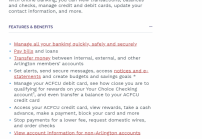
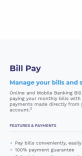
Enjoy anytime, anywhere account access.

MOBILE & ONLINE BANKING



Bring ACFCU with you wherever you go! With Online and Mobile Banking, access to your accounts is always at your fingertips.



Online Banking

Greater financial control is at your fingertips.

With online banking, you can view transactions, balances and checks, manage credit and debit cards, update your contact information, and more.

FEATURES & BENEFITS

- Manage all your banking quickly, safely and securely
- Pay bills and loans
- Transfer money between internal, external, and other Arlington members' accounts
- Set alerts, send secure messages, access notices and e-statements and create budgets and savings goals [1]
- Manage your ACFCU debit card, see how close you are to qualifying for rewards on your Your Choice Checking account and even transfer a balance to your ACFCU credit card
- Access your ACFCU credit card, view rewards, take a cash advance, make a payment, block your card and more
- Stop payments for a lower fee, request domestic wires, and order checks
- View account information for non-Arlington accounts

ENROLL NOW

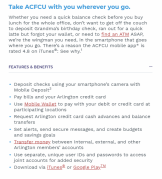
Bill Pay

Manage your bills and save time and money.

Online and Mobile Banking Bill Pay take the worry out of paying your monthly bills with customized automatic payments made directly from your ACFCU checking account.[1]

FEATURES & PAYMENTS

- Pay bills conveniently, easily and securely
- 100% payment guarantee
- Schedule one-time, recurring, same- or next-day payments



Mobile Banking

Take ACFCU with you wherever you go.

Whether you need a quick balance check before you buy lunch for the whole office, don't want to get off the couch to check your account before bedtime, realize you left your late but forgot your wallet, or need to find an ATM ASAP, we've the wingman you need. In the smartphone that goes where you go. There's a reason the ACFCU mobile app[1] is rated 4.8 on iTunes®: See why.[1]

FEATURES & BENEFITS

- Deposit checks using your smartphone's camera with Mobile Deposit[2]
- Pay bills and your Arlington credit card
- Use Mobile Wallet to pay with your debit or credit card at participating locations
- Request Arlington credit card cash advances and balance transfers
- Set alerts, send secure messages, and create budgets and savings goals
- Transfer money between internal, external, and other Arlington members' accounts
- Use separate, unique user IDs and passwords to access joint accounts for added security
- Download via iTunes® or Google Play[3]

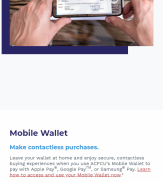
Mobile Deposit

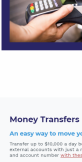
Deposit checks using your smartphone's camera.

Skip the trip to your local ACFCU branch and deposit checks using our Mobile Banking app[1] on your smartphone or tablet. Just open up the Mobile Deposit widget and follow the instructions.

FEATURES & BENEFITS

- Deposit checks using our Mobile Deposit widget and the camera on your smartphone or tablet[2]
- Eligible endorsed checks from US financial institutions and government agencies, payable to the account primary and are processed in the same amount of time as in-branch and ATM check deposits[2]
- Foreign checks, money orders, and savings bonds are not eligible for Mobile Deposit





Mobile Wallet

Make contactless purchases.

Leave your wallet at home and enjoy secure, contactless buying experiences when you use ACFCU's Mobile Wallet to pay with Apple Pay®, Google Pay™, or Samsung® Pay. Learn how to access and use your Mobile Wallet now.[4]

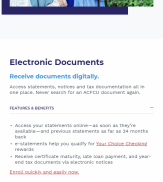
FEATURES & BENEFITS

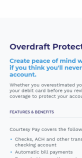
- Use your phone to pay as you go about your day with Mobile Wallet for your Arlington Visa® debit and credit cards
- Contactless, safe and secure buying, whether you use it online, in apps or at a store by tapping your device at a payment terminal
- Earn the same rewards at stores and restaurants that you would with your physical card[4]

Money Transfers

An easy way to move your money.

Transfer up to $10,000 a day between Arlington and/or external accounts with just a routing number, account type, and account number with these easy steps.





Electronic Documents

Receive documents digitally.

Access statements, notices and tax documentation all in one place. Never search for an ACFCU document again.

FEATURES & BENEFITS

- Access your statements online—as soon as they're available—and previous statements as far as 24 months back
- E-statements help you qualify for Your Choice Checking rewards
- Receive certificate maturity, late loan payment, and year-end tax documents via electronic notices

Enroll quickly and easily now.

Overdraft Protection

Create peace of mind with Courtesy Pay, even if you think you'll never overdraw your account.

Whether you overestimated your account balance or swiped your debit card before you reviewed the total, we offer coverage to protect your account.

FEATURES & BENEFITS

Courtesy Pay covers the following types of transactions:[1]

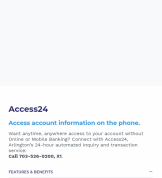
- Checks, ACH and other transactions made using a checking account
- Automatic bill payments
- Recurring transactions set up using your debit card
- ATM transactions
- Everyday debit card transactions
- Point of Sale (POS) transactions

Our $20 grace allowance means no fees for debit card transactions if your overdrawn balance is less than $20.[5]

Opt in and opt out in real time using our Courtesy Pay Widget at any time and as often as you'd like.

How to opt in and opt out of Courtesy Pay:

1. Log in to the Mobile App or Online Banking
2. Click More
3. Click Courtesy Pay



Access24

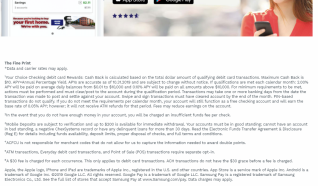
Access account information on the phone.

Want anytime, anywhere access to your account without Online or Mobile Banking? Connect with Access24, Arlington's 24-hour automated inquiry and transaction service.

Call 703-528-8200, 81.

FEATURES & BENEFITS

- Hear account balances, check status, and account history
- Stop payments for a lower fee, perform withdrawals, transfers, and advances, and request copies of checks for a small fee



The Fine Print

*Data and carrier rates may apply.

Your Choice Checking debit card Rewards: Cash Back is calculated based on the total dollar amount of qualifying debit card transactions. Maximum Cash Back is $60. APY=Annual Percentage Yield. APYs are accurate as of 11.01.2019 and are subject to change without notice. If qualifications are met each calendar month: 100% APY for the first $25,000 in balance; 0.05% APY for balances over $25,000. Rewards are paid on the last business day of the following calendar month. All qualifying actions must be performed and must clear/post to the account during the qualification period. Transactions may take one or more banking days from the date the transaction was made to post and settle against your account. Swipe and sign transactions must have cleared account by the end of the month. PIN-based transactions must have cleared account by the 15th of the following month. Rewards are paid on the last business day of the month. If the Checking account and all qualifications are met, the base rate of 0.05% APY, however, it will not receive the rewards for that period. Fees may reduce earnings on the account.

To the event that you do not have enough money in your account, you will be charged an Insufficient Funds fee per check.

[1]Mobile deposits are subject to verification and up to $200 is available for immediate withdrawal. Your accounts must be in good standing cannot have an account flag or restriction and meet eligibility requirements. Mobile deposits are subject to the terms and conditions of the Electronic Funds Transfer Agreement & Disclosure (Reg E) for details, including funds availability, deposit limits, proper disposal of checks, and fail items and conditions.

[2]ACFCU is not responsible for merchant codes that do not allow for us to capture the information needed to award double points.

[3]ATM transactions, Everyday debit card transactions, and Point of Sale (POS) transactions require separate opt-in.

[4]A $50 fee is charged for each occurrence. This only applies to debit card transactions. ACH transactions do not have the $50 grace before a fee is charged.

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For your protection, we use the latest encryption standards and, therefore, support the latest two versions of the following browsers and operations systems: Google Chrome, Firefox, Microsoft Edge, Safari, iOS. We support Android v5.0 and above and provide limited support for Internet Explorer v11. While we do monitor our systems for security purposes, we do not monitor or access your personal information or set aside for confidential information, such as your entire account number or PIN. Contact us: 703.528.0200 x4 if you have provided confidential information.

Federally Insured by NCUA. Membership eligibility requirements apply.