



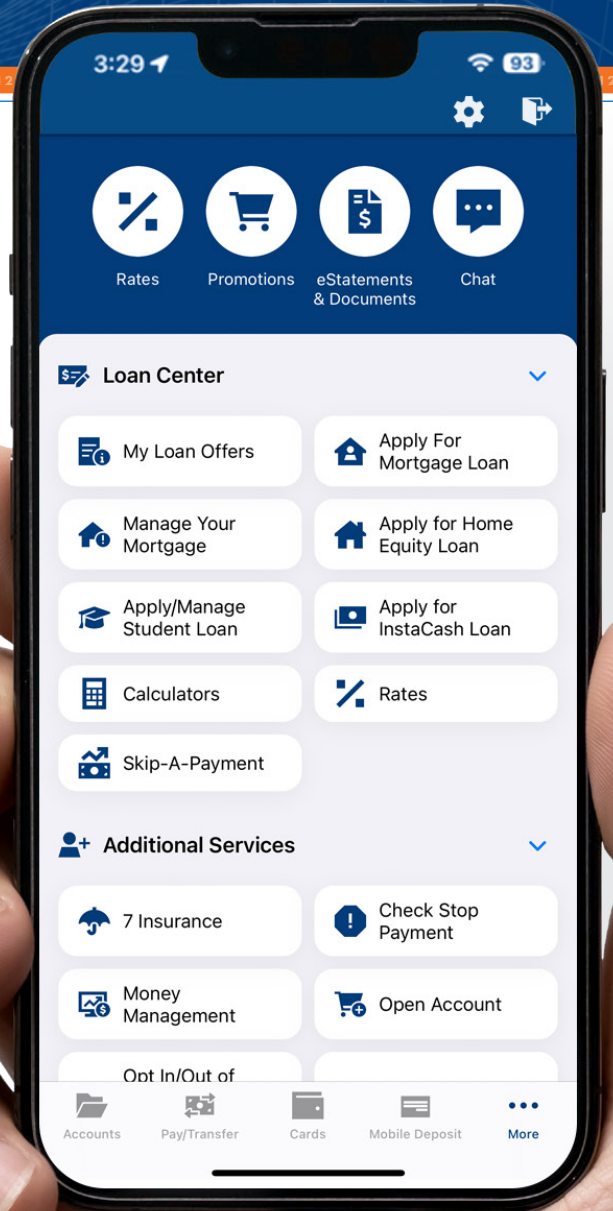
# DIGITAL BANKING WITH Y-12 FCU

With Digital Banking, our closest branch is in your pocket. Enjoy one place to manage all your transactions and accounts, and even integrate non Y-12 FCU accounts.

## NO MATTER WHERE YOU ARE, YOU CAN:

- Deposit checks
- Pay bills
- Send money to anyone with EasyPay
- Manage your debit and credit cards
- Receive enhanced alerts and notifications
- Track your spending and goals
- Find Y-12 FCU branches and ATMs
- See current your loan offers
- View statements and other documents

## SCAN THE QR CODE TO DOWNLOAD THE APP TODAY:



# BENEFITS OF MEMBERSHIP

## What is a credit union?

Credit unions are not-for-profit organizations that exist to serve their members. Like banks, credit unions accept deposits, make loans, and provide a wide array of other financial services. But as member-owned and cooperative institutions, credit unions provide a safe place to save and borrow at competitive rates.

**Member-owned:** Credit unions are owned by the people, or members, who use their services.

**Not-for-profit:** Profits made by credit unions are returned back to members in the form of reduced fees, higher savings rates and lower loan rates.

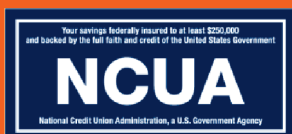
**Membership:** Members of a credit union share a common bond, also known as the credit union's "field of membership".

Membership is open to anyone who lives, works, worships, or attends school in the these counties: Anderson, Blount, Campbell, Knox, Loudon, Roane, Sevier and Union.

## Why join Y-12 Federal Credit Union?

From a modest beginning in 1950 Y-12 Federal Credit Union now serves over 117,000 members with 16 locations in East Tennessee. Deposits are insured up to \$250,000 by the National Credit Union Share Insurance Fund, an agency of the U.S. Government.

Our purpose is simple. Y-12 Federal Credit Union will be an innovative financial partner, transforming the lives of our members and communities by developing lasting relationships while delivering WOW experiences.



Federally insured by NCUA

**Y-go anywhere else.**  
**Y12fcu.org**





Switching Your Account is Just a Click Away!



Finally, there's a simple way to switch your direct deposits and automatic payments.

Now you can easily move recurring payments and direct deposits to your Y-12 Federal Credit Union account, all with the click of a mouse. No complicated switch kits or wasting time contacting payees, just an easy process that does the work for you. With ClickSWITCH, account information is transferred quickly; it's automated, convenient and takes as little as 10 minutes.



Simply Follow These Steps to Start the Secure Process!

1. To get started call us at 865-482-1043 or visit a branch.
2. Login at: <https://12fcu.clickswitch.com/> and enter the SwitchTRACK code provided by us to login.
3. Select which direct deposits and automatic payments you'd like to switch and begin the switching process.
4. Click on your desired tab and follow the instructions to create and submit your switches.

### Automated Payments

An automated payment (or ACH) is a regular, ongoing payment that is initiated from your bank account, such as a monthly insurance bill, utility payment or automobile loan payment. Use the checklist on the back of this page to organize the transfer of your automatic payments to your new account.

### Direct Deposit Checklist

A direct deposit is any payment that you receive from a person or organization directly into your account. These include payroll direct deposits, government direct deposits (Social Security, Disability, etc.) and dividend direct deposits from investment accounts. Use the checklist on the reverse side of this page to organize the transfer direct deposits to your new account.

### Additional Capabilities

#### **SwitchTRACK Code**

Use for login, tracking switch activity and completing switch process.

#### **Switch Assist**

Allows you to login to your old financial institution to access your existing account, see recurring payments and switch those accounts over to your new or existing account.

#### **Easy Set-up**

Account data will be automatically populated into the ClickSWITCH portal. Just click on which billers you'd like to switch and ClickSWITCH takes care of the rest, sending completed account switch forms and a copy of a voided check directly to billers.

#### **Switch Status**

Enables you to easily track payments you want to transition to a new account.

#### **Switch Summary**

The ClickSWITCH portal allows you to view a listing of all switches currently in progress and details regarding each switch. The Switch Summary will also let you know if additional action is needed from you and confirm when a switch has been successful.

#### **Account Closure**

Easily initiate closure for previous external accounts once the switch process is complete.

**Y-go anywhere else.**  
**Y12fcu.org**

