August 2024

Member Insights

MERCK EMPLOYEES
FEDERAL CREDIT UNION

From Mobile Deposit to Check Images, Answering Your Most Popular Questions

Your credit union prides itself on providing excellent member service. We appreciate serving you and are always looking for ways to do it better. In this story you will find answers to the most popular questions we get each day from you, our loyal members!

How Do I See My Mobile Deposit History?

Mobile deposit is one of the most popular ways members deposit money into their accounts. Your credit union encourages members to use Mobile Deposit instead of mailing checks as it is easy, safe and fast! One of the most common questions we get is how to see mobile deposit history to review past or pending deposits. Below are the steps to view mobile history:

To see mobile deposit in MEFCU APP:

- Log into the Merck EFCU APP
- Click on Deposit Check on bottom of screen to get into the Mobile Deposit functionality.
- Once in, choose the account you want to see history on under the Deposit Account header. This step is critical. You must select the account to see history.
- Next, click on the folder icon (shown here) on the top left of screen.
- Checks deposited will show.
  - You can also click on the deposit and view an image of the check deposited.

One thing we commonly see is members deposit the same check twice as they did not know if it went through. Checking the history can prevent this. It's also very important to note that all checks when you deposit them get a "Held for Review"

Congratulations to Our Summer Raffle Winners!



Jo-Ann Busse from our Rahway, NJ Branch



Daniel Roadcap from our Elkton, VA Branch



Joe Scaglione from our Upton Place (NJ) Branch

Don't Miss MEFCU's Summer Specials



Stop by and enter our remaining summer raffles for a chance to win fantastic prizes. Make this summer one to remember with these incredible specials!

Merck Employee's FCU Celebrates Its Members with an Ice Cream Social







message. That is normal. That does not mean your check was not deposited correctly or that there is any problem. For the safety of our members, all checks are manually reviewed so the "Held for Review" message is completely normal.

How Do I View Check Images in Online Banking?

To view check images, log into Online Banking and click on the checking account under Accounts tab to bring up your checking account history.

Click the check icon to the right of the check number to see the check image. The icon is not very large, so it does take some getting used to!



How Come I am Not Getting Password Reset Communications?

Your credit union has made it easy to self-serve to reset your online banking password, but in order to do that your contact information has to be correct. We often hear from members wondering why they didn't receive a text or an email when they tried to reset their password. Often, we find that their contact information is not up to date. We urge members to check their profile to ensure their contact information is correct. Using online banking or the mobile app, simply navigate to Settings by clicking the top right button to access Settings. Then click on Contact and you can review your listed contact information. If something is wrong you can edit it by clicking on the pencil and putting in the updated information.



If you do not have online banking with us, you can complete the Address Change form found on our website, www.merckcu.com. Click the Services tab at the top of the home page then click Online Account Services. In Section IV, look for number 13, Address Change Request. Click the link, complete the form, attach your updated license or proof of new address and submit. It is that simple.

Why Did My Account Go Inactive?

Your credit union accounts will go inactive if there are no transactions for one year. This is a fraud prevention measure. All members should check on their accounts at least monthly as a best practice against fraud. If your account does go inactive, you will no longer be able log into online or mobile banking. Please make sure to do at least one transaction per year to keep the account active. In New Jersey, if an account is inactive for three years, we are required to turn the funds over to the state. One tip we offer members to prevent inactivity is set up an electronic transfer once a month for any amount to keep the account active or another easy way to do this is to have any type of direct deposit into your Merck account.

MERCK EMPLOYEES FEDERAL CREDIT UNION
Your Prescription to Financial Health.

Member Services: 732-484-4811 Opt. 2
Loan Department: 732-484-4811 Opt. 1
Debit Card Lost/Stolen: 800-554-8969
Credit Card Lost/Stolen: 800-237-6211

Established in 1936, Merck EFCU is federally-chartered and federally insured by the National Credit Union Administration.

EQUAL HOUSING OPPORTUNITY

NCUA

Featured Loan & Deposit Rates

- Auto Loans as low as 5.35% APR*
- E-Checking 0.125% APR*
- Credit Cards as low as 13.50% APR*
- Share Cert. 6 months 3.85% APY*
- Share Cert. 12 months 4.50% APY*
- IRA Cert. 6 months 3.85% APY*
- IRA Cert. 12 months 4.50% APY*
- Savings 1.25% APR*
- IRAs 1.80% APR*
- Home Equity as low as 8.50% APR*

*Annual percentage rate. Visit www.merckcu.com or visit a branch for more information.