

Anytime, Anywhere

Convenience

FREE Online Services

Virtual Branch

Manage all your credit union business quickly and easily – when it suits your schedule – with our secure online banking and bill pay services. We make it easy for you to do so from the comfort of your home or office computer.

E-Statements

Enjoy secure access to your First Missouri Credit Union statements through Virtual Branch. Going paperless is safer and faster than receiving statements through the mail, and storage is secure and clutter-free! E-statements are usually ready to view within the first three days of each month.

ManagelT

Log into Virtual Branch to quickly view your banking, investments, mortgage and credit card information all in one place – regardless of where you have the accounts. Monitoring your spending and setting financial goals have never been easier!

eCS Cardholder

With our secure Visa® credit card access through Virtual Branch online banking, get real-time credit card information including transactions, pending activity, payment information, statements, custom email alerts and electronic statement sign-up.



Loan Payments (Pay my CU loan)

While using your FMCU checking account is the best way to make payments, we have an accessible and convenient way for our members to pay their First Missouri Credit Union loans with outside funds! With our FREE online loan payment tool, use a debit card, credit card or online check to pay your loans and avoid those pesky late-payment fees. It's the quick way to keep up with your payments, avoid falling behind and reduce the risk of damaging your credit score.

Loan Applications

Apply for a loan when it's convenient for *you* – even if it's after business hours! You'll have a response from First Missouri Credit Union as quickly as possible – usually within one business day.

FREE Electronic Services

Direct Deposit

Bypass teller lines by automatically depositing your entire paycheck, retirement check or other recurring deposits directly into your First Missouri Credit Union checking or savings account.

Payroll Deduction

Allocate a specified portion of your paycheck to make a loan payment or savings deposit automatically. You will then receive the remainder of your check amount as normal.



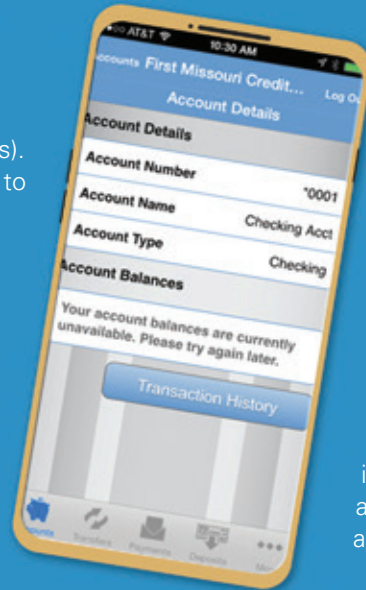
LOW-COST Mobile Services

FREE Mobile Money

Virtual Branch users can use their login ID and password to access their account from a smartphone with First Missouri Credit Union's app (available for iPhone and Android platforms). All the features of online banking are available to you on the go!

FREE Card Control App

Protect your FMCU debit card through your mobile device by receiving alerts and defining when, where and how your payment cards are used. It's the convenient, secure way to report or restrict PIN and signature transactions, detect unauthorized activity, use GPS to control purchase area and get real-time alerts.



FREE DepositIT

Available through Mobile Money, DepositIT lets you deposit checks anytime, anywhere – without an extra trip to the credit union! It's a convenient way to make deposits to your First Missouri Credit Union checking account.

Zelle®

Send and receive money the low-cost, convenient way – right from your mobile app or online banking account. Whether it's saving you a trip to the ATM or taking out the guesswork of divvying up the lunch tab, this is a fast, safe and easy way to send and request money with friends, family and others you trust. Money is sent directly to the recipient's account and typically available in minutes. All you need is the recipient's email address or U.S. mobile phone number.



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