

Welcome to the SeaComm Federal Credit Union podcast. Your guide to financial information and what's going on at your credit union.

How do you usually interact with SeaComm when it comes to handling your money? Do you drive here just to deposit one check? Do you receive monthly paper statements? Do you pay bills by sending checks through the mail? How do you typically pay people? With cash or checks?

Even though we love to see our members in the lobby, there is a more convenient way... with SeaComm's eServices.

The most basic thing is logging in to NetTeller, which is free to our members. Our Call Center representatives can help you activate your NetTeller account access or you can do it the next time you're here. NetTeller is the online location where you can check all of your account activity, as well as order checks, pay your bills, apply for a loan, transfer money between accounts and access your SeaComm Platinum VISA information. Once you have NetTeller, you can download the SeaComm Mobile App from the Apple Store or Google Play and set up your free mobile access using your NetTeller credentials.

Have you ever had a late payment on a bill and a resulting fee? One of the common reasons is not putting a check in the mail in a timely fashion. Paying your bills online is simple, fast and secure with our online and mobile bill payment. You can even set up recurring automatic payments to be sure those bills are paid on time.

You should also consider switching to e-statements. The benefits? Well, less clutter in your mailbox and that table that you always throw your mail on when you walk in the door. What if someone hacks your email – can they see the statement? No. They would only be able to see the email which requires you to log in to NetTeller to view and/or download your statement. Another nice feature, if you want or need to save your statements for archiving, simply download the PDF, save it in a folder on your computer and you're good to go. No more bulging paper folders stuffed in a file cabinet or in your closet taking up valuable space.

Even though direct deposit of paychecks is common, it's not universal and even though you probably don't receive a lot of checks, when you do, do you deposit that check in person? If you have a smartphone, you can deposit your check directly through SeaComm's mobile deposit feature in Mobile Branch. Quick, easy and secure with 128-bit SSL (Secure Sockets Layer) encryption technology. SeaComm's mobile branch also allows you to send money directly using PayPal. There is a small \$1 fee for this service but it eliminates mailing a check which saves time and money.

For more information on SeaComm's eServices click on the online services tab at the top of the page.

That's it for this edition of the SeaComm Federal Credit Union podcast. Thanks for joining us!