



ONLINE BANKING



NEW: You must have a valid email address on your 1st CCU account to access Online Banking

Every effort was made to automatically enroll active Online Banking users in the new system if the Online Banking User Name on the account met the parameters required for User Names in the new system. (*less than 20 characters, no punctuation or special characters in the User Name, does not start with a number*). If you were actively using Online Banking prior to the Computer Upgrade please try to log into the new system using the First-Time Login Instructions.

If you are unable to log in please contact 1st CCU during business hours and we would be happy to assist you.
(608) 269-8121 or (608) 786-2420 or 1-888-706-1228

First-Time Login Instructions For Active Online Banking Users

1. Go to www.1stccu.com and enter your User Name in the Online Banking Login field at the upper right of our home page.
2. For the Password you will need to enter the last 4 digits of the Primary member's social security number.
3. Follow the prompts to change your password, select a security image, set up Challenge Questions/Answers, and create a Password Reset Question/Answer. You should now be in the new Online Banking system!

Call 1st CCU if you need assistance logging in for the first time: (608) 269-8121 or (608) 786-2420 or 1-888-706-1228

New Enrollment Instructions (*for members who were not previously using Online Banking*)

You must have a valid email address on file at 1st CCU to use Online Banking. If you do not have an email address on file at 1st CCU and you wish to use Online Banking please contact 1st CCU to provide your email address.

Please Note: *One of the steps in the New Enrollment process requires you to be able to access your email account to click a verification link. You must also be able to finish the New Enrollment process on the same device as the device you are using to start the enrollment process. If you are unable to do so please contact 1st CCU for enrollment assistance.*

1. Click the New User link in the grey box of the Online Banking Login field on the top right of our website's homepage.
2. Enter your full Social Security Number, your 8-digit Account Number, & email address that is on file for your account at 1st CCU.
3. Enter your name, address, and birthdate information. (*Businesses must enter full Business Name in the Last Name field*)
4. If the system is able to validate that the information you entered matches the information on file for your account in our computer system you will be prompted to click a button that will send an email confirmation.
(*for security purposes if the system is unable to satisfactorily verify your identity it may ask you to retry or you may need to contact 1st CCU for assistance with enrollment*)
5. Once you click the button to send the verification email, without closing out the browser please check your email and click the link in the email to complete the verification process.
6. After clicking the link, write down or highlight and copy the temporary password, then continue with the enrollment instructions as directed
7. Create your unique User Name
8. Paste or type the Temporary Password
9. Select a watermark security image
10. Paste or type the Temporary Password in the old password field and set up a new permanent 6-20 character Password
11. Set up Challenge Questions/Answers and create a Password Reset Question/Answer
12. Congratulations, you are now enrolled in Online Banking!

ONLINE BANKING CHANGES AND INSTRUCTIONS, continued

Online Banking Changes

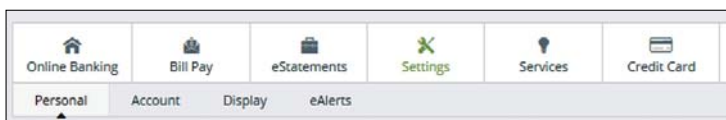
- In the new Online Banking system your accounts, and any cross-accounts and quick switch accounts you had set up in the old online banking system are all conveniently grouped into one Account Listing screen.
- The navigation has been moved to Tabs at the top of the screen. You will see tabs for the services that are available or that you are enrolled in. More options are available within the Services tab.



- The **Menus** and **Sub-Menus** under the tabs will help you navigate through additional options and functions.
- The Dashboard is customizable, with widgets for Quick Transfers, Message Center, Account Balances, Downloads, and more. Click the link to configure the page, then you may further customize each widget by clicking on the small Gear icon. For your convenience you may opt to make this Dashboard screen your default landing page if you wish.

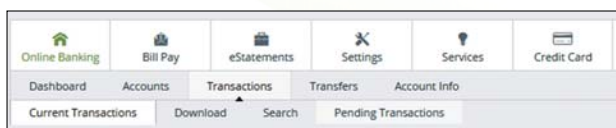
Features and Services available in Online Banking:

- **Bill Pay** = The Bill Pay system will now function within the framework of our Online Banking system for your convenience. All of your Payees are still accessible, there were no changes to Bill Pay. Our Bill Pay provider has announced a cosmetic redesign in mid-March during scheduled maintenance on the Bill Pay site, so you may notice minor design changes in a few weeks.
- **eStatements** = Your December, January, and February statements have been migrated to the new Online Banking system (*Members receiving only Quarterly statements will have access to a December and February statement*)

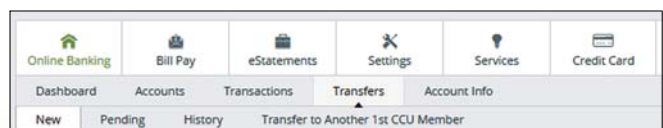


- **Settings** = Click the tab to customize settings for how you view your accounts in Online Banking. The Sub-Menu options allow you to change settings for your Personal Information, Accounts and Display (assign pseudo names, change display order, etc), and customize eAlerts to receive notification of account activity, balance thresholds, or reminders.
- **Services** = Self-service options have been added for your convenience. Apply for a loan, notify 1st CCU of an address change, get a loan payoff estimate, place a Stop Payment on a check, change your eStatement enrollment and more.
- **Credit Card** = To access your 1st CCU Credit Card Online Management service click on the Credit Card Tab. (if applicable)

Other Functions in Online Banking:



- View balances of your accounts and cross-accounts
- View transaction history (*Transaction history from the old system won't be migrated to the new system. Transaction history starts from March 1st*)
- Download transaction information or search transaction history
- View Pending ACH Transactions and holds
- See cleared check images
- Order Checks: Our link makes it easy! **Be sure to verify the name and address information and select the lowest-cost shipping option from the dropdown list before finalizing your order.**



- Transfer funds between your accounts
- View a list of Pending Transfers or Transfer History
- Transfer funds immediately or schedule recurring transfers
- Transfer funds to another 1st CCU member (*You must know the member's account number and account ID such as 0000, 0050, 0070 etc, and you must know the first 3 letters of the Primary accountholder's last name or the first 3 letters of the business name*)
- Make loan payments
- View dividend and rate information

eAlerts: Your eAlerts are not being converted to the new Online Banking system. To set up your eAlerts in Online Banking click on the Services tab, then select eAlerts, and then click the 'Add Alert' button on the right side of the screen.

The eAlerts screen defaults to 'Add Member Alerts'. Once you have selected your Member Alerts click the Save button at the bottom. Click the 'Add Alert' button again, then click on the words 'Add Share Alerts' or 'Add Loan Alerts' in the green bar and click OK to expand the section below the green bar. Use the dropdown list to select the desired Account ID, then customize your eAlerts for that Account ID. Click the Save button. Repeat for the rest of your accounts.