

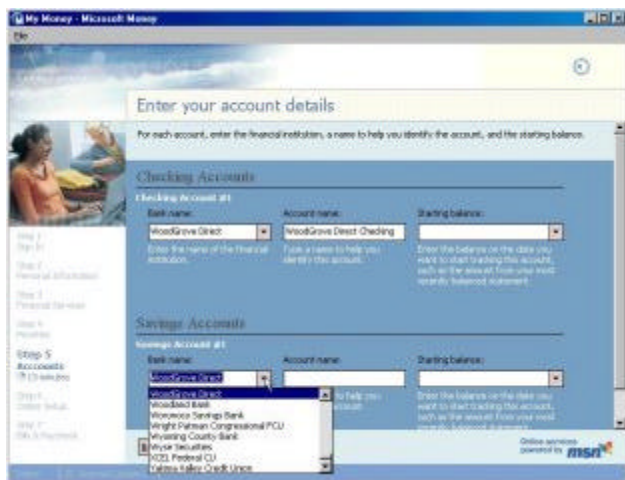
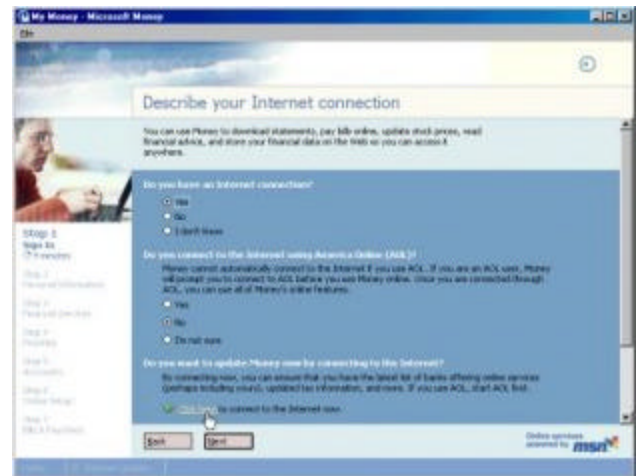
Getting Started with Orange County's Credit Union and Microsoft® Money 2004

Microsoft Money 2004 – Manage Today's Finances, Achieve Tomorrow's Goals

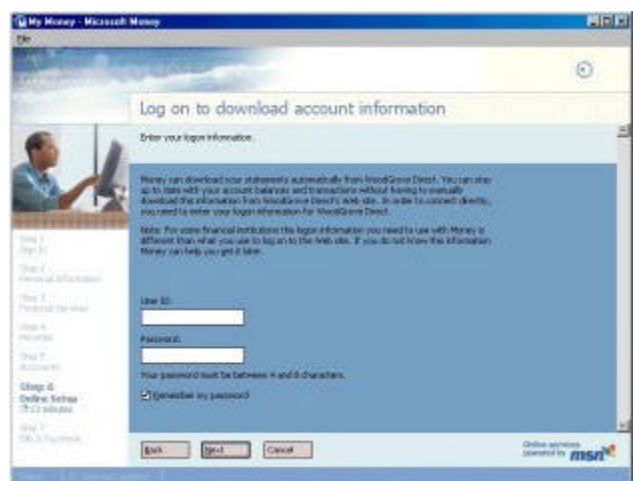
It's easy to get started with Orange County's Credit Union's online services and Microsoft Money 2004. With Orange County's Credit Union, you can monitor your accounts whenever you want. You don't have to wait for a paper statement because account activity is available to you online. And with this guide, it's easy to get up and running.

New Microsoft Money 2004 User

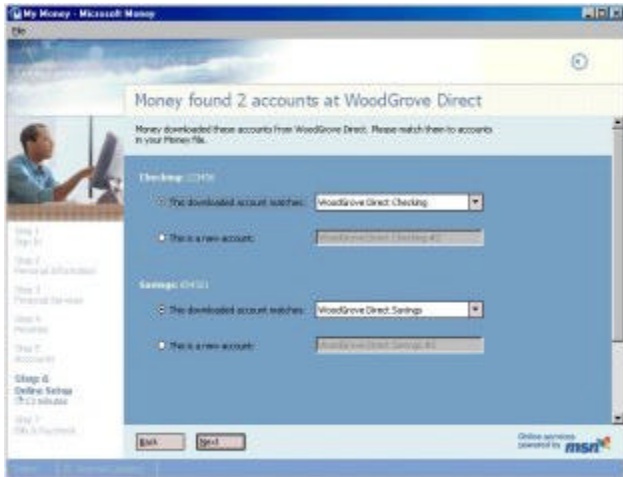
1. You need to set up your accounts in Microsoft Money before you can activate them for online services. When you first open Microsoft Money 2004, click **Next** on the opening screen to allow Microsoft Money's Setup Assistant to help you. Be sure to click the **Click Here** link to download the latest list of financial institution partners.
2. The Setup Assistant will step you through the process of creating new accounts and assigning each account to the correct financial institutions.



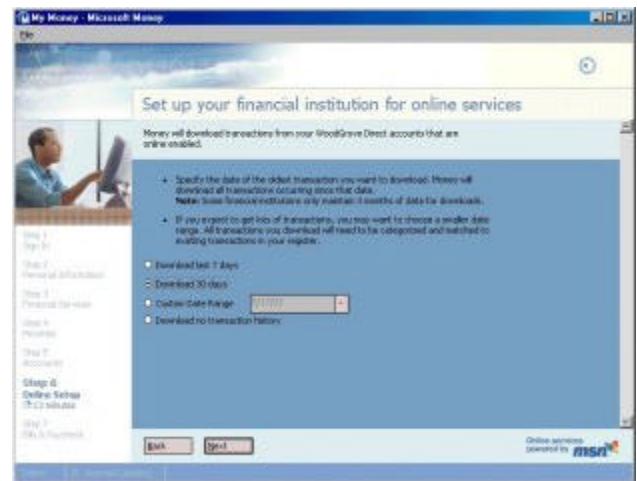
3. Step through the Setup Assistant, creating your accounts until, Microsoft Money asks you to set up for online services. Click on Orange County's Credit Union's name and proceed to enter your Member Number and Password. If you don't know your member number and Password, contact a Member Service Representative at 1-888-354-6228, option 8, for assistance.



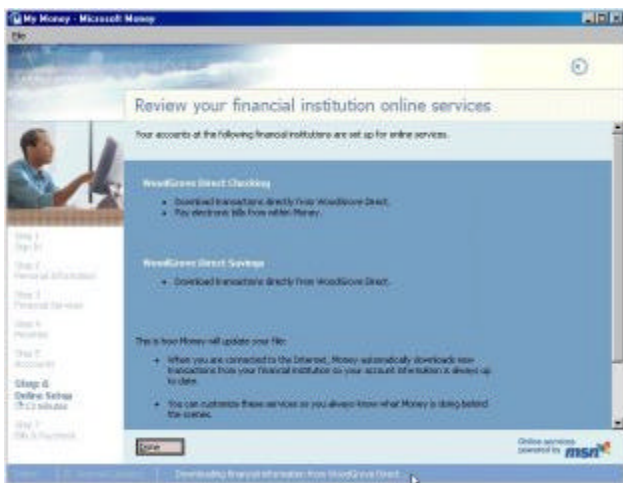
4. Money then downloads your accounts from the Credit Union.



5. Money 2004 will automatically download the latest information for you so that your account is always up to date. Just tell Microsoft Money how far back you want to go to download account transactions.

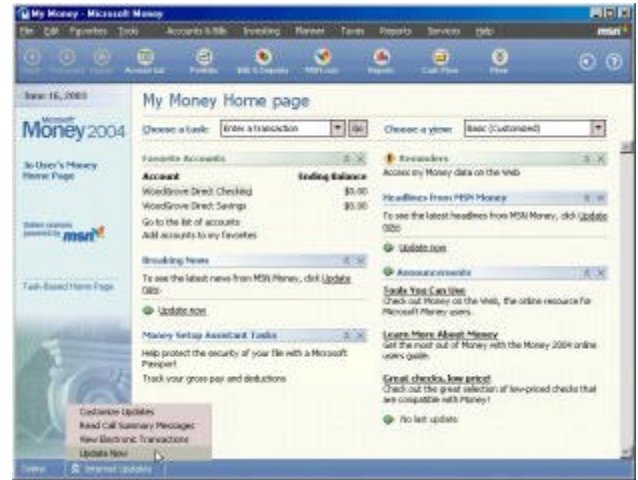


6. That is all it takes! Your accounts are now set up for online services in Microsoft Money 2004!

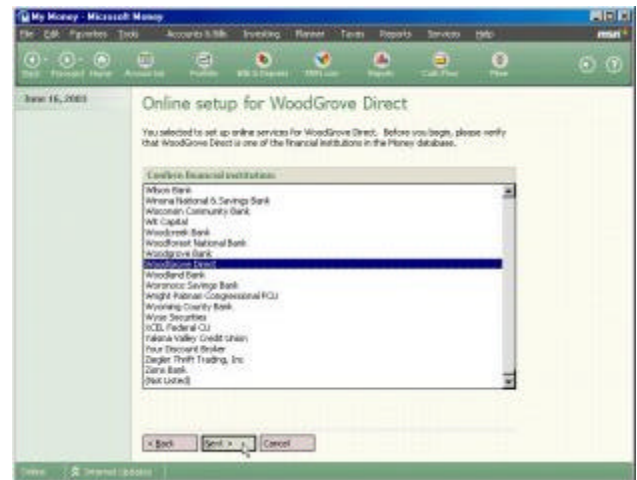
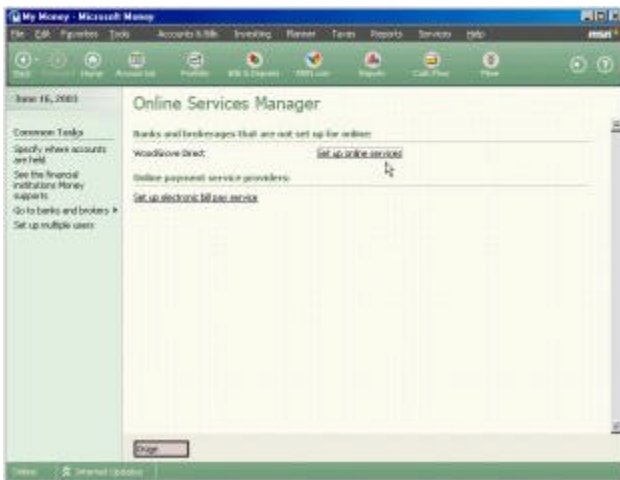


Current Microsoft Money User

1. If Microsoft Money 2004 did not detect your most recently used file, click **Open** on the **File** menu to locate and upgrade your Microsoft Money file.
2. On the Microsoft Money Home page, click **Internet Updates** on the Online status bar at the bottom of the screen, and then click **Update Now** to download the latest information for Microsoft Money.
3. On the **Accounts & Bills** menu, click **Online Services Manager**.



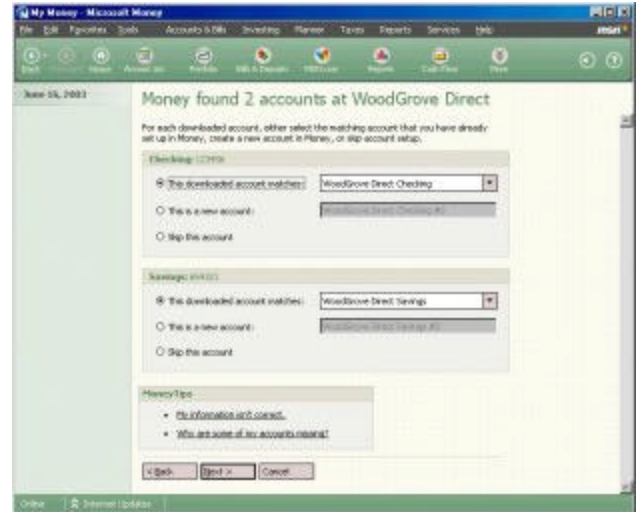
4. Click **Set up Online Services** and select Orange County's Credit Union from the list provided by Microsoft Money 2004.



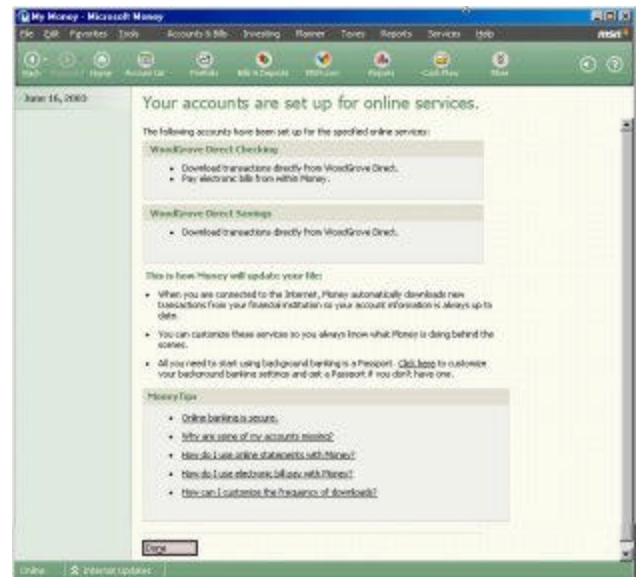
5. Enter your Member Number and Password you received from you're the Credit Union, and click **Next** to download your account information.



6. Microsoft Money will match your existing accounts, or you can choose to create new accounts.
7. Microsoft Money 2004 will automatically download the latest information for you so that your account is up to date. Just tell Microsoft Money how far back you want to download account transactions.



8. That is all it takes! Your accounts are now set up for online services in Microsoft Money 2004!



You're Now Ready to Connect!

If you associate your Microsoft Money file with a Microsoft .NET Passport account, Microsoft Money 2004 will download your statement information in the background based upon the schedule you select. For further information, please review the Help topics provided in Microsoft Money 2004.

You can also have Microsoft Money transmit and e-mail requests to Orange County's Credit Union.

1. To send e-mail to Orange County's Credit Union, click on the Orange County's Credit Union icon in the left pane of the account register, and then click **Send a message to Orange County's Credit Union....**

Because There Is More To Life - Balance It

NEED MORE INFORMATION?

Visit the Microsoft Money Web Site at <http://www.microsoft.com/money>