

CLEANENERGY

CREDIT UNION



Guide to Depositing & Withdrawing Funds From Your Teen Account



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.

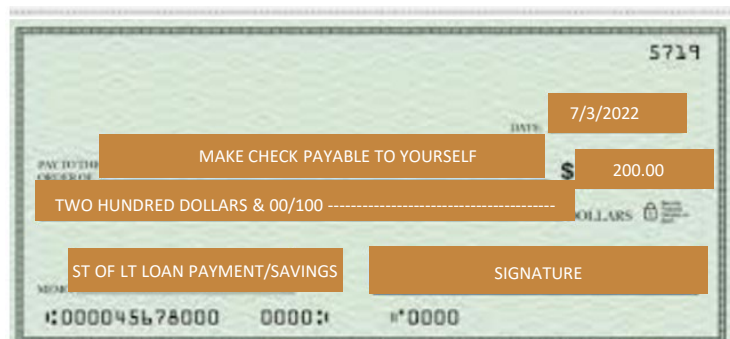
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Mobile Check Despots

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

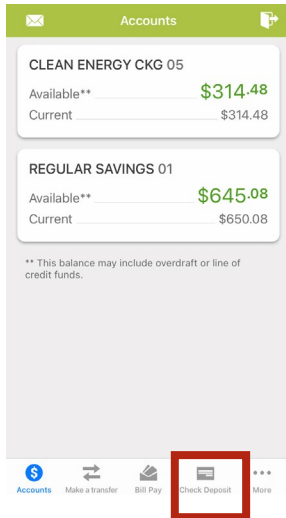
Examples:



- Log into the Clean Energy Credit Union mobile app

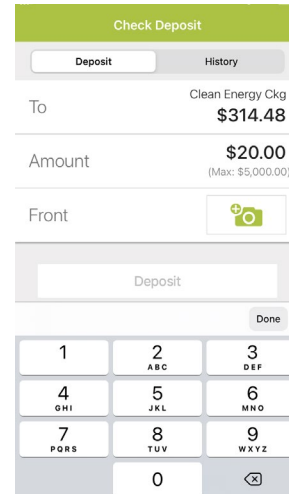
Navigate to the “Check Deposit” Menu

Select “Check Deposit” at bottom of screen



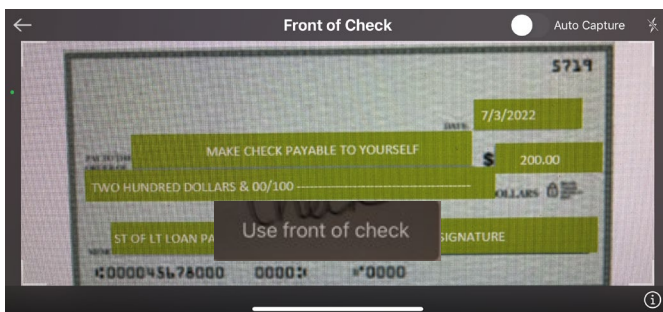
Select Accounts

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



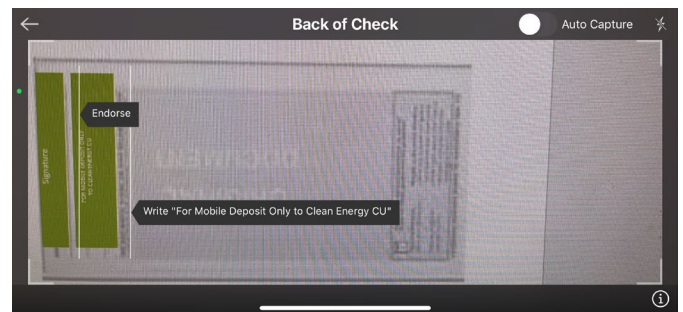
Take A Photo of the Front of Your Check

- 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:

- Make deposits and withdrawals
- Receive balance inquiries

Deposit at a Participating Coinstar Kiosk

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

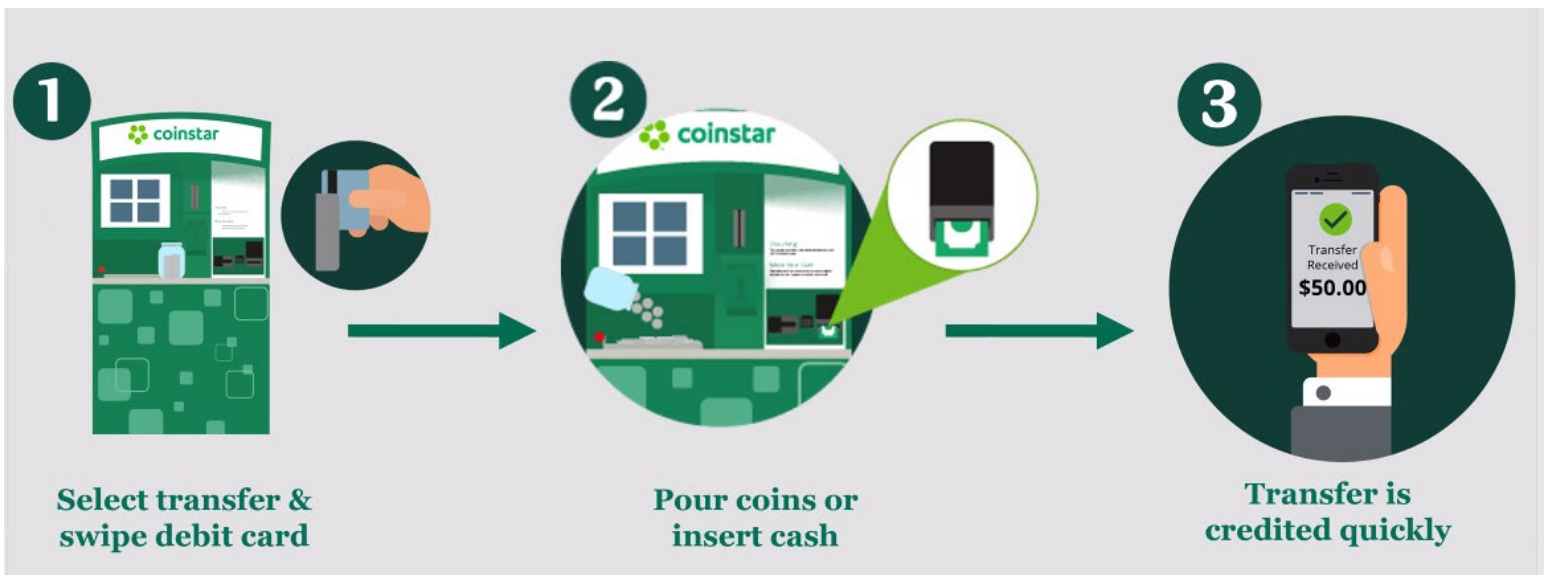
[Find a kiosk near you using this locator.](#)

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: \$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

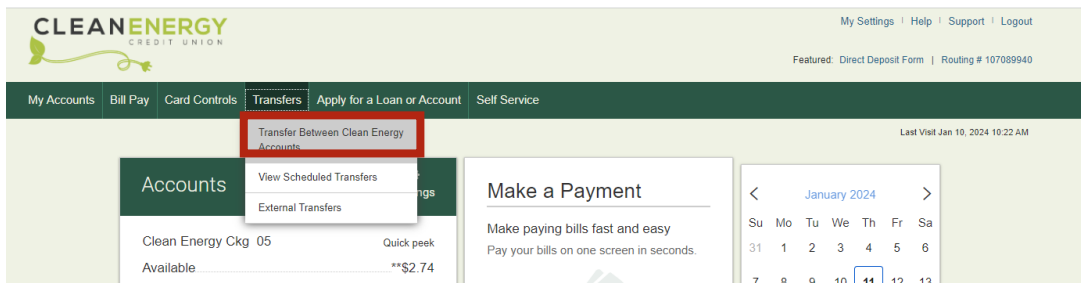
Transfer From Parent's Linked Account on the Desktop

If the parent is a current member with Clean Energy Credit Union, we typically link the parent and teen account so that the parent can access and make transfers to the teen account via online and mobile banking. If the parent is not a member of Clean Energy Credit Union, funds may be transferred to the teen account via another account funding method.

Linked parent accounts can transfer money to a teen account through online banking via the following steps:

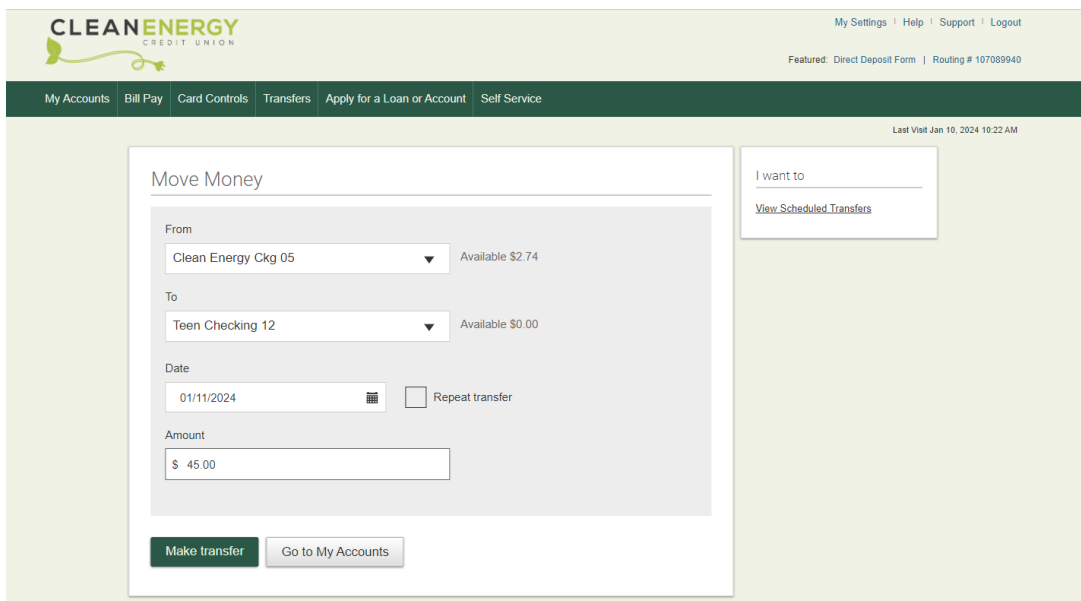
Step 1:

- Open cleanenergycu.org in your browser and login
- Once logged in navigate to the “Transfers” menu and select “Transfer Between Clean Energy Accounts”



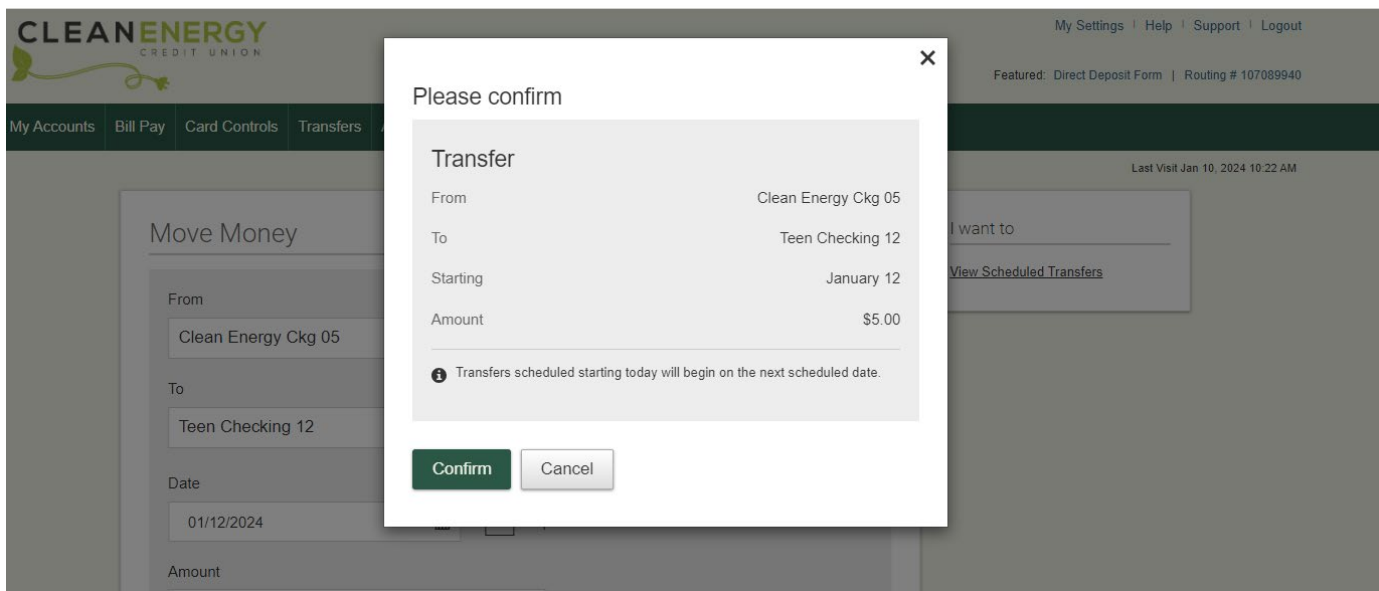
Step 2:

Select the account to transfer funds from in the drop-down menu, then the teen account you'd like to transfer funds to in the second drop down. Set the date for when you'd like the transfer to occur and the amount you'd like to send. Click the “Make Transfer” button.



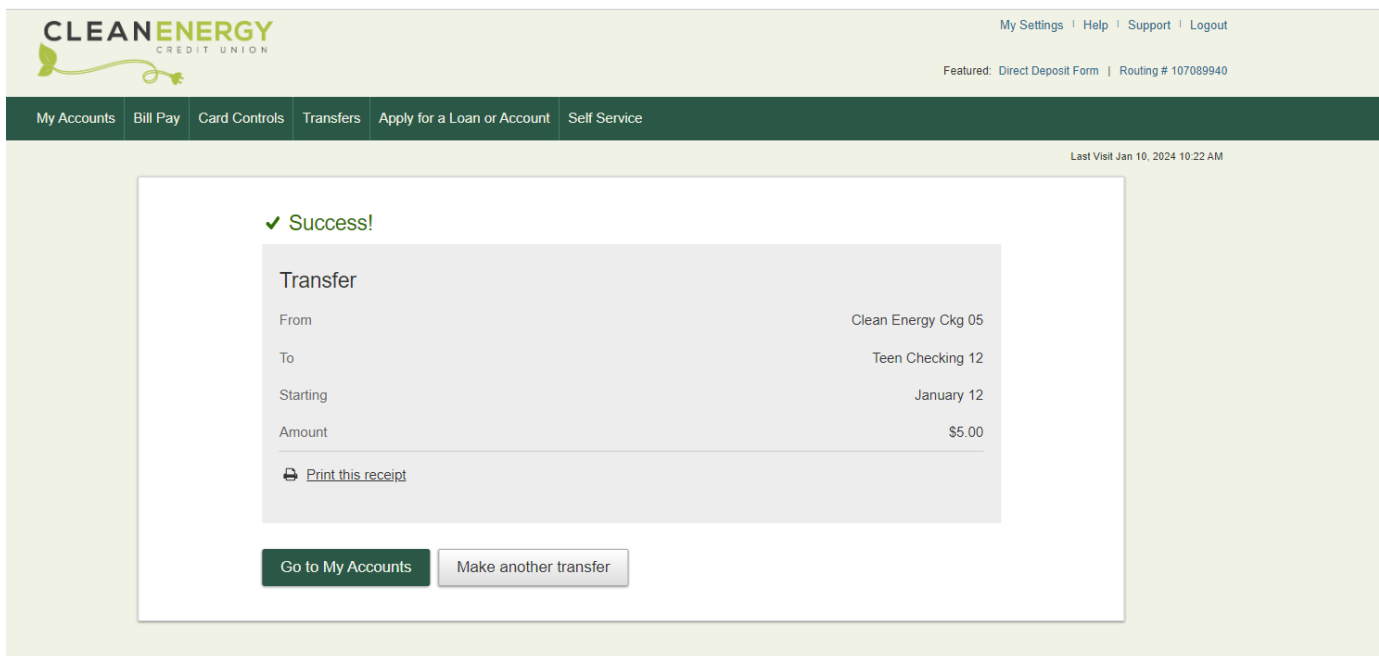
Step 3:

- Confirm the transfer accounts, date and amount.
- If everything is correct, click confirm. If not, click cancel and make edits.



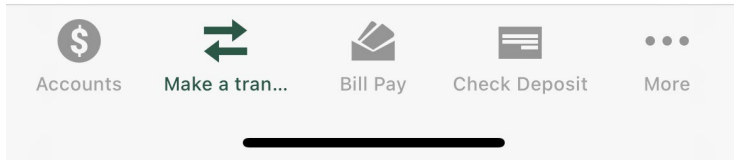
Step 4:

The funds have successfully been transferred to the selected teen account.

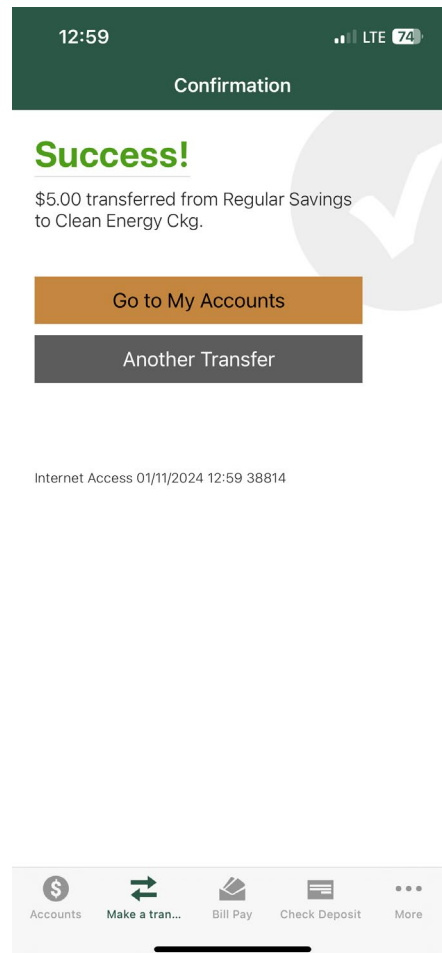
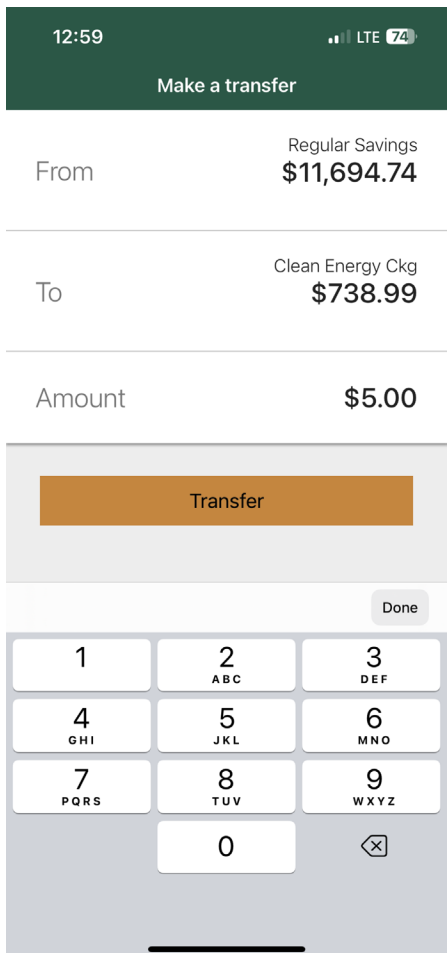


Transfer from Parent's Linked Account: Mobile App

- Log into the Clean Energy Credit Union mobile app
- Select the “Make a transfer” button at the bottom of the screen



- Touch the “From” area and select the account to transfer funds from.
- Touch the “To” area and select the teen account you’d like to transfer funds to.
- Enter the amount you’d like to send.
- Press the “Transfer” button.
- Wait until you see the success screen. Your funds have now been transferred to the teen account.



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