

COPS e-Statements

We are required to send periodic statements but many of our members using COPS Online to manage their accounts tell us they really don't need us to mail them a paper statement. If you no longer want or need a paper statement, simply sign up for electronic delivery of your periodic statements. Here's how:

Log in to COPS Online and select "COPS e-Statements" from the left menu bar

Read and accept the e-statement disclosure

You may be asked to enter or verify your e-mail address if we do not already have it on file

Now you're all set to receive your periodic statements electronically!

COPS e-statements are another way to help you protect your financial information from thieves who gather information by stealing financial data from your mailbox. And, with the cost of postage and printing these days, COPS e-Statements save your credit union that expense.

The Rules

By logging in and accessing **COPS** online services, you agree to the following conditions:

- Authorization for **COPS** access to your account is given only to you and your joint account owners.
- You will not disclose your password or otherwise make it available to anyone who is not an authorized signer on your share account.
- You understand that your **COPS** password is not transferable and will not disclose or permit unauthorized use thereof.
- You will not use **COPS** for illegal purposes or transmit threatening, obscene or harassing messages.
- You will not transmit any material or information which may cause disruption of the network or inconvenience other **COPS** users.
- You waive all present and future claims against Toledo Police Federal Credit Union and release TPFCU from all responsibility for loss and damage not caused by the credit union's negligence, which might incur through unauthorized transactions on your account through the custody and use of your password.
- Toledo Police Federal Credit Union may terminate this agreement when:
 - a. You or any joint owner of your account breaches this or any other agreement you have with TPFCU.
 - b. TPFCU has reason to believe that there has been unauthorized use of your password.
 - c. You or any joint owner notifies TPFCU in writing that this agreement is cancelled.

We know you're busy so **COPS** services are available at *your* convenience, 24 hours a day, 7 days a week.

We believe you will find our **COPS** services; **COPS Online**, **COPS Mobile**, **COPS Pay**, **COPS Mail** and **COPS e-Statements** convenient ways to manage your TPFCU accounts online.

From home.

From your phone.

At your convenience.

Anytime.

Anywhere.

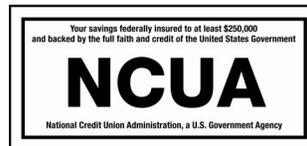
It's all up to you!

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Toledo
POLICE
Federal Credit Union

C.O.P.S.
Helpful Hints

COPS Online
COPS Mobile
COPS Mail
COPS Pay
COPS Statements



1940-2015

Proudly serving those who serve.

COPS

Computer Online Personal Service

COPS was first introduced to our members way back in 2003. At that time it was a new and exciting service which allowed our members to access their accounts from a home computer.

Since then, **COPS** has become much more than home banking. **COPS** has grown to include additional remote electronic services such as:

- **COPS Online** - online home banking
- **COPS Mobile** - our mobile app for account access from any mobile device,
- **COPS Pay** - our online bill payment service,
- **COPS e-Statements** - electronic statement delivery, and
- **COPS Mail** - for secure electronic communication with TPFCU

This brochure is designed to help you make the most of these services.

Access **COPS**:

Your account is already set up for **COPS**! You must first activate COPS Online by logging in to use all COPS services. A temporary password was provided at the time you opened your account but you can always stop in for the information.

First go to our web site, www.tpolcu.com

From the home page click on the Internet Home Banking badge/button. Then click on the **COPS** graphic button that says “click here to log in” which will open the **COPS Online** log in page.

Login ID- This is your TPFCU account number. No dashes, no social security numbers, no check digits.

Password- is the temporary password we issued to you. No dashes, no social security numbers, no check digits.

You will be prompted to **change your password**. Just follow the instructions on the screen. Your new password must be alpha-numeric with a minimum of 6 characters including 2 digits.

Only you will know what your password is. And remember that it is **case sensitive**. (Upper case or lower case letters which must be consistent each time you log in.)

You will be asked to change your password from time to time for security purposes.

First time users will also be asked to set up and answer security questions. You must set up a minimum of 4 but you can set up more if you'd like. Only you will know which security questions you choose and what the answers are.

Now you're ready for all the convenience the **COPS** menu of services has to offer!

COPS Online

Cops Online is Toledo Police Federal Credit Union's internet access and account management service, or home banking. COPS Online is on the job when you need it and allows you to perform many types of financial transactions. You can:

- Check account balances- your shares, clubs, share certificates, loans and share draft
- Check your direct deposits and payroll amounts
- View account histories
- Transfer funds from one account to another
- Apply for a loan or make loan payments
- View current and previous year tax information
- Place a stop payment order on a share draft
- Make VISA payments
- Download your account information to financial applications
- Order checks
- Purchase Mud Hens tickets, Walleye tickets and Cedar Point tickets
- View or download the world famous TPFCU calendar which includes all the day off keys

A few helpful hints:

Share draft images

Click on the blue text for your draft account and a history of your transactions will appear

Locate the share draft number you want to view

Click on the draft number

An image of the draft you selected appears, both front and back

When you are finished viewing or printing this image, be sure to close the window.

VISA payments via COPS Online

Select “loan payments” from the menu bar

Select the account you want to make the payment from

Select your VISA loan from the drop down box

Enter the amount you want to pay

Click submit

The payment amount will be withdrawn from your account right away and your VISA balance will be updated after the payment is processed overnight.

If you prefer, you can make VISA payments through EzCardInfo.

Security Considerations

Be sure to close your browser after an active COPS session to prevent unauthorized access to your accounts by someone clicking the “back” button on your computer.

Please keep your password secure.

COPS Mobile

Most of the COPS Online features are available on your smart phone with COPS Mobile!

Just search for our free app, COPS Mobile, at your app store. COPS Mobile is available for both iphones and android phones.

This is just another great way to manage your accounts quickly and easily!

COPS Mail

From time to time our members have the need to communicate with TPFCU in a confidential and secure manner not available via standard e-mail messaging. Address changes are a good example of when COPS Mail should be used.

- Just log in to COPS Online to access the message center
- Select “messages” from the left menu bar
- Select “new message” under additional options from the right menu bar (Message Center)
- Type in a subject
- Type your message
- Click submit

We check the message center periodically throughout the day and will get back to you when completed.

COPS Pay

COPS Pay is our online bill pay service that will simplify your life and takes only a few minutes to get started.

With COPS Pay you can set up recurring monthly payments or one time payments. You choose when and how often. It's simple, safe and EASY!

To get started:

- Gather your account information for the bills you would like to pay with COPS Pay
- Log into COPS Online and click the COPS Pay button from the left menu bar
- Complete the requested personal information
- Read and accept the terms of use
- Click submit
- You will be asked to answer 4 security questions and to create a security word

Now you're all set to start using COPS Pay! Follow the instructions online and enter your billing information for the bills you would like to pay. And don't worry! COPS Pay will remember your information from month to month. It's just that simple!

Once you're set up, you can access COPS Pay through COPS Mobile! How convenient is that?