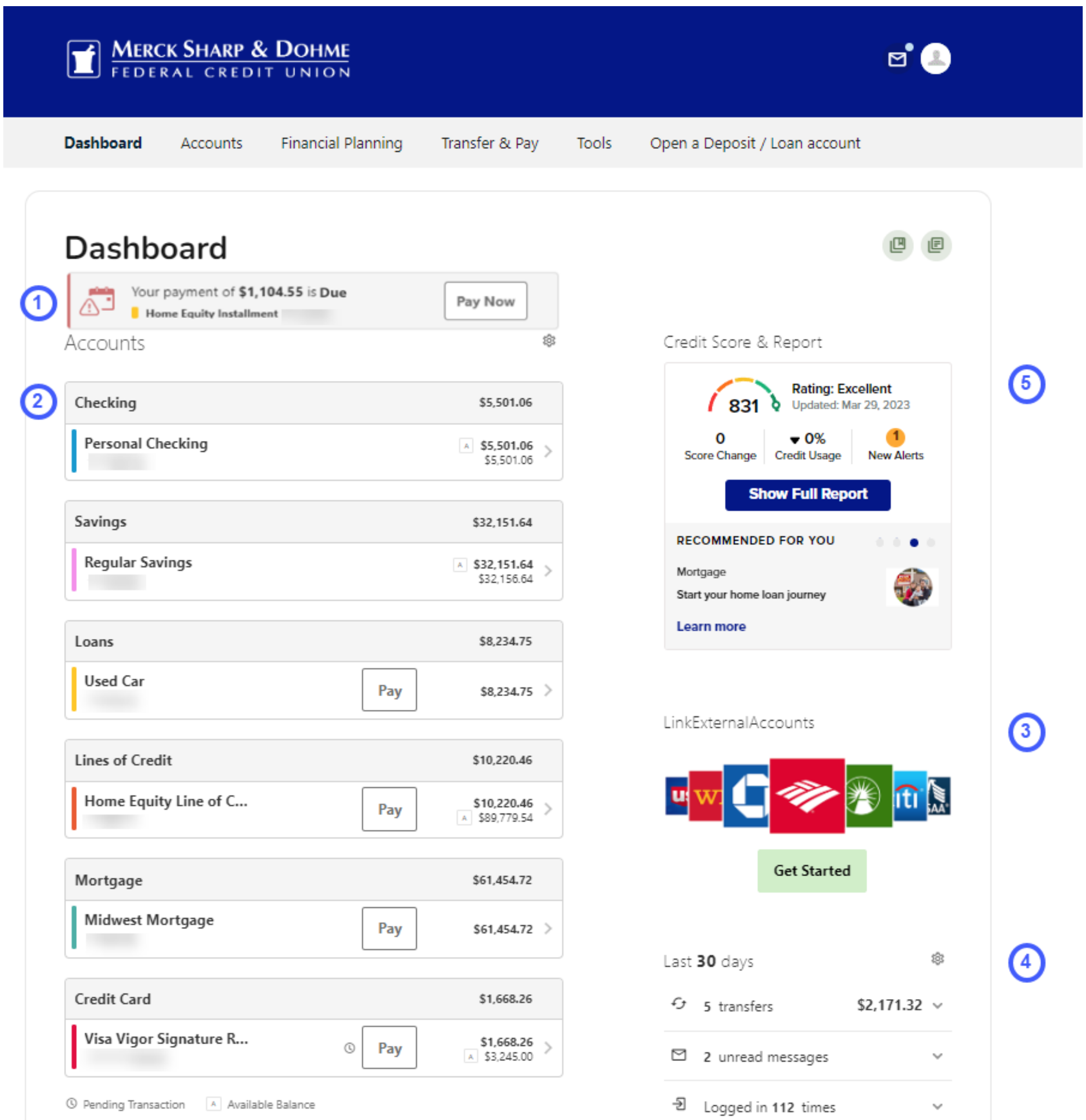
MERCK SHARP & DOHME
FEDERAL CREDIT UNION

Dashboard Overview

Once you have logged in, the dashboard will provide access to the features you will likely use the most, requiring fewer clicks to perform financial tasks online. Here is a high-level overview of the summary dashboard from a desktop view.

1. **Actionable Alerts** that require action from you are displayed here toward the top of the page.
2. **Accounts** are grouped by Account Type Class (e.g. Checking, Savings, Loans)
3. **Linked External Accounts** from other Financial Institutions.
4. **Activity Modules** provide a quick glance of recent and future activities.
5. **Credit Score & Report** shows the primary account holder's credit score.



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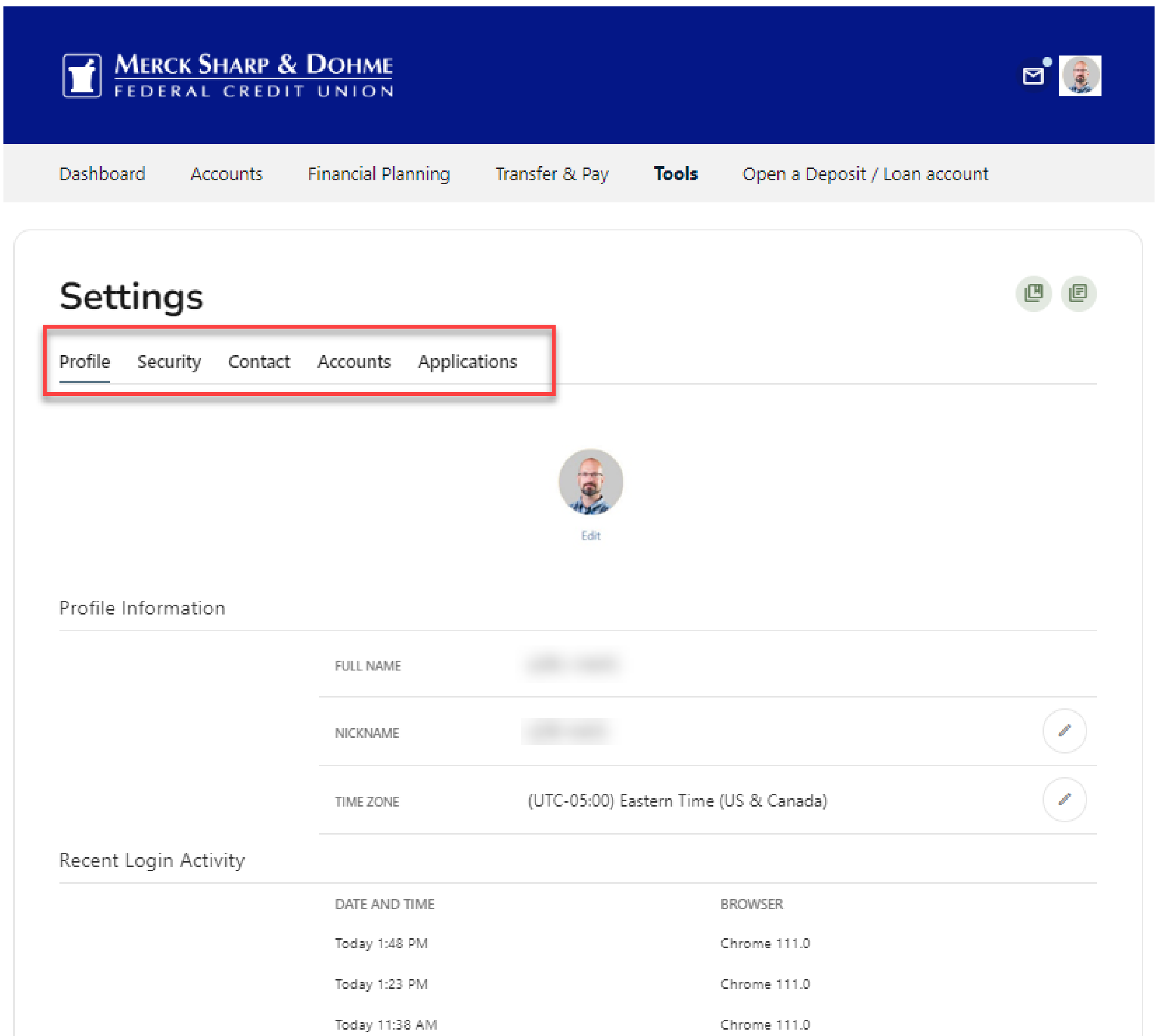
Managing Your Profile

Settings allow you to view, update and manage settings that are applicable to your account and overall online banking experience. You can navigate to **Settings** by clicking on the drop-down menu under your name or **Tools** > **Settings**.

- **Profile:** allows you to enter profile information, such as nickname, time zone, profile picture, and view your recent login activity
- **Security:** allows you to view and edit security details, such as username, Password, and Two-Factor Authentication, and maintain your authenticated devices.
- **Contact:** allows you to modify contact info, including Address, Phone Numbers, and Email Addresses.
- **Accounts:** allows you to configure account color and nickname, display order, or hide accounts from display; you can also request access, confirm, or delete external (ACH) accounts.
- **Shared Access:** allows you to share one or many of your accounts with another user and determine their level of access and the actions they can perform.
- **Applications:** allows you to view and revoke access to authorized device



Categories Overview

We've organized information within five navigation menu categories at the top of your dashboard to help you quickly and seamlessly navigate to the features and tools you'll use the most.

Category	What's inside?
Account	• **Account:** A comprehensive view of your account details and transaction history. • **Overdraft Protection:** Protection against overdraft from a check, ATM withdrawal, wire transfer, or debit card transaction to allow the transaction to clear if the account balance falls below zero. • **eDocuments:** View documentation related to your accounts (statements, tax documents, etc.) • **Card Management:** Easily view information on your debit and credit cards, control the use of these cards, and maintain their status without having to contact us. • **My MSD Cards:** Card details, replacement, and so much more. • **eDocs Credit Cards:** View Credit Card Statements. • **CURewards:** View progress on earning rewards.
Financial Planning	• **Financial Wellness:** Take a survey to understand your financial health score and get offers on improving your score. • **Credit Score & Report:** Free credit score and detailed reports.
Transfer & Pay	• **Transfers and Payments:** Perform an immediate transfer of funds, pay loans, schedule future or recurring transfers, link internal or external accounts. • **Person 2 Person:** Send money to another user without needing their banking information. • **Bill Pay:** Make a payment, manage the payee's information and details, add payees, view the payment history or scheduled activity, and manage eBills. • **Courtesy Pay:** We make a payment against your Checking Account even if the linked account becomes overdrawn.
Tools	• **Check Services:** Stop payment on a check, reorder checks, and set up a check withdrawal. • **Locations:** Locate one of our branches and/or ATM locations • **ClickSWITCH:** Lets you move your direct deposit and automatic payments from your current financial institution to MSDFCU. • **Message Center:** Send messages and respond to inquiries using the secure message center. • **Settings:** Update and manage settings for your profile, security, and notifications. • **Alerts:** Important account notifications can help protect your account and let you proactively manage your finances.