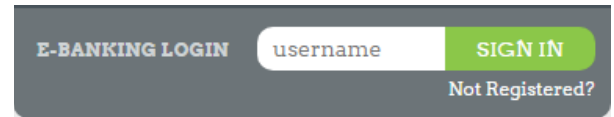


# Existing Members – New Share Cheat Sheet

You can open a new money market, share certificate, checking account or additional savings account right from the convenience of your computer or mobile device.

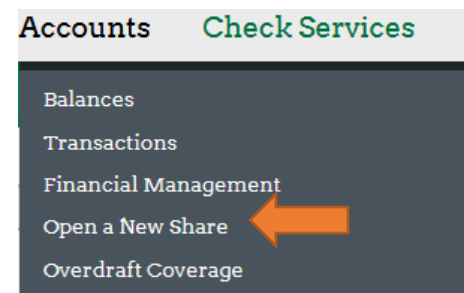
## Step 1

First, log into your e-Banking account at [www.nutmegstatefcu.org](http://www.nutmegstatefcu.org) or via your Mobile Application.



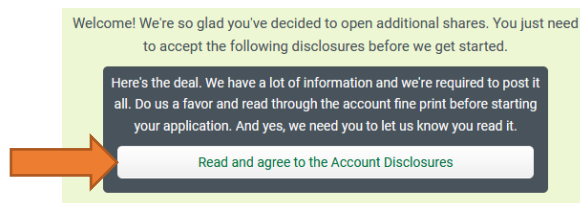
## Step 2

Choose **Open a New Share** in the **Accounts** drop-down menu.



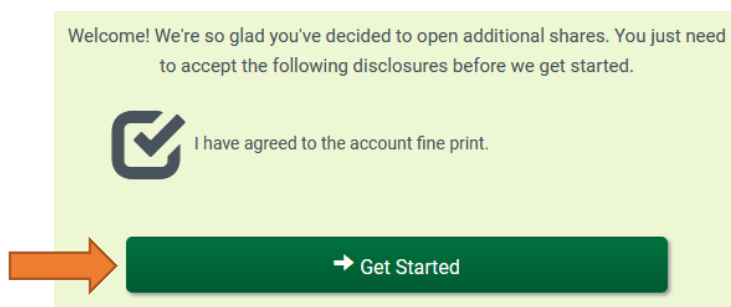
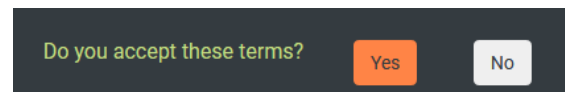
## Step 3

A new window will open to the application to open additional shares. Select **Read and agree to the Account Disclosures** to proceed.



## Step 4

Once you have read the Account Disclosures and accept the terms, select **Yes** then **Get Started**.



# Existing Members – New Share Cheat Sheet

## Step 5

Select **Yes** that you are looking to save some money and/or that you would like to open a checking account.

Are you looking to save some money?  
No  Yes

Would you like to open a checking account?  
No  Yes

## Opening a Checking Account

If you elect that you would like to open a checking account, select **Yes** to accept the awesome features that come with it.

Are you looking for a checking account that comes with awesome features such as:

- ATM fee reimbursed up to \$8 per month
- \$0.25 back on Debit Card purchases
- No monthly service charges or maintenance fees
- No minimum balance requirements

No  Yes

Then our **More-Than-Free Checking** is just right for you

To receive a Debit Card, select **Yes** and the method you wish to receive your debit card.

Do you want to receive a Debit Card?  
No  Yes

How do you wish to receive your Debit Card?

By Mail	Pick up at Manchester	Pick up at Hartford
Pick up at Glastonbury	Pick up at New Britain	Pick up at Cromwell Walmart
Pick up at Rocky Hill	Pick up at West Hartford	Pick up at Stratford
Pick up at Orange Shop Rite	Pick up at Stratford Shop Rite	



# Existing Members – New Share Cheat Sheet

With our More than Free Checking account comes ID Theft Service and Privilege Pay. Select **Yes** or **No** to opt in or out of either of these services. Select Next.

**Do you want to add ID Theft Service to your checking account?**

Our ID Theft Service helps you recover from identity theft by assigning you a Recovery Advocate who works to help restore your identity. It also covers up to \$10,000 for any expenses you may have to incur as a result of your identity being stolen, for just \$1.95 per month.

No  Yes

**Do you want to add Overdraft Protection?**

Our Privilege Pay Service automatically covers overdrafts caused by checks, electronic payments, and recurring debit card transactions up to the limit your account is eligible for. The service entails a fee (see Fee Schedule) for each overdraft up to a limit of ten overdrafts per day. Selecting Yes below will opt your account into Privilege Pay coverage for one-time debit card purchases and ATM withdrawals. If you elect not to have this coverage, those transactions will be declined at the point of sale.

No  Yes

[← Back](#) [→ Next](#)

If you have not elected to open any other additional shares, you will receive a confirmation message of shares you would like to open. Select **submit**. Please log out of online banking and log back in to view these shares.

# Existing Members – New Share Cheat Sheet

## Opening a Share Certificate

If you elect that you would like to open a share certificate, select that you are interested in Long term savings

What kind of a savings account are you looking for?

Long term savings	A higher rate	Kids savings	Save for a Purpose
Additional share			

Select the term you are interested in and **Yes** to let your money work for you and lock in a great rate! Select **Next** to continue to the next step.

What term are you interested in?

3 months	6 months	8 months	9 months
12 months	12 month liquid	16 months	18 months
24 months	36 months	48 months	60 months

You can fund your new Share Certificate in a branch, from an external account, or from your existing Nutmeg Account.

\*Note: If the share certificate requires new money, you will not have the option to fund from your Nutmeg Account. The 12 Month Liquid Certificate can only be funded from your Nutmeg Account or in a branch.

6 Month Certificate

\$ 1000

Funding Source

Cash/Check in branch	One Time External Transfer	Transfer from a Nutmeg Account
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← Back      → Next

If you have not elected to open any other additional shares, you will receive a confirmation message of shares you would like to open. Select **submit**. Please log out of online banking and log back in to view these shares

# Existing Members – New Share Cheat Sheet

## Opening an Additional Share or Money Market

Select A higher rate to open a money market, Save for a Purpose to open a Juntos Ahorramos, and/or Additional Share to open an additional savings account.

What kind of a savings account are you looking for?

Long term savings      A higher rate      Kids savings      Save for a Purpose

Additional share

Select **Yes** to the corresponding question to open the share you are interested in.

Do you want to save some money in a new share?  
No  Yes  
It looks like our **Additional Share** could be the best option for you. Let's move forward to the next step.

Do you want to earn more and keep your money available?  
No  Yes  
It looks like a **Money Market Account** is the best option for you. Let's move forward to the next step.

Do you want to earn more and keep your money available?  
No  Yes  
It looks like a **Juntos Ahorramos Account** is the best option for you. Let's move forward to the next step.

If you have not elected to open any other additional shares, you will receive a confirmation message of shares you would like to open. Select **submit**. Please log out of online banking and log back in to view these shares.