

A Simple How-To Guide for Your Banking Needs

Keep this guide handy to help you quickly access Quorum's online, mobile, and automated telephone services.



PAYMENTS

MONEY TRANSFERS

DEPOSITS

WITHDRAWALS

ATM & BRANCH LOCATOR



Our network of 84,000 ATMs is 3x bigger than most banks' networks.



HOW TO FIND AN ATM OR A BRANCH NEAR YOU

- Go to quorumfcu.org, then click on **ATM FINDER** located in the top navigation of our website.
- Enter a zip code or complete address to see the closest of over 83,000 FREE ATMs and 5,000 Shared Service Centers (shared branches) in your area. You can narrow your search to one or more of the following:
 - FREE ATMs
 - Deposit-taking ATMs
 - Shared Service Centers

What are Shared Service Centers?

These are non-Quorum, credit union branches where you can make transactions on your Quorum account with the assistance of a teller—at no additional cost. Be sure to bring a valid photo ID and your account number when you visit a shared branch.

You can make deposits/withdrawals, transfer funds, get your balances, request bank checks, money orders (where available), and travelers checks (where available).

ATM & BRANCH LOCATOR

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There's more than
one way to get cash.



HOW TO WITHDRAW FUNDS AS CASH OR CHECKS

Cash Withdrawals

Get cash from one of our 83,000 FREE ATMs or 5,000 shared branches. Use our ATM & Branch Locator at quorumfcu.org or on our mobile app to find the one closest to you. You may also withdraw cash at a Quorum branch, if you have access to one.

Online Check Withdrawals

Request a check payable to you. Simply log in to your account at quorumfcu.org, click **More**, then **Check Services**. Click the **Check Withdrawal** tab and complete the form. Expect your check in the mail within five business days.

Check Withdrawals by Phone

- Use our automated telephone service at (800) 874-5544. Choose **Option 1** and follow the prompts to request a check.
- **Need your check faster?** Get your checks overnight for a nominal fee by calling (800) 874-5544, Monday through Friday, 8:30 a.m. to 7:00 p.m. ET.



All your deposits from the
comfort of _____.



HOW TO DEPOSIT FUNDS

QUORUM'S ABA ROUTING/TRANSIT NUMBER: 221981335

Mobile Deposits

Enroll in online banking, then download our Android or iOS app from your smart phone. Use our app to take a picture of your check then hit send. It's that easy!

ATM and Branch Deposits

Use our ATM & Branch Locator at quorumfcu.org or on our mobile banking app to find deposit-taking ATMs and shared branches near you.

Direct Deposit

Use our ABA Routing/Transit number and your Quorum checking or savings account information when setting up this service with your employer.

Electronic ACH Deposits

Use our ABA Routing/Transit number and your checking or savings account information when setting up electronic ACH deposits.



Move your money here,
there, and everywhere.



HOW TO TRANSFER MONEY

QUORUM'S ABA ROUTING/TRANSIT NUMBER: 221981335

Between Quorum Accounts

- **Online/Mobile:** Log in to your account at quorumfcu.org or on our mobile banking app and click on **Transfers** to set up one-time or recurring transfers.
- **By Phone:** Call (800) 874-5544 for our automated telephone service or to speak to a representative (available M-F, 8:30 a.m. - 7:00 p.m. ET).

Between Your Quorum Accounts and Your Accounts at Other Financial Institutions

- **Online:** Log in to your account at quorumfcu.org and click on **Settings** on the upper right-hand corner of the page. Click on **Accounts**, then **Connect External Account**. It may take up to three days for your external account to appear in online banking.

- **ACH Origination:** Call us at (800) 874-5544 to set up automatic debits from your account at another financial institution. You will need your account information from the other institution.
- **Incoming Wire Transfer:** Simply provide your other financial institution with our ABA Routing/Transit number and your Quorum account information.
- **Outgoing Wire Transfer:** Log in to your account at quorumfcu.org, click on **More**, then **Additional Services** to send a wire transfer request or call us at (800) 874-5544 to send funds from your Quorum account to another institution for a nominal fee.



Paying your bills has never been this easy.



HOW TO PAY THIRD PARTIES

QUORUM'S ABA ROUTING/TRANSIT NUMBER: 221981335

Online & Mobile Bill Pay

Log in to quorumfcu.org and enroll in our bill pay service, which can be used online or from your mobile device. It's easy to set up and lets you pay your bills in seconds. Email alerts keep you on top of your bills—you'll know when they're received and paid, or if one doesn't arrive as scheduled. Save even more time with automatic and recurring payments.

Best of all, it's FREE for all members with checking accounts and online banking.

ACH Debits

Set up an ACH (Automated Clearing House) debit directly with merchants (e.g., gym membership, car insurance) for one-time or recurring payments.

You will need our ABA Routing/Transit number as well as your checking or savings account information. Call us for additional Electronic Transfer instructions at (800) 874-5544 from Monday through Friday, 8:30 a.m. to 7:00 p.m. ET.



QUORUM FEDERAL CREDIT UNION

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