

Online Banking—Changes & New Features

There are several changes and new features within Liberty Bay's Online Banking platform that impact you. Below is a guide to help you understand what's new.

CHANGING: BILL PAY

Changes

When setting up a Bill Pay payment on Liberty Bay's platform, you will be asked to select the payment's **DUE DATE** instead of the payment's **SEND ON DATE**. In other words, you should select the date by which you'd like your payment to **arrive** to the payee.

Availability

Bill Pay will be unavailable from Thursday, March 30 at 5:00 p.m. until service is restored on Tuesday, April 3 on the new platform. All scheduled and recurring payments will be processed as usual.



CHANGING: CHECK IMAGES

Checks processed pre-conversion

Images of checks processed on or before March 31 can be found in your corresponding monthly e-statement on Liberty Bay's Online Banking platform. We are happy to assist you if you have difficulty locating a check image. Please contact us at 617-439-6500 or membersvcs@lbcu.org.

Checks processed post-conversion

Images of checks processed on or after April 2 can be found within Liberty Bay's Online Banking platform by searching for the check (as you've done within Hingham Federal's Online Banking platform).



NEW: MX MANAGEMENT

About MX Management

MX Management is an account aggregation tool within Liberty Bay's Online Banking platform that provides a complete picture of all of your deposit, loan, investment and retirement accounts in one place. The tool has many features that help you manage your money including budgeting, transaction categorization, cash flow projections, bill reminders and more!



Get MX Management

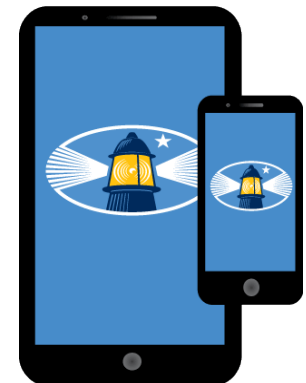
MX Management is available within our Online Banking platform.

NEW: MOBILE BANKING

About Mobile Banking

Through our robust Mobile Banking app, you have full access to your accounts online, 24 hours a day, and seven days a week, directly from your Smart Phone or Tablet!

- Deposit checks with Remote Check Deposit
- Check your balances before you shop
- Make internal transfers and loan payments
- Pay your bills on the go with Bill Pay



Download the App

Our Mobile Banking app is available to all Online Banking users. Simply visit the **AppStore** or **Google Play** and search for "Liberty Bay Credit Union." Native apps for iPhone, iPad, and Android are available.

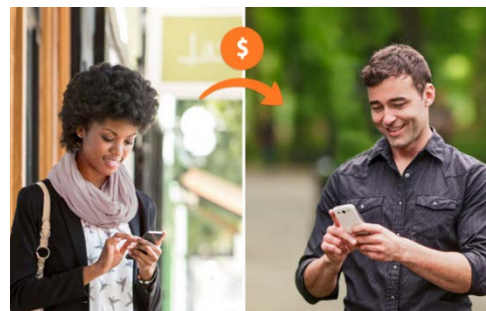
NEW: POPMONEY

About Popmoney

Send money from your bank account to just about anyone! Simply type in their email or mobile number, and send. Your recipient doesn't have to have an existing Popmoney account to receive your payment, and funds transfer directly and securely from your account to theirs.

Get Popmoney

Popmoney is available within our Online Banking Platform.



Questions? Visit a branch, call Member Services at 617-439-6500, or email us at membersvcs@lbcu.org.