

What if your account has insufficient funds?

If you do not have enough money in your account to cover a transaction, the payment will fail to be processed and you'll receive a "failed payment" message. This payment must be rescheduled by you. A credit line will not automatically advance to cover payments.

MailIT Electronic Messaging

(FREE to members)

Use MailIT to communicate with BBCU member service. You can e-mail us any time to ask questions, discuss problems or make specific requests. Communicating with the Credit Union has never been easier.

Need Assistance?

Call our helpful support services staff during regular business hours at 248-647-5958 to get help with the service, your account or to research a specific problem.

Safe and Secure

Virtual Branch is safe. It features three different levels of security:

User level - The system requires an SSL-compliant browser (Netscape Navigator or Microsoft Internet Explorer) to ensure information is authentic, cannot be deciphered and has not been altered en route. Once a secure connection has been established, a valid user ID and security code are needed to gain access to services.

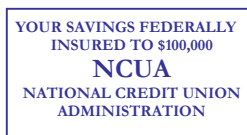
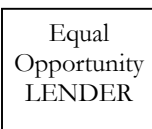
Server level security - A sophisticated filtering system blocks non-secured activity and defends against inappropriate access.

Host level security - Transactions are sent via secure dedicated communications lines from the home banking server to transaction server which verifies member identity. Once authenticated, member is allowed to process authorized Internet banking transactions using host data.

Virtual Branch, BankIT® and MailIT are registered trademarks of IntegraSys.



Your Future Is Our Future!



Welcome to
BBCU's
Virtual Branch®



**Internet banking
any time,
any place!**

**FREE
Online Banking**



USER GUIDE

WWW.BBCU.ORG

Bank On Line!

With Virtual Branch, you can perform home banking tasks and communicate with the Credit Union from the comfort and convenience of your own personal computer. The service is fast, easy to use and provides secure access to your BBCU account(s) 24 hours a day, seven days a week.

You can access Virtual Branch through the Internet from BBCU's home page, **www.bbcu.org**. Access requires a current browser that supports the SSL (Secure Sockets Layer) protocol. Both Netscape Navigator and Microsoft Internet Explorer are certified for use at this site. Current versions of both browsers are available for downloading on the Virtual Branch sign-on page.

Use Virtual Branch to BankIT® and MailIT_{sm}.

- BankIT Internet banking service
...Free for BBCU members.
- MailIT electronic messaging service
...Free for BBCU members

Welcome to Internet Banking...

Create your own security code and have it ready when you use Virtual Branch for the first time!

To use Virtual Branch

You can use your browser's bookmark function to add our Web site to your bookmark list for even easier access!

You are now enrolled in Virtual Branch. Your User ID is your nine-digit social security number, and your temporary security code is the last four digits of your Social Security number. The first time you access Virtual Branch, you must change this temporary code to another you select. Your code can be any four- to eight-digit number. For maximum security, we recommend you use all eight digits and change your code from time to time. Remember, protect your code just as you do your ATM PIN.

1. Log onto the Internet and www.bbcu.org. Click on Virtual Branch.
2. Virtual Branch homepage contains general information about security, using the service and frequently asked questions.
3. Enter your User ID and Security Code on the log-on screen. (Remember: You'll be asked to change your Security Code to a private one the first time you use this service.)
4. Once logged on, you will be presented with a menu of services with functions that include: BankIT & MailIT.
5. Use the online Interactive Help available on any menu or page to guide you through your activities. This provides detailed instructions on how to use particular functions.

Virtual Branch is one of the easiest, safest and most convenient ways to transfer funds and maintain your records.

BankIT Internet Banking Service

(FREE to members)

Manage your account in real time. Changes you make are instantly reflected on the screen right before your eyes!

BankIT allows you to review account balances and history, transfer funds, check and change scheduled transfers and review transfer history.

The **Account Summary** feature provides a list of your accounts including account number, type of account and available balance. When you select an account, you will see the **Account Detail** screen which includes current balances, rate information, amount on loans and next payment date, and other useful information. This screen also includes an up-to-the minute transaction history for each account. With the **Account Transfer** feature, you can make immediate, one-time or automatic transfers. You can also set up **Scheduled Transfers** for future dates. With BankIT, transfers can be easily changed or cancelled. Finally, the **Transfer History** feature details the status of transfers you've made. You can select a specific transfer to review or see all available transfer histories.