

HOW TO: USE TENDTO'S TEXT BANKING

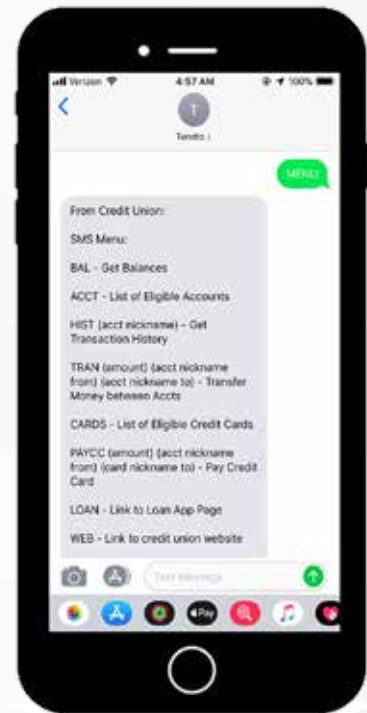
Text Banking is the easiest way to access your Tendto accounts. Whether you have a smartphone or not, you will have access to your accounts in an instant.

To get access to Tendto's Text Banking, you must have your phone set up for Mobile Alerts - even if you do not receive Mobile Alerts. You can set up your phone for Mobile Alerts through Online Banking in the Self Service tab, Mobile Banking or by speaking to a Tendto team member.

To begin using Text Banking, simply text MENU to our 5 digit code - 61802. Make sure to save the code as a contact for future reference.

< TEXT BANKING COMMANDS >

- MENU** – See all Text Banking commands
- BAL** – Get balances
- ACCT** – List of eligible accounts
- HIST** – Get transaction history
- TRAN** – Transfer money between accounts
- CARDS** – List of eligible credit cards
- PAYCC** – Pay Mastercard® credit card
- LOAN** – Link to Tendto's loan application page
- WEB** – Link to Tendto's website
- PHONE** – Downtown credit union phone number
- HOURS** – Hours of operation for all branches
- OPTOUT** – Unsubscribe from Text Banking
- START** – Resubscribe to Text Banking



ACCESSING TEXT BANKING

- 1** SET UP Mobile Alerts
- 2** TEXT MENU to 61802
- 3** FOLLOW the prompts above and make your selection

IMPORTANT INFORMATION

- Available 24/7
- FREE service from Tendto
- Standard text and data rates may still apply
- To view the full Terms of Service and Privacy Statement, visit tendto.com