



## Online Banking Sign Up “How to Sign up for Online Banking”

### Online Banking

1. Click the home banking link on the ICFCU website. [www.icfcu.org](http://www.icfcu.org)

Welcome / Sign In

Please login here.

Returning Members	New Members
<p>Please sign in to your Home Banking account.</p> <p>Login ID: <input type="text"/></p> <p>Password: <input type="password"/></p> <p><input type="button" value="Login"/></p> <p><a href="#">Click here if you've forgotten your password. If you don't see the Alert in your inbox, look for it in your Junk mail folder or check your email again later.</a></p>	<p><b>Click HERE to enroll now</b> If you are an existing Credit Union member, you can enroll today into Home Banking!</p>

2. First time users will need to select “Click here to enroll now”. They will need to enter their member number, email address, and birthdate. They will then need to click the box to acknowledge the User Agreement. Then click the box labeled “Sign Up”.

**NOTE:** The member must have an email address on file with the credit union in order to Auto Enroll. If the email address does not match what is on file at the CU, they will get the following message. They will then need to contact the CU and the correct email address will need to be input into their Member Properties.

### Sign up for Home Banking

You must currently be a member of this credit union to sign up for home banking, please enter your information below.

MEMBER NUMBER:   
SOCIAL SECURITY:  (no dashes)  
EMAIL ADDRESS:   
BIRTH DATE:  (MM/DD/YYYY)

In order to continue access to HOME BANKING, a member must remain a member in good standing. Under the Home Banking Agreement, the member will be allowed to perform the following transactions using the HOME BANKING ON-LINE SYSTEM.

- ? Transfers. You may transfer funds between any of your share and/or loan accounts. Transfers from any share account other than a share draft (checking account will be limited to six (6) per month, in combination with telephone, preauthorized, online, audio response or ATM transfers.
- ? Transfers using the HOME BANKING online service will be processed at the time the transaction is submitted.

- I agree to the above disclosure  
 I acknowledge I have read and agree to the terms of the [Home Banking disclosure](#).

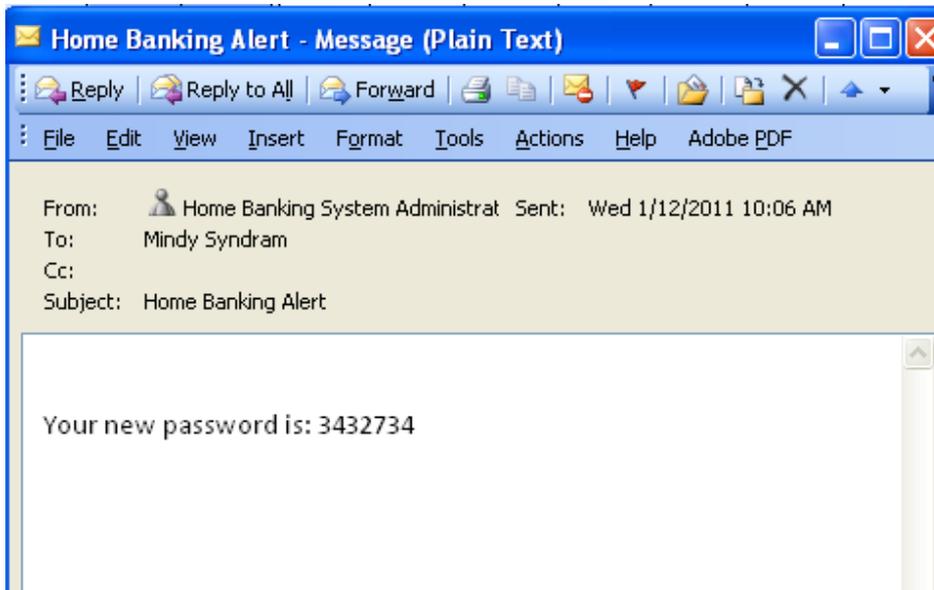
3. The member will receive the following message letting them know they are now signed up and their temporary password is coming to their email. They can then select "Click Here to Login".

### Welcome to Home Banking

Request Successful. Thank you.  
Your temporary password has been created and will be sent to the email address on file.  
Use your member number as Login ID.

[Click Here to Login](#)

The email will look like this. NOTE: if member does not receive this email, have them check their spam folders. (See “Helpful Hint 2” at end of documents for instructions on manually issuing a TEMP PASSWORD.)



4. The login screen will then show and the member should input their member number.

**Welcome / Sign In**

Please call your credit union to be set up for home banking.

Returning Members	New Members
<p>BSDC will need to sign up for our NEW Home Banking Site. To sign, up click on the “Click Here to enroll now” link under the New Members Area.</p> <p>If you have any issues enrolling or navigating the new site, please call the Credit Union at (999)999-9999.</p> <p>Login ID: <input type="text"/></p> <p style="text-align: center;"><input type="button" value="Login"/></p>	<p><b>Click HERE to enroll now</b> If you are an existing Credit Union member, you can enroll today into Home Banking!</p>

5. The member will then have to answer a series of three authentication questions and select a “confidence word”. The member will have the choice of 8 different question options by hitting the drop down arrow next to each question. After selecting the desired question the member needs to input their personal answer. **Confidence Word:** You may get questioned on what this is. It’s a word or phrase that will show on their log-in screen to let the member know that they have come to the authentic site for Home Banking. **Remember me on this computer:** This should be selected if on the primary computer the member will be accessing HB with. If they log-in from another computer, the system will make them answer one of their Authentication Questions to verify who they are. **Save:** Select “save” when complete.

### Enrollment

**You must now select your authentication questions and a confidence word. Each of the three drop-down menus contains eight questions and you must select and answer one from each menu. Then you must select a confidence word. These extra validations will ensure you’ve connected to the authorized home banking site.**

AUTHENTICATION QUESTION 1	What is the name of your first pet? ▼
ANSWER	<input type="text"/>
AUTHENTICATION QUESTION 2	Where did you meet your spouse for the first time? ▼
ANSWER	<input type="text"/>
AUTHENTICATION QUESTION 3	In what year (YYYY) did you graduate from high school? ▼
ANSWER	<input type="text"/>
CONFIDENCE WORD	<input type="text"/>

Remember me on this computer.

After completing Authentication Questions, the member should receive the following screen.

**Request Successful. Thank you.**

Your confidence word has been set. Please store in a safe place.  
[Click Here to Login](#)

6. They can then select “Click Here to Login”. The login screen will then show and the member should verify their confidence word and input their password.

### Verify Confidence Word and Enter Password

 Please enter the Login ID name and Password.

Please call your credit union to be set up for home banking.

Returning Members	New Members
<p>To enhance the security of your account we will display a confidence word and ask you to enter your password. If the confidence word is not what you selected during enrollment, DO NOT login and call your credit union immediately to report the incident.</p> <p>Confidence Word: <b>bsdc</b></p> <p>Password: <input type="text"/></p> <p><input type="button" value="Login"/> <input type="button" value="Return"/></p> <p><a href="#">Forgot Your Password?</a></p>	<p><b>Click HERE to enroll now</b> If you are an existing Credit Union member, you can enroll today into Home Banking!</p>

If the member did not select “Remember me on this computer.” A Security Check will be performed and the member will Answer one of the questions they selected along with inputting their email address.

### Security Check

Please call your credit union to be set up for home banking.

Returning Members	New Members
<p>You are seeing this page because you have not previously used this computer to log into home banking. If this is a new computer, a new browser, or a different computer than the one you enrolled on and you feel it is a safe computer, select 'Remember me on this computer.'</p> <p>What is the name of your first pet?</p> <p>Answer: <input type="text"/></p> <p>E-Mail Address: <input type="text"/></p> <p><input type="checkbox"/> Remember me on this computer.</p> <p><input type="button" value="Login"/> <input type="button" value="Return"/></p>	<p><b>Click HERE to enroll now</b> If you are an existing Credit Union member, you can enroll today into Home Banking!</p>

7. The member will be forced to select a new password. The password criteria will be specific to each Credit Union.



**Your password has expired, you must change it now.**

**Login ID**

**Current Password**

**New Password**

**Reenter New Password**

After their password is changed they will receive the following confirmation:



8. The member should then be able to access their information: