

## Products and Services

- ☞ ATM Cards
- ☞ Bill Pay Services
- ☞ Business Accounts
- ☞ Certificate of Deposit
- ☞ Christmas Club
- ☞ Courtesy Pay
- ☞ CU\*Talk 24 Hour Phone Teller
- ☞ Debit Cards
- ☞ Direct Deposit
- ☞ Free Financial Counseling
- ☞ Financial Seminars
- ☞ Insurance, Credit Life, Auto, and Home IRA's
- ☞ Lending Services
- ☞ Money Markets
- ☞ Money Orders
- ☞ Mortgage Services
- ☞ Night Depository
- ☞ Notary Services
- ☞ Overdraft Protection
- ☞ Payroll Deduction
- ☞ Shared Branching with participating CUs
- ☞ Share Draft Checking Accounts
- ☞ Share Savings Accounts
- ☞ Traveler's Checks
- ☞ VISA Credit Cards (Score Card)
- ☞ VISA Gift Cards
- ☞ Wire Transfers

*Make our website your home page!*

[www.ncacu.org](http://www.ncacu.org)

Youth clubs, ID Theft updates, NADA vehicle guide, Buy or Bid, order checks, financial education, Weather Channel, chambers, school districts, and much more!

## Our Convenient Branch Locations . . .

### Grayling

505 Clyde Street  
P. O. Box 481  
Grayling, MI 49738  
**348-7488**

### Houghton Lake

2671 S. Reserve Road  
P.O. Box 220  
Houghton Lake, MI 48629  
**366-9646**

### Roscommon

129 Lake Street  
P.O. Box 727  
Roscommon, MI 48653  
**275-5169**

### Standish

212 S. Court Street  
P.O. Box 156  
Standish, MI 48658  
**846-9553**

### Administration

2665 S. Reserve Rd.  
P.O. Box 817  
Houghton Lake, MI 48629  
**910-5135**

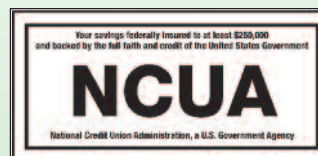


*Internet Home Banking Service*



**North Central Area  
Credit Union**

[www.ncacu.org](http://www.ncacu.org)



## It's Me 247 Puts Your Account at Your Finger Tips!

If you don't have time to travel to NCACU, It's Me 247 is for you. It's Me 247 lets you do your banking at your convenience. You can access your account 24 hours a day, 7 days a week. It's Me 247 lets you transfer funds, balance your account and research rates.

It's Me 247 is secure for you to access with the use of your Personal Identification Number (PIN). Each account has been assigned a temporary PIN number which is the last four digits of your Social Security number. It is required that all members change their system assigned PIN to a password of their choosing. You will also be prompted to set-up personal security questions, for example: Your favorite color, closest friend or favorite season. These questions will alternate as you continue to use online banking.



## It's Me 247 Can Perform Services Like These:

- ☞ Review account balances.
- ☞ Verify the date and amount of your transactions, including deposits, withdrawals, transfers, and payments.
- ☞ Verify whether certain checks have cleared.
- ☞ View and print copies of cleared checks.
- ☞ Transfer funds within accounts, including loan payments.
- ☞ View loan payoff amounts and due dates.
- ☞ Check current loan promotions and savings rates.
- ☞ Calculate loan payments for different amounts, rates, and terms.
- ☞ Change your Personal Identification Number (PIN).
- ☞ Obtain annual dividend and interest information.

## What You Need for It's Me 247

- ☞ Internet Service Provider (ISP).
- ☞ Operating System: Windows 98 or newer.
- ☞ The most current version of internet browser software (Microsoft Internet Explorer or Netscape Navigator).
- ☞ The browser must use 128-bit encryption.
- ☞ "Cookies" must be turned on to use It's Me 247

## Connecting To



Follow these steps every time you want to access It's Me 247:

1. Establish a connection to the internet through your normal procedure (provided by your ISP) and logon to:

**[www.ncacu.org](http://www.ncacu.org)**

2. Click on the "It's Me 247" logon icon.
3. Enter your member account number under "User Name" (For example, if your account number is 1234-5-0, your member number would be 123450).
4. The first time you logon you will be requested to enter your PIN (This is the last four digits of your Social Security Number). You will then be prompted to change this PIN to a password with additional security questions. These personal questions are a security feature that will insure your accounts protection, **Click Login**.

***Be Careful*** - If you enter your account and/or password incorrectly three times, and do not answer your security questions correctly, you will disable your account and will have to contact the credit union directly to reset it.

5. From this point on, It's Me 247 will guide you through each option, just point and click!
6. When you are finished with online banking, click on the logout icon in the upper right corner to end your session.

**Logout** 