

You must sign up for an online banking account by speaking with a Member Services Representative in branch before attempting to log-in.

Login to your BAY Credit Union account in these steps:

**1. Visit Website**

Go to baycreditunion.com and click the 'Online Banking'\* button to the top right the homepage.

**2. Enter Username**

Enter your CASE Sensitive username and password - click Login.

\*If it is your first time logging in to Online Banking, scroll down on our homepage to the button "Authenticate New Online Banking Account"

Authenticate

New Online Banking Account

You can Decline a Request by simply clicking the Decline option below the amount requested.

You can BLOCK someone from requesting money selecting "opt-out" on the email notification. This can either opt-out from specific people or the service completely.

# How to Request Money you are Owed

Whether your friend owes you for dinner, or you need to remind a customer to pay an invoice, sending a request for money is quick, easy and free of charge.

1. Log into Online Banking and click Transfers > Request Interac e-Transfer on the left navigation panel

2. If you've requested money before, select their name from the list and check off the acknowledgment statement

If you haven't, click Add New Recipient. Enter their name, email or mobile phone number and enter a security question and answer, then click Add Recipient.

3. Enter the amount you wish to request and the account it will be deposited into

4. Click Request to finalize the transfer. The recipient will get a text or email notifying them of the request.