

# Online Banking Sign-up Step-by-step

#### Step 1:

Visit <u>www.usmfcu.org</u>

#### Step 2:

Online Banking will always be on the main page.

#### **Click "Enroll Now"**



#### Step 3:

You will be transferred to our Net Branch domain for an enrollment application.

<b>Enrollment Application</b>		â 💌				
If information provided matches an existing account on our system, an account will be created and you will have immediate access. Please note, you must be able to access the email address provided to obtain your password.						
I am enrolling a business ac	count					
Member number (4 or 5 Digits)						
Last Name						
Zip Code						
Email						
Retype Email						
Birthdate (Month/Day/Year)						
SSN (Last 4 Digits)						
	Apply Cancel					

#### Please fill out <u>ALL</u> the information on the application.

\*Your member number was given to you when you opened an account.

Feel free to call us at (586) 756 – 3300 if you need help retrieving your member number.

#### Step 4:

After you are done filling out the form, you will see this:



Your Login ID is your Member Number

Press "Close". You are then re-directed to the main page of online banking.

#### Step 5:

In a separate tab, open your email account.

The email that you provided in the application, is the one that you will use to confirm your identity.

🗌 ☆ usmfcu

Application Enrollment - Thank you for your application Please click the following link to validate your enrollment and obtain your password:

Open the email and click the link provided to validate your enrollment and obtain your password.

You must confirm your identity, please enter your Member Number and the last 4 digits of your social security. The same information you provided for the "Enrollment Application".

Token Claim	8	X
To confirm your identity, please answer the followi questions:	ng	
Member Number		
SSN/EIN (Last 4 Digits)		
Continue	9	

#### Step 6:

After you put in the requested information, you will receive a temporary password:



**Copy the password**, make sure you copy it somewhere else in case you lose it.

Click "Close"

## Step 7:

Online Banking
Secure Log On
Login ID:
Password:
Login
Not Enrolled? Enroll Today!
Forgot your password?

You are then prompted to log in to online banking.

Put in your <u>Member ID</u> for the "login" and your <u>temporary</u> password for the "password"

When you enter your Login ID and password, you will be prompted to change your password:

### Step 8:

Unline Banking				
	Secure Log On			
	Your password has expired and needs to be changed New Password Re-Type New Password Continue Cancel			
	Password Policy - Must be at least 8 characters long - Must have at least one letter - Must have at least one number - Must have both upper and lower case characters - Must have at least one special character (!@S%^&*-+?)			

## Please follow the guidelines for the new password.

\*\* We suggest you don't use the same password as for social networks. Choose a new password, one that can be secured.

In case you're not sure if the password has been changed, you will also receive an e-mail from us stating that the password was changed.

#### Step 9:

Once your password has successfully been changed, you are prompted back to the online banking login page.

Please use your <u>Member ID</u> for the "Login ID" and your <u>new password</u> for the "Password".

Secure Log	On
Login ID:	
Password:	
	Login
	Not Enrolled? Enroll Today! Forgot your password?

#### Step 10:

Once you log in, you will see this pop-up:

Multi-Factor Authentication Enrollment	8	×
Question One What is your father's middle name?		
Answer		
Question Two What was your high school mascat?		
Answer		
Question Three		
What street did your best friend in high school live on? (Enter full name of street only)		•
Answer		
Email Address youremailhere@mail.com		
Retype Email Address		
Email addresses don't match		
Register this PC		
You should only register PC's that you use regularly.		
Kiosks or other public access terminals should not be registered.		
Continue	Ca	ncel

- Please choose your security questions, these will be used in the case that you are unable to login to your online banking account.

- You can "register your PC", meaning that you will not be asked security questions every time that you use online banking on your personal or frequent computer.

- Once you enter all your information, make sure that you do not share your answers, since hackers can easily use that information to figure out your passwords.

When you are done entering all your information, Click "Continue".

## Step 11: Final Step

Once successfully logged in to the system, you will see the site disclosures.

Site Disclosure 8 ONLINE AND MOBILE BANKING DISCLOSURES I. Introduction This Agreement is the contract which covers your and our rights and responsibilities concerning Online and Mobile Banking ("Online and Mobile Banking") services offered to you by Ukrainen Selfreilance Michigan Federal Credit Uhion ("Credit Uhion"). In this Agreement, the words "you" and "yours" mean those who submit an Online and Mobile Banking authorization form and any authorized users. The word "account" means any one or more share accounts you have with the Credit Union. By signing or submitting an online authorization for the Online and Mobile Banking and Mobile Banking service; you agree to the following terms governing your and our rights and responsibilities concerning the Online and Mobile Banking electronic funds transfer services. Electronic funds transfers (FETFs) are electronically inhited transactions through Online and Mobile Banking transactions involving your deposit accounts.

In order to continue using the website, please click "Agree".

#### YOU ARE ALL SET!

You can now freely use online banking for a fast and secure service of your account!

Don't forget to sign up for e-statements and save trees! 🕹

Questions? Call us (586) 756 - 3300