



Siskiyoucu.org
530.842.1694



Tap Into SCU Remote Services

Online & Mobile App

SCU offers remote options online and with our mobile app. Make deposits, transfer money, live chat, open an account, apply for a loan and bill pay are just a few of our many remote services.

Instant Access

- Available 24/7
- Make loan/credit card payments
- Set customized eAlerts
- Verify account balances
- Transfer funds
- View statements and documents

Online Bill Pay

- Pay bills electronically
- Schedule single/reoccurring payments
- Track your payment history
- Pay-A-Person
- Access to Gift Pay



Setting Up Online Banking

Logon to our website at www.siskiyoucu.org.

Under Home Banking: Enter your User ID

User ID: _____

Enter your temporary password, click login button. **Password: Siskiyou12!**

2 Factor Authentication: Choose how you will receive your code. Enter the code.

Select a security image and a challenge question. Submit.

Choose your new password.

Passwords are case sensitive and must be at least 8 characters. Including upper case, lower case, number and special character. Once you change your password, you are ready to view your account online.

You will be asked for a 2 Factor Authentication every time you login or try to make certain transactions unless you register your device. Go to the menu bars. Under User Profile, Device Management, find your device and click register.

2 Factor Authentication is a randomly generated passcode, valid for a single login session. A one-time passcode will be sent to you in a text or email. You may choose to answer a security question instead.

E-Statement Disclosure Agreement

ELECTRONIC DISCLOSURE AGREEMENT: Accessing your Siskiyou Credit Union E-statements confirms your agreement to be bound by all disclosures and agreements, and acknowledges your receipt and understanding of this agreement. By entering into this agreement, you understand that Siskiyou Credit Union will no longer be providing you with a monthly paper statement. Your statements will be available by e-mail, generally on or around the 5th business day of each month for those receiving monthly statements. If you normally receive a quarterly statement, your statement will be e-mailed to you around the 5th business day in January, April, July and October. You will be notified through e-mail that your e-statement is available.

ACCESSING YOUR E-STATEMENTS: In order to access your E-statements online, you must first establish and maintain an accurate e-mail address. Secondly, you must have a sign-on password to Flex Teller. An internet connection that supports 128-bit encryption is recommended. You must have access to Adobe Acrobat Reader software (available at no charge at www.adobe.com) to access your E-statements, and a printer or ability to download the E-statements for your records.

SERVICE AVAILABILITY: The service providing E-statements is generally available 24 hours a day, 7 days a week, however this service may be unavailable from time to time for routine software and hardware maintenance, or due to unscheduled down time.

ERROR RESOLUTION: You understand the importance of your role in preventing misuse of your account. You agree to promptly examine your statement and notify us immediately of any errors on your account. We must hear from you no later than sixty (60) days after we sent the first statement on which the problem appears. Contact us at 530-842-1694.

CONFIDENTIALITY: You agree to protect the confidentiality of your account, account number, and your personal identification number. Siskiyou Credit Union will disclose information to third parties about your E-statement access only:

1. When it is necessary for completing a technical support call to our E-statement provider.
2. In order to verify the existence of conditions of your account.
3. To comply with a government agency or applicable law.

CHANGE IN TERMS: It may be necessary from time to time, to change the terms or conditions regarding your statement access. In the event such a change is necessary, we will display a message via e-mail notification.

E-MAIL ADDRESS: If you change your e-mail address, it is your responsibility to notify us of your new address as soon as possible to avoid delays in receiving your E-statement.

OTHER ACCOUNT RELATED INFORMATION: We often include with your paper account statement other periodic notices that relate to account notices or regulatory information, otherwise known as statement inserts. When you agree to accept electronic statements, you also agree to receive other notices by electronic delivery.

CANCELLATION OF E-STATEMENTS: You have the right to terminate your E-statements access and receive paper statements at any time upon delivery of written notice to Siskiyou Credit Union. If you wish to cancel E-statements and resume receipt of paper statements, you must notify us by calling 530-842-1694. If you cancel receipt of E-statements and wish to resume receiving E-statements in the future, it will be necessary for you to go through the sign-up process again. Siskiyou Credit Union has the right to terminate its obligation to provide E-statements service to you upon ten days of prior written notice (e-mail acceptable).

PARTICIPATING PARTY RIGHTS: You agree to waive and release any claims against Siskiyou Credit Union arising out of or in any way related to the E-statements service, except for those claims resulting solely from the negligent acts or omissions of the Credit Union. All questions regarding your E-Statement access should be directed to the Credit Union during business hours at 530-842-1694.

ACCEPTANCE DISCLOSURE: By signing the attached Flex Teller / E-Statement form, you acknowledge that you understand the terms of this disclosure. This disclosure will be available for your review at any time under the "E-Statements" link that appears at www.siskiyoucu.org.