

ONLINE BANKING INSTRUCTIONS

How to setup Online Banking after the Enhancement

1. VISIT FIRST HARVEST CREDIT UNION WEBSITE:

<https://www.firstharvestcu.com>



- The screenshot below is the initial screen you will see when you enter Online Banking the first time you log in

- Upon arriving at this screen, **please enter your User ID and Password**

Log In



- Your User ID is your current Online Banking User ID

- **Your temporary password** will be the last 6 digits of your Social Security Number

- You will be required to create a new password afterwards

2. ACCEPT THE TERMS AND CONDITIONS

- Review the terms and conditions for the new online banking program. When finished reading the terms and conditions, please **click the box that states, "I have read and accept the terms and conditions."**
- **Click the continue button** to proceed

Accept Terms And Conditions

To use eBanking you must select an eBanking password. Transfer referred to as your Personal Identification Number (PIN) in order to access your account. You must obtain a separate PIN for each account. If there is a joint owner on your account, the joint owner may request online service and a PIN if one has not already been assigned to this account. Also, a valid e-mail address is required to access eBanking. With the eBanking service, you can access your account from any personal computer with internet access. In addition, with eBanking, you may sign up for Bill Payment service, electronic access to monthly or quarterly statements.

eBanking is a service for our members. However, the privileges given under this service may be restricted at any time. You may use this service at any time, seven days a week. There might be some downtime. You are allowed only via (3) transfers by automatic deposits, telephone transfers, personal computer transfers or preauthorized debit per month from your Regular Savings or Money Market shares under the same account. You may transfer any available balance, unless limited under another agreement.

The Credit Union reserves the right to refuse any transaction that would draw upon insufficient funds, lower an account below a required balance, or exceed the allowable number of transfers.

I have read and accept the terms and conditions.

[Continue](#)

3. CREATE A NEW PASSWORD

- You will be required to **enter your current password**, which is the last 6 digits of your Social Security Number
- In the second box, you will need to **enter your new password**
- In the third box you will need to **confirm your new password**

Change Password

Current Password

New Password

Confirm New Password

A password must contain:

- ⊗ At least 9 characters
- ⊗ No more than 22 characters
- ⊗ An uppercase letter
- ⊗ A lowercase letter
- ⊗ A number
- ⊗ A special character, such as \$, #, or @

Do not use a previous password.

[Save](#) [Cancel](#)

4. SELECT 5 SECURITY QUESTIONS AND PROVIDE ANSWERS

- For your security, you will need to choose five security questions and provide answers
- When logging in from an unidentified device, you will be required to answer these security questions.
- Make sure these are secure answers you will remember
- **Click Save** when done

Select Security Questions

Select and answer five questions that are easy for you to remember and hard for others to guess. Answers can be from 5 to 32 characters long and can use numbers, letters and any of these special characters - _ . ,

Question 1

Please select... ▼

Answer

Question 2

Please select... ▼

Answer

Question 3

Please select... ▼

Answer

Question 4

Please select... ▼

Answer

Question 5

Please select... ▼

Answer

Save Cancel

5. SET UP PHONE FOR IDENTITY VERIFICATION

- You will need to set up your phone for identity verification
- Please **add a nickname** for your phone and **select the option** for verification, either text message or phone call

Set Up Phone For Identity Verification

Receiving verification codes on your phone provides additional security when making large transactions or changing personal information.

To start using online banking you must set up a phone for identity verification. Contact Member Services at 800-582-7640 for assistance.

Phone:

Phone Nickname:

Notification:

Receive a text message

Receive a call

- Then **click Save** to move to the next step

6. VALIDATE YOUR CODE WITH ONE TIME PASSCODE OR PHONE NUMBER

- When you have received a phone call or text message with your verification code, please **enter the code**
- **Click verify** to be taken to the online banking home screen where you will find your general information

Enter Verification Code

Enter the verification code that was sent to +1 603 993 9166 testing.

Verification Code: