transaction Limits

- External Transfer (mobile & desktop)
 - Transaction Limit:
 - \$2,500 per day
 - Can be increased up to \$6,000 upon request.
 - \$15,000 per month

- Mobile Check Deposit
 - Transaction Limit: \$5,000 per day
 - \$225.00 same day
 - \$5300.00 next day
 - Can be increased to custom amount upon request.

- Shared Branches
 - Transaction Limits:
 - Withdrawal Limit: \$1,000 per day
 - Check Withdrawal Limit: \$2,500 per day
 - No limits on deposits.

- ATM Network
 - Deposits cannot be made via ATM
 - Withdrawal Limit: \$400

- Coinstar
 - Transaction Limits:
 - Up to \$1,000.00 per card in a single day
 - Up to \$2,500.00 per card in a 3-day period
 - Up to \$3,000.00 per card in a 7-day period
 - Up to \$5,000.00 per card in a 30-day period
 - Up to \$1,000.00 per transaction



Financing the Clean Energy Movement

We are here to help!

Phone: 720-479-7900

Email: info@cleanenergycu.org

Website: cleanenergycu.org