

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.

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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"

y Accounts Bill Pay Card Contro	ols Transfers Apply for a	Loan or Account	Self Service		
					Last Visit Apr 1, 2024
Transfer Funds Activity	Accounts Emails	Unsubscribe			
Create Transfer					
Make sure your mo Your money, where y tomorrow or next me	ney is always on time ou want it, when you want onth-then just kick back and	it. Schedule a payn d relax. You're cove	nent for today, red!		Hide Tip
From					

Add a New Ac

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:

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

For your prote	action we need to verify that you own this US Bank Savings ####################################
account.	
How would yo	u 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

Verify instantly	×
US Bank	
Verifying your US Bank account is easy.	
To link your US Bank account, we first need to verify it's yours. Then, you need to give US Bank permission to share data with us and our partner, Fiserv.	
To get started, tap 'Authenticate' below. You'll be taken to the US Bank website to sign in, and to	
choose which accounts and what data you want to share.	
Authenticate	
Back to verification options	

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

	anking usbank.com/digital/ofuthSignCh/terms/ndConditions?dient=Aggtr k usWahith Management
	u can share your data with Clean Energy Federal Credit ion connected by Fiserv. But first, read this.
Ва	** Ferry Clean Energy Federal Credit Union
n	share your account(s) and personal information with Clean Energy Federal Credit Union connected by Fiserv, you're giving access to information including.
	Personal details Name Address Email Phone
>	Account details & balances
> >	TransactionsStatements
>	Tax documents
н	ave questions about your data security? See our FAQ to learn more.
Wł	at does sharing mean?
You auth Onc	authorize Gane Energy Federal Cnetil Union connected by Filery to have ongoing access to the indicated information until you revoke such orization. You acknowledge that Clean Energy Federal Credit Union connected by Fisery may store and retain your information on its server you admixite, you achoose which accounts you share.
Ho	w to stop sharing?
You My c	can revoke access at any time by using the U.S. Bank Mobile App or by logging in to your account at <u>usbank com</u> and choosing ontrols. O
	Cancel Authorize

Enter your external account credentials into the popup window.

Standalone OAuth Login - Google Chrome	- 0
onlinebanking.usbank.com/digital/oauthlogin/?client=Aggtr&clien	ntCode=eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJ
usbank US. Barcorp Investment	U.S. Bank en Español
Log in to your account	
Usemame	
Remember my username.	
Password	Show
Log in	
Cancel	

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

usbank us Wealth Management
Choose which accounts you share with Clean Energy Federal Credit Union connected by Fiserv.
You can choose to share all your accounts or just certain accounts, statements and tax documents.
My accounts Share all accounts and documents with Clean Energy Federal Credit Union connected by Fiserv.
CHECKING AND BAVINGS
Checking
Account statements Tax documents
Savings
C Account statements
By clicking Submit, you'll complete your authorization and selections and return to Clean Energy Federal Credit Union. Once this is done, you can review, manage and stop sharing your data by selecting My controls through your account at <u>usbank com</u> .

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"

	My Settin	igs Help Support Logout
	Featured: Direct Dep	oosit 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		
1 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.		
Vour LIS Bank Saving ####################################		
From		
Select From Account		
То		
Select To Account 🗸		
Add a New Account		
Amount (\$)		
S View limits		

- > Type in the deposit amounts on the verification screen
- Click "verify"



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

Available Balance**	\$528.52	
Current Balance	\$528.52	
Regular Savings 01		
Available Balance**	\$11,693.98	
Current Balance	\$11,698.98	
**This balance may include over	rdraft or line of	
credit funds		

Set Up Step 3:

Select "Add a New Account"

External Funds	Transfer	Close
TRANSFER FUNDS		Menu
Create Transfer		
	Sh	ow Tip
From		
Select From Account		~
То		
Select To Account		~
	Add a New .	Account
Amount (\$)	_	
\$	View li	mits
Send		
05/11/2022	Ē	
Frequency		
◀ ►	Û	S
6 7 4		

Set Up Step 2:

When the more menu loads. Select "External Funds Transfer" from the menu.

	More	٥	₽
Card	Controls		~
٢	Add Card Alerts or Blocks		
٩	External Funds Transfer		
Apply	for a Loan or Account		>
P	ATM Finder		
P	View Privacy Policy		
C	Call Us		
P	Frequently Asked Questions		
P	Visit Our Website		
۲	Carbon Offset Calculator		
Account	s Make a tran Bill Pay Check De	posit	••• More

Set Up Step 4:

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

	E	kternal	Funds	Transfer		Close
Accoun	t Type					
Please	e Select					~
Accoun	t Nickna	ame (Opt	tional)	,		
·						
FC	DR					
			ple Ch			
1.6	1234!	56789	1: 15	345678	190 II	
,	↓		\downarrow			_
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	g Numb		(ccount	Number		
	g Numb	i i i	CCOUNT	Number		
Routing	s Numbe	er	ccount	Number		
Routing	Number Number bank's r	er routing n	iumber	Number		
Routing	y Numb bank's r	er routing n er	umber	Number		
Routing Enter Accoun	y Number bank's r t Numb	er routing n er	umber	Number		
Routing Enter Accoun Enter	s Numbe bank's r t Numb bank's a	er routing n er account i	number	Number		
Routing Enter Accoun Enter Re-ente	; Numbe bank's r t Numb bank's a bank's a	er er account i	number			
Routing Enter Accoun Enter Re-ente Re-ente	s Numbe bank's r t Numb bank's a bank's a ter Accou	er routing n er account i int Numb	number number per	ber		
Routing Enter Accoun Enter Re-ente Re-ente	y Number bank's r t Numb bank's a r Accou ter banl	er er er account i nit Numb	iumber number per	ber		
Routing Enter Accoun Enter Re-ente	s Numbe bank's r t Numb bank's a r Accou	er er account i nit Numb	number number	ber		
Routing Enter Accoun Enter Re-ente Re-en	; Numbe bank's r t Numb bank's a tr Accou ter banl	er er account i nnt Numb	number number number number Next	ber		
Routing Enter Accoun Enter Re-ente Re-en	s Numbe bank's i t Numb bank's i r Accou	er er account i hint Numb	number number number Next	ber		
Routing Enter Accoun Enter Re-ente	; Numbe bank's r t Numb bank's i ter banl	er routing n er account r ant Numb k's accou	number number int num Next	ber		
Routing Enter Accoun Enter Re-ente	; Numbe bank's r t Numb bank's r tr Accou ter banl	er er account i int Numb k's accou	number number number Next	ber		Ċ

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 process can be slightly different, but the screenshots below walk you through what you can expect.

External Funds Transfer Close	External Funds Transfer Close	External Funds Transfer Close	External Funds Transfer Clos
	US. Bancord Investments	Enter the passcode.	US Bencorp Investment
Verify instantly X		We sent a six-digit code to your XXX-XXX-4779. If you don't receive it within 30 seconds, we can send a new code or you can try another way. The code expires in	
Verifying your US Bank account is easy.	Log in to your account	15 minutes.	Choose which accounts
To link your US Bank account, we first need to	0	Six-digit code	you share with Clean
rerify it's yours. Then, you need to give US Bank	Username		Energy Federal Credit
permission to share data with us and our partner, Fiserv.	Bamamhar mu usarnama	Continue	Union connected by
	Remember my username.		Fiserv.
o get started, tap 'Authenticate' below. You'll be iken to the US Bank website to sign in, and to	Password Show	Send new code	You can choose to share all your accounts or its
hoose which accounts and what data you want o share.	Log in		certain accounts, statements and tax document
Authenticate		Cancel	My accounts
Back to verification options	Cancer		Share all accounts and documents with
		Connection Secured	Clean Energy Federal Credit Union connected by Fiserv.
	Connection Secured	Security Privacy Vour Colifernia privacy choices	CHECKING AND SAVINGS
	5 É 🖌 🕨		Ó Ĥ ◄ ►
) Make a tran Bill Pay Check Deposit More	Accounts Make a tran Bill Pay Check Deposit More	Image: Second	S t <tht< th=""> t t t</tht<>

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"



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"

External Funds Transfer	Close
TRANSFER FUNDS	Menu
TRANSFER FUNDS	
ACTIVITY	
ACCOUNTS	
EMAILS	
UNSUBSCRIBE	
Create Transfer	
	Show Tip
The following account(s) have been added: Chase	Show Tip
The following account(s) have been added: Chase Bank,Checking,#######5. Please	Show Tip
The following account(s) have been added: Chase Bank,Checking,#######5. Please return in 2-3 business days to verify th account.	Show Tip
The following account(s) have been added: Chase Bank,Checking,######## 5. Please return in 2-3 business days to verify th account.	Show Tip
The following account(s) have been added: Chase Bank,Checking,#######5. Please return in 2-3 business days to verify th account. From	Show Tip
The following account(s) have been added: Chase Bank,Checking,#######5. Please return in 2-3 business days to verify th account. From Select From Account	Show Tip
The following account(s) have been added: Chase Bank,Checking,#######5. Please return in 2-3 business days to verify th account. From Select From Account	his
The following account(s) have been added: Chase Bank,Checking,#######5. Please return in 2-3 business days to verify the account. From Select From Account	show Tip

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"

Next	Steps:		
Two	small deposits	will appear in	your
accor	unt in 1 to 2 bi	usiness days. C	heck
your	email for instr	uctions on hov	v to
retur	n here and ve	rify the deposit	
amo	unts. When yo	u correctly ente	er the
verifi	ed.	our account wi	ll be
Note	: We will reclai	m the total am	ount of
the t	wo deposits.		
Don	e		
		<u></u>	6

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"

Complete verification:

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



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 \succ
- 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

se

- 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 Clos	se				
From					
US Bank,Checking,#########1 ~					
То					
Clean Energy Federal Credit Union,Clean Energy Ckg,######5 \$ 309.48					
Add a New Account					
View limits					
nd					
5/11/2022					
equency					
Select Frequency 🗸	~			External Funds 1	Transfer Cl
livery		$\overline{}$		Clean Energy Federal Cr Energy Ckg,#######5	edit Union,Clear \$ 309.48
ou'll see delivery options when you enter your			*		
ansfer info.				ONE TIME	Add a Net
				One-time transfer	
				RECURRING	Viev
ounts Make a transfer Bill Pay Check Deposit More				Once every month	
				Every 15 days	
				Every week	
				Every 2 weeks	
				Every 3 weeks	
				Every 4 weeks	n you ente
				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 Fu	inds Transfer	Clos	e
TRANSFER FUNDS		Ⅲ	N
Review Transfe	er		
From US Bank,Checking,	 ,############		
To Clean Energy Federal Ckg,#######5	Credit Union,Cle	an Ener	gу
Send 05/12/2022			
Deliver 05/17/2022			
Speed Standard			
Memo			
Transfer Amount \$20.0	0		
Fees Free			
Total \$20.00			
Co	onfirm		
	Edit		
c	Cancel		
< ►	Û	Ç	
Accounts Make a transfer Bil	I 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.

	My Settings Help Support Logout
~ ð.	Featured: Direct Deposit Form Routing # 107089940
ty 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	
From	
Select From Account	
То	
Select To Account 👻	
Add a New Account	
Amount (5)	
View limits	
Send	
07/08/2022	
Frequency	
Select Frequency	
Delivery	
You'll see delivery options when you enter your transfer info.	
Memo to self (optional)	
(ou characters remaining) Transfar Dirclaimar	
Review	

- 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"



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:





Navigate to the "Check Deposit" Menu

Select "Check Deposit" at bottom of screen

Accounts	× \$	₽
Clean Energy Ckg 05		
Available Balance**	\$528	3.52
Current Balance	\$52	8.52
Regular Savings 01		
Available Balance**	\$11,693	8.98
Current Balance	\$11,69	8.98

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



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

Select Accounts

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

Check Deposit		
Deposit		History
То		Clean Energy Ckg \$528.52
Amount \$0.2		\$0.20 (Max: \$5,000.00)
Front		°
	Deposit	
		Done
1	2 ^BC	3 DEF
4 6H1	5 JKL	6 MNO
7 PORS	8 TUV	9 wxyz
	0	\otimes

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



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. <u>Find a</u> <u>shared branch near you using this locator.</u>

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 <u>MoneyPass[®]</u> to locate your nearest ATM.

When you visit a in-network ATM you can:

- Make deposits and withdrawals
- 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 <u>kiosk finder</u>. Follow the simple steps below.



Associated Fees:

- > Cash Deposit Fee: \$5.95 per deposit
- Coin Deposit Fee: 5% of coin volume

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 <u>Incoming Wire Transfer form</u> and send to the financial instruction sending the funds.

CLEANE	NERGY
	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