

Workflow—Onboarding

Welcome
All New Members
Link to Microsite. Trigger with sign up.

Everyday Hero Welcome
Everyday Hero Checking Members
Exclude all other new members.
Trigger with sign up to EH.

Everyday Hero Promo
All New Members
Exclude members who signed up for Everyday Hero or other checking accounts. Trigger x days after sign up.

Digital Banking
All New Members
Exclude new members signed up for DB. Trigger x days after sign up for **Membership with EH** and x days after Promo for **Non-EH members**.

Debit Card Activation
All New Members
Exclude new members with activated cards. Delay x days for Instant Issue and x days for non-Instant Issue.

Direct Deposit

All New Members

Exclude signed up new members.
Trigger x days after Debit Card
Activation email.

eStatements

All New Members

Exclude new members enrolled in
eStatements. Trigger x days after
Direct Deposit email.

Mobile App

All New Members

Exclude new members with Mobile
App. Trigger x days after eStatements
email.

Mobile Wallet

All New Members

Exclude new members with Mobile
Wallet. Trigger x days after Mobile
App email.

Mobile Deposit & Zelle®

All New Members

Exclude new members with Mobile
Deposit and Zelle. Trigger x days after
Mobile Wallet email.

Notes:

All members should receive onboarding emails, whether Everyday Hero checking account holders or not. Non-Everyday Hero checking account holders should receive at least one Everyday Hero email push during onboarding, unless they have a checking account already.

Digital Banking features can be sent to those who signed up for Digital Banking, but do not have specific features yet, or to members who do not have digital banking at all. All Digital Banking features emails will push digital banking and contain a link to the overview page.

Members will be automatically moved into new workflows depending on actions taken or not taken for each email sent.

Email copy suggestions follow:

MCU Welcome WF – New Member – Email 1

SL: Welcome to MCU, {{Firstname}}!

[HEADER IMAGE] New York City skyline

[HEADER COPY]

[MCU LOGO]

MCU

**Not-for-Profit,
All for You**

Hi {{Firstname}},

You're now a **Member of MCU—Congratulations!**

Visit your specially designed *Welcome!* site and see your options at-a-glance, take action, or just have a think about your needs.

[*Welcome!*]

Your *Welcome!* site includes info on services and features including:

- **Online banking**—do your banking from the comfort of your home, or anywhere
- **Mobile banking**—dive deeper into what mobile online banking really offers you
- **Direct Deposit**—say *No!* to endless bank errands and put *due date* worries behind you
- **Card Payments**—take control of your payments and shop securely anywhere
- **eStatements**—say *Goodbye!* to piles of paper with anywhere access to statements
- **Survey**—share some info about your plans, hopes or dreams to help us help you

Remember, our **member support team** is also here to help you on your financial journey.

Your MCU Team

[FOOTER]

[Contact MCU]

[LOGOS/DISCLAIMER ETC.]





MCU Welcome–WF-Checking–Email 1

SL: Welcome to Your Everyday Hero Checking Account, {{Firstname}}!

Hi {{Firstname}},

Congratulations—Your **Everyday Hero Account** is waiting for you to take action!

Visit your [Everyday Hero page](#) to learn how you can optimize your experience and take advantage of everything on offer, including:

-  On-the-go banking from the comfort of home or the freedom of anywhere
-  Auto-deposited checks giving you easy access to your money without effort
-  Widely available fee-free ATMs to ensure you're only spending what you want
-  Auto-pay bills, put everything in one place, and say *Goodbye!* to due dates

[Optimize My Account]

Your MCU Team

[FOOTER]

[LOGOS/DISCLAIMER ETC.]

SL: {{Firstname}}, Check Out Our Everyday Hero Checking Account

[HEADER] MCU LOGO

Everyday Heroes Say “Shoo!” to Due Dates

Hi {{Firstname}},

An Everyday Hero Checking account is used by members to access services that bring *on-the-go* and *good-to-go* together. Visit your [Everyday Hero page](#) to learn more about:

- ✓ On-the-go banking from the comfort of home or the freedom of anywhere
- ✓ Auto-deposited checks giving you easy access to your money without effort
- ✓ Widely available fee-free ATMs to ensure you’re only spending what you want
- ✓ Auto-paid bills, putting everything in one place and saying “Shoo!” to due dates
- ✓ Transaction updates, giving near-real time debits and balances as you shop

[\[Learn More\]](#)

On the go? You’re good to go with Everyday Hero!

Your MCU Team

[FOOTER]

[LOGOS/DISCLAIMER ETC.]

Onboarding WF – Online Banking – Email 1

SL: {{Firstname}}, Bank from Your Favorite Chair, or Anywhere!

[HEADER] MCU LOGO

**Manage Your Money from Your Bed,
Office Desk... or Anywhere!**

Hi {{Firstname}},

Maybe the kitchen table is your go-to spot? The fact is, you can access your account and get your banking done from anywhere with [Digital Banking](#). And that includes:

- Checking balances
- Depositing checks
- Applying for loans
- Paying bills
- Setting up account alerts*
- Accessing eStatements
- And More

Oh, and you can [manage your cards](#) from anywhere after you sign up, too!

[\[Sign Me Up\]](#)

Your MCU Team

*Message and data rates apply.

[FOOTER]

[LOGOS/DISCLAIMER ETC.]

Onboarding WF – Activate Debit Card – Email 1

SL: Activate Your Debit Card Now, {{Firstname}}

[HEADER] MCU LOGO

Your Debit Card Is Ready for Activation.
Act Now.

Hi {{Firstname}},

This is a small step for you, but a potentially huge leap for your exceptional financial future!

Choose the Activate button below to **activate your card** using your [MyCard app](#), or contact us by choosing the Contact button, then explore the full benefits of your membership, including:

- Secure spending options that are just as fast as using cash
- Access to on-the-go [Digital Banking](#) online and via your MyCard app
- Receiving paychecks and payouts direct to your account
- Access to fee-free ATMs, including Co-Op ATMs, all over NYC
- And much more

Remember—**we're here to assist you** every step of the way!

[[Activate My Card](#)]
[[Contact Member Support](#)]

Your MCU Team

[FOOTER]

[LOGOS/DISCLAIMER ETC.]

Onboarding WF – Direct Deposit – Email 1

SL: Skip the Lines and Get Your Money Direct, {{Firstname}}!

[HEADER] MCU LOGO

Recurring Deposits?
Autopilot, Please!

Hi {{Firstname}},

The days of walking a paycheck to the bank and waiting in line are over. [Access Direct Deposit](#) to enjoy the ultimate in banking convenience.

As soon as a recurring payment is available, it is **automatically deposited** into your MCU checking or savings account.

Say **Goodbye!** to endless branch visits, physical paychecks, and deposit slips.

Let's make your money work for you.

[\[Tell Me More\]](#)

Your MCU Team

[FOOTER]

[LOGOS/DISCLAIMER ETC.]

Onboarding WF – eStatements – Email 1

SL: {{Firstname}}, Cut Back Paperwork - and Paper Cuts! - with Paperless Statements

[HEADER] MCU LOGO

**Cut Back Paperwork (& Paper Cuts!)
with Paperless Account Statements.**

Hi {{Firstname}},

Mail mounts up fast, right?

Dealing with paperwork—shredding paper, slicing skin, shedding tears, stuffing trash bags—is no fun.

Still, you could sign up for eStatements using your [Digital Banking](#) option.

That way **your statements are online**, on time, and always available.

Paper cuts? Not so much!

[\[Tell Me More\]](#)

Your MCU Team

[FOOTER]

[LOGOS/DISCLAIMER ETC.]

SL: [ICON] {{Firstname}}, Enjoy On-the-Go Banking with MCU's Card Apps

[HEADER] MCU LOGO

On-the-Go in New York City? Keep Your Finances at Your Fingertips.

Hi {{Firstname}},

Our everyday heroes demand banking that keeps up while they're making a difference in our amazing city, whether needing on-the-go access to credit or debit cards through [Digital Banking](#).

We offer our members the ability to handle their banking *in a New York minute* from anywhere:

- Register for **Digital Banking**
- Download your Mobile App to:
 - View your Visa® Credit Card balances or statements
 - Pay your bills
 - Activate or replace cards and more
- Download your MyCard App to:
 - Add your debit card to your digital wallet and use your mobile device to shop
 - Turn lost cards on or off
 - Manage your pin, set alerts and more

Simple, secure, and set up for account control (and shopping!) in a few steps.

[Download on the App Store]

[GET IT ON Google Play]

[\[Learn More\]](#)

Your MCU Team

[FOOTER]

[LOGOS/DISCLAIMER ETC.]

Onboarding WF – Mobile Wallet – Email 1

SL: {{Firstname}}, Put MCU in Your Digital Wallet and Pay by Phone

[HEADER] MCU LOGO

**Look, No Card! Pay by Phone
Online or In Person**

Hi {{Firstname}},

You can add an extra layer of security and a world of convenience to your purchasing experience by turning your mobile device into a payment powerhouse through [Digital Banking](#).

MCU Members make payments in-person or online using just their mobile device. And they do it simply by adding their MCU debit or credit cards to their mobile digital wallets.

Now it's your turn!

[\[Learn More\]](#)

Your MCU Team

[FOOTER]

[LOGOS/DISCLAIMER ETC.]

Onboarding WF – Wait! There’s More! – Email 1 (Mobile Deposit & Zelle® Transfer)

SL: {{Firstname}}, Put Check Deposits and Money Transfers at Your Fingertips

[HEADER] MCU LOGO

**Money Transfers? Check Deposits?
Time to Exercise Those Fingertips!**

Hi {{Firstname}},

The next time you have a check to deposit, simply take a pic of it and upload it. You can also send and receive money securely in a few taps with Zelle®. Here’s how:

1. Ensure you’re talking full advantage of [Digital Banking](#).
2. Download your [Mobile App](#) (if you haven’t yet), or log in and upload a pic of your check.
2. [Sign up for Zelle®](#) and start sending and receiving money securely in a few taps.

[\[Deposit Checks/Log In\]](#)

[\[Sign Up for Zelle®\]](#)

Your MCU Team

[FOOTER]

[LOGOS/DISCLAIMER ETC.]