

## Other Services Available

- ◆ Direct Deposit
- ◆ Payroll Deduction
- ◆ Night Deposit Box
- ◆ 24 Hour ATM
- ◆ Electronic Funds Transfer
- ◆ Deposits, Payments by Mail
- ◆ Debit Cards
- ◆ Wire Transfers
- ◆ Share Accounts
- ◆ Share Drafts
- ◆ Money Market
- ◆ Certificates of Deposit
- ◆ IRA's
- ◆ Club Accounts
- ◆ Car Loans
- ◆ Personal Loans
- ◆ Mortgages
- ◆ Home Equity Loans
- ◆ Recreational Loans
- ◆ Visa
- ◆ Toll-Free Number
- ◆ A2A (Account to Account Transfers)



All of your account information at your fingertips 24 hours a day!

## TAHQUAMENON AREA CREDIT UNION

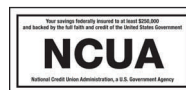
P.O. Box 485  
 Newberry, Michigan 49868  
 \*(906) 293-5117 \*(800) 575-5117  
 \*FAX (906) 293-3974  
 \*www.tacumi.com

ENGADINE OFFICE  
 (906) 477-9932

PICKFORD OFFICE  
 (906) 647-8111

RUDYARD OFFICE  
 (906) 478-4281

PARADISE OFFICE  
 (906) 492-3555



## TAHQUAMENON AREA CREDIT UNION



*Credit Union  
 Internet  
 Home Banking  
 Service is Here!*

## IT'SME247 Puts Your Credit Union Accounts At Your Fingertips!

*Tahquamenon Area Credit Union* makes it possible for you to access your credit union accounts right from your PC keyboard.

If you have a PC and connection to the internet, you can check your balances, transfer funds, and get information on credit union rates when it's convenient for you.

Our flexible IT'SME247 PC Home Banking system makes taking care of your credit union transactions faster and easier than ever! Because you have round-the-clock access to your accounts, this service is perfect for today's busy lifestyles.

## ALL YOU NEED TO USE IT'SME247 IS...

- \* Connection to the internet.
- \*\* Internet browser software, such as the latest version of Internet Explorer (minimum of ver. 7.0 is recommended) or Mozilla Firefox. Web TV is not supported.
- \* The browser must use 128-bit encryption. (To check the encryption level, from the Help menu, choose Help About...and look for a cipher strength, or "high-grade security" notation indicating 128-bit strength.)
- \*\* Cookies and JavaScript must be enabled.

## Sign On Information

In addition to the instructions in this brochure, here's what you'll need to sign on:

- \*\* Your Account Number
- \*\* Your confidential Personal Identification Number (PIN). Please contact the Credit Union to obtain your PIN.

## IT'SME247 Lets You Perform Transactions 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
- \*\* Transfer funds between accounts
- \*\* Make loan payments from funds in your accounts
- \*\* Review loan payoff amounts and due dates
- \*\* Check current loan and savings rates
- \*\* Calculate loan payments for different amounts, rates and terms
- \*\* Change your Personal Identification Number (PIN)
- \*\* Obtain annual dividend and interest information
- \*\* Perform A2A(Account to Account Transfers)

## Connecting to IT'SME247 Home Banking

Follow these steps every time you want to access IT'SME247:

1. Establish a connection to the Internet through your normal procedure (provided by your ISP).
2. In the "Location" or "Address" line of your browser (Netscape or Internet Explorer), type the following: **www.tacumi.com** and click on Go. Locate the link to It'sMe247 and click on it, you will be redirected to the It'sMe247 home page. *Hint:* If you use It'SME247 often, you may even want to make **www.tacumi.com** your "home" page so it is automatically loaded each time you access your browser.
3. Enter your account number. Then enter your Personal Identification Number (PIN) and click **Login**. The first time you log in you will need to change your PIN and set up three security questions. Each time thereafter you will be required to answer one of these security questions. You will also need to agree to the terms and conditions of the website. If you forget your PIN, don't worry, you will be able to reset it by clicking on I forgot my password and answering these three security questions.  
  
*Be Careful-* If you enter the PIN incorrectly three times, your PIN will be disabled. Then you will need to answer your security questions or contact the credit union for a PIN reset.
4. From this point on, IT'SME247 will guide you through each option. Just point and click!
5. When you have finished your last transaction, click **Log Out** and for added security close your browser window.