BREAKWATER FEDERAL CREDIT UNION

What do you want to do?

Action	Lobby	Drive-up Window	Website	Online Banking	Mobile App	ATM	Email, text, or call
View account balances	X	X		X	X	X	X
Enroll in online/mobile banking	X		X		X		X
Reset your online/mobile banking password	X	X		X	X		X
Deposit and/or cash loose change (coin machine)	X						
Deposit check(s)~	X	X			X	X	
Cash check(s)	X	X					
Deposit cash~	X	X				X	
Withdraw cash	X	X				X	
View/obtain transaction history	X	X		X	X		X
Transfer within an account (between subaccounts)	X	X		X	X	X	X
Transfer to another MTEFCU account*	X	X		X	X		X
Make loan payments within an account	X	X		X	X		X
Make loan payments to another MTEFCU account*	X	X		X	X		X
Set up a one-time payment to a loan elsewhere (ACH transfer)**	X	X					X
Set up a recurring payment to a loan at MTEFCU (ACH transfer)**	X	X					X
Set up a recurring payment to a loan elsewhere (ACH transfer)**	X	X					X
Set up e-Alerts	X			X			
Pay bills (such as internet, utilities, etc)^				X	X		
Get direct deposit information	X	X		X	X		X
Open a new account^^	X		X				X
Add someone to my account^^	X						X
Apply for a new loan (new member)^^	X		X		X		
Apply for a new loan (existing member)^^	X		X		X		
Apply to refinance a loan you have with MTEFCU^^	X		X				
Apply to refinance a loan you have at another institution^^	X		X		X		
Schedule a loan appointment	X	X	X				X
Update/change your address	X	X		X	X		
Update/change your email/phone number	X	X		X	X		X

NOTES

*In order to perform these with online/mobile banking, you must have preference access. For more information on how to set this up, please speak with an MSR.

**If you email/text/call to set this up, we may need to obtain a signature via DocuSign to authorize the transfer(s). If this is a problem, please let our staff know.

^In order to enroll in Bill Pay, you must have Online Banking and a checking account with us.

^^We can begin the process this way, but we will require a signature from you (and if you're adding another person, their signature as well).

~Please note that as far as ATMs are concerned, deposit functions are only enabled on our on-site ATMs at this time.