

# Online Banking

## First Time Users

1. Contact GRFCU to set up a PIN for online banking access or use your VRS PIN.  
*For personal accounts, the PIN is the last 4 digits of the primary owner's SSN. For business accounts, the PIN is the EIN. Members will then have the ability to change that PIN after they login for the first time.*
2. Go to [www.greatriverfcu.org](http://www.greatriverfcu.org)
3. Click "Register" or simply type in your Member number as user name, and PIN as password.
4. Click on login/continue
5. Choose a username and password
6. Read and accept the Internet Account Access Agreement & Disclosure by checking the box. Then select "Next".
7. Choose to send verification code via email, text message or phone call.
8. Confirm account with verification code, choose to register the device or not and Click Finish.

## Online Features

- View your balances and account history
- View and print your check images
- Transfer from one GRFCU account to another
- Make loan payments
- View and access Debit Card Rewards
- Pay & view your GRFCU Visa bill
- View e-notices for Share Certificate of Deposit and Overdrafts/Line of Credit Advances
- View tax forms

### Bill Pay

As an added convenience, GRFCU offers electronic bill payment for personal accounts. Simply log on to your GRFCU account and click on "Billpay". Then follow the onscreen prompts to pay your bills from the comfort of your home or office. No more envelopes, postage or writing checks!

Note: BillPay may take 48 hours to approve initial access.

## eStatements

Electronic statements allow you to view, organize, and keep track of your GRFCU accounts online

- More secure than paper statements
- Access up to one year of E-Statements
- Printable if necessary
- Available 24/7, 365 days a year
- Convenient and faster than a mailed paper copy
- Helps the environment by saving paper

**How to sign up for eStatements:** simply click on the eStatements tab within online banking and follow the registration prompts!

## Mobile App

A better online banking experience is now available through our Mobile App. Available for both Android and iPhone devices, you can access your online banking anywhere. Some restrictions may apply.

### Remote Deposit Capture - Tap. Snap. Deposit.

Deposit checks using your mobile phone through our mobile app. It's free, convenient, simple and secure.

## Frequently Asked Questions

### How do I get a VRS PIN?

You may stop in to any of our nine locations, or call to obtain a PIN.

### What does "Register This Computer" mean?

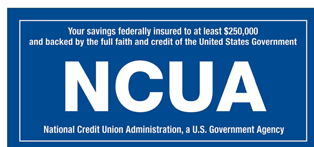
When selected, you will not be prompted to enter verification information. You will still have to enter your username and password.

### What does "Do Not Register This Computer" mean?

If you are using a computer that is accessed by numerous users we recommend that you do not remember your account on this PC. We only recommend you remember your personal computer at home.

[www.GreatRiverFCU.org](http://www.GreatRiverFCU.org)

HomeCU: (320) 656-1064  
or (888) 287-0898



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Federal Credit Union  
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