

BUSINESS CREDIT CARDS - DFCU ONLINE ACCESS

OVERVIEW

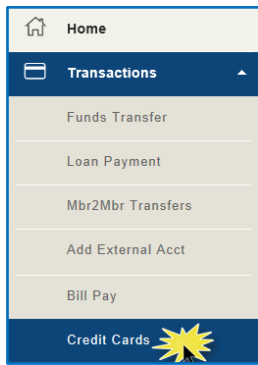
This document helps guide you through:

- Adding your DFCU Business VISA Credit Card to DFCU Online
- Enrolling and Unenrolling in eStatements

Adding your DFCU Business VISA Credit Card to DFCU Online

Follow the steps below to add your DFCU Business VISA Credit Card to DFCU Online.

STEP 1 – Access the Add Card screen



- Login to **DFCU Online**.
- Select **Transactions** → **Credit Cards**. The 'Add Card' screen will appear.

STEP 2 – Add the Card

Add Card

Great News! We have created an updated site that will provide you with quick and easy-to-use features to access your credit card information. In order to take advantage of these changes, you will need to register the first time you access the new site. It's easy! Simply complete the information below. For added security, you may be required to enter your full credit card number as well as answer security questions. Please contact the number on the back of your card if you have any questions.

* Required

A Credit Card Number*
Enter your credit card account number.
Do not use asterisks (*), hyphens (-), or spaces.

B Name On Card*
Enter the Primary Cardholder name exactly how it appears on the card.

C Profile Email Address*
Example: psmith@email.com.

D Verify Profile Email Address*

BUSINESS CREDIT CARD DFCU ONLINE ACCESS, continued

- Add the required card information.
 - **Credit Card Number** –
 - For **individual pay** account(s), enter the credit card number.
 - For **consolidated pay** account, enter the credit card control account number that appears at the bottom of your credit card statement. The card number is 16 digits, count from right to left, skipping the first digit on the right (see example below).
 - **Name On Card** – the name of your business or person that appears on the statement.
 - **Profile Email Address** – the email address where you want to receive information about your Business Credit Card account.
 - **Verify Profile Email Address** – retype the email address to confirm it.

Example – Credit Card Statement:

✓ **Remit Payment to:**
DFCU FINANCIAL
PO BOX 37603 PHILADELPHIA PA 19101-0603

✉ **Mail Inquiries To:**
CUSTOMER SERVICE P.O. BOX 31112 TAMPA
FLORIDA 336313112

📞 **Questions?**
Call Customer Service: 866-820-5963
Lost or Stolen Card: 800-449-7728

We appreciate your membership!

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

DFCU FINANCIAL
PO BOX 6048
DEARBORN MI 48121-6048

Account Number XXXX-XXXX-XXXX-1234

New Balance \$662.46

Minimum Payment Due \$25.00

Please include your account number on your check.

New address, phone number or e-mail?
Check the box to the left and print changes on back.

Amount Enclosed \$

VISA
PO BOX 37603
PHILADELPHIA PA 19101-0603

ABC COMPANY
123 ANY STREET
ANY CITY, MI 12345-1234 6881

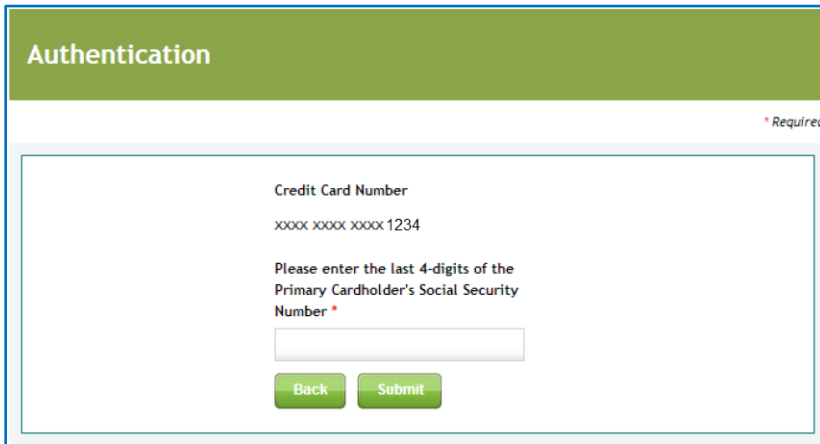
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Payment Due Date						
April						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

STEP 4 – Submit the information

BUSINESS CREDIT CARD DFCU ONLINE ACCESS, continued

STEP 5 – Authenticate



Authentication

* Required

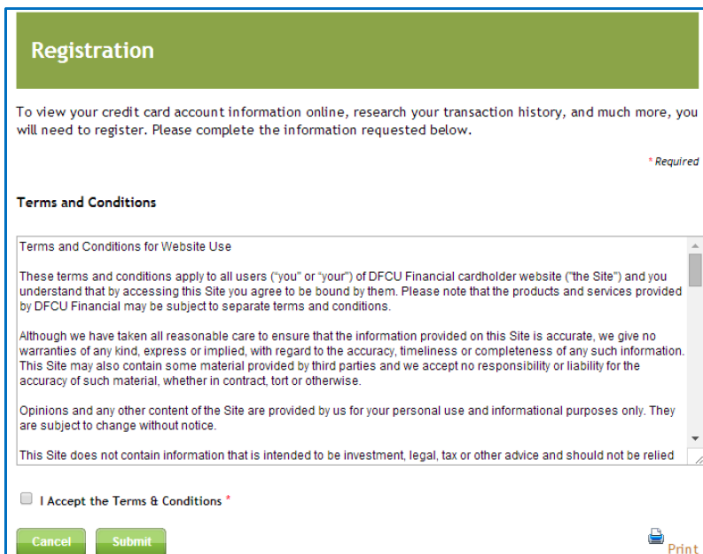
Credit Card Number
XXXX XXXX XXXX 1234

Please enter the last 4-digits of the Primary Cardholder's Social Security Number *

Back Submit

- For businesses using:
 - The Social Security Number (SSN) of the Business Owner, enter the **last 4-digits of the Business Owner's SSN**.
 - An Employer Identification Number (EIN), enter the **last 4-digits of the Business' EIN**.
- Click **Submit**, the Registration screen appears.

STEP 5 – Register



Registration

To view your credit card account information online, research your transaction history, and much more, you will need to register. Please complete the information requested below.

* Required

Terms and Conditions

Terms and Conditions for Website Use

These terms and conditions apply to all users ("you" or "your") of DFCU Financial cardholder website ("the Site") and you understand that by accessing this Site you agree to be bound by them. Please note that the products and services provided by DFCU Financial may be subject to separate terms and conditions.

Although we have taken all reasonable care to ensure that the information provided on this Site is accurate, we give no warranties of any kind, express or implied, with regard to the accuracy, timeliness or completeness of any such information. This Site may also contain some material provided by third parties and we accept no responsibility or liability for the accuracy of such material, whether in contract, tort or otherwise.

Opinions and any other content of the Site are provided by us for your personal use and informational purposes only. They are subject to change without notice.

This Site does not contain information that is intended to be investment, legal, tax or other advice and should not be relied

I Accept the Terms & Conditions *

Cancel Submit Print

- You can **review the Terms & Conditions** for Website Use by scrolling through the Terms & Conditions box. You may print the Terms & Conditions by using the print icon in the lower right corner.
- Click the **'I have read and agree to the Terms & Conditions'** box to accept the terms and conditions.
- Click **Submit** to complete the enrollment process.

BUSINESS CREDIT CARD DFCU ONLINE ACCESS, continued

Enrolling into eStatements

Follow the steps below to enroll for eStatements for your DFCU Business VISA Credit Card.

STEP 1 – Select ‘Go Paperless’ from the Statement & Activity dropdown



STEP 2 – Enroll in eStatements

- You can **review the Terms & Conditions** to enroll in eStatements by scrolling through the Terms & Conditions box. You may print the Terms & Conditions by using the print icon in the lower right corner.
- Click the **‘I have read and agree to the Terms & Conditions for eStatement Enrollment’** box to accept the terms and conditions.

BUSINESS CREDIT CARD DFCU ONLINE ACCESS, continued

- Click **Submit**.
- Click **Confirm** to complete your enrollment in eStatements.

Card Number: xxxx xxxx xxxx 1234

To complete your enrollment in eStatements, please click Confirm below. You will receive an email confirmation within 24 hours. You will begin receiving your statements electronically with your next billing cycle. You will also receive a paper statement for up to two additional billing cycles. If you have enrolled in eStatements in error, please click Cancel.

- Click **Close**.

Your eStatement request has been successfully processed.

Note: you will receive an email confirming the enrollment of eStatements, see example below:

From: DFCUFinancial@pscu.com
To: JOHN.MEMBER@GMAIL.COM,
Date: 07/13/2015 02:31 PM
Subject: Enrollment Confirmation Notification

Dear Cardholder:

Welcome to electronic credit card statement delivery from DFCU Financial! You will continue to receive paper statements for up to 2 billing cycles. After up to 2 billing cycles, you will only receive monthly billing statements electronically for this account. Should you wish to receive paper statements at any time after your enrollment, please login and unenroll in electronic statements.

Each month, you will receive an email notification that your statement is ready for you to view, print, or download from our website.

If you enrolled in electronic statements in error, please login to unenroll. Please do not reply to this email as it will be directed to an unmonitored mailbox.

Should you have any questions, please contact Cardholder Services at 866-820-5963.

Thank you-

DFCU Financial
Notification for statement of account ending xxxx-xxxx-xxxx-1234

You will continue to receive paper statements for up to 2 billing cycles. After up to 2 billing cycles you will **only** receive monthly billing statements electronically for the account enrolled in eStatements. You do have the ability to order a paper statement copy at any time.

BUSINESS CREDIT CARD DFCU ONLINE ACCESS, continued

Unenrolling from eStatements

Follow the steps below to unenroll in eStatements for your DFCU Business VISA Credit Card.

STEP 1 – Select 'Go Paperless' from the Statement & Activity dropdown



STEP 2 – eStatement Unenrollment

Go Paperless!

View/Select Card

eStatement Unenrollment

This card is enrolled in eStatements. If you would like to cancel your enrollment in eStatements, please select the card you would like to unenroll and check the Acceptance of Terms & Conditions for eStatements enrollment below. When you click the Submit button, you will immediately be unenrolled and begin receiving paper statements. If you would like to continue to enjoy the benefits of eStatements, click Cancel below.

* Required

Effective immediately, I cancel my enrollment in eStatements and agree to receive paper statements sent to the primary address on my account. By selecting the checkbox below I agree that I will no longer receive my statements electronically. I understand and agree that future statements will be sent to me by mail.

I Accept the Terms & Conditions for eStatement Unenrollment*.

- You can **review the Terms & Conditions** to unenroll in eStatements.
- Click the 'I accept the Terms & Conditions for eStatement Unenrollment' box to accept the terms and conditions.
- Click **Submit**.

BUSINESS CREDIT CARD DFCU ONLINE ACCESS, continued

- Click **Confirm** to complete the unenrollment process.

Card Number: xxxx xxxx xxxx 1234

To complete your unenrollment in eStatements, please click Confirm below. You will no longer receive an electronic statement and will receive future statements in the mail. If you have unenrolled in eStatements in error, please click Cancel.

- Click **Close**.

Your eStatement request has been successfully processed.

 **Note:** You will **not** receive an email confirming the unenrollment of eStatements.

If you have questions, please contact DFCU Financial at 888.336.2700.