



Online Banking User Guide

Contents

Login.....	1
Passcode.....	1
Online Agreement.....	2
Online Banking ID Change.....	2
Watermark Selection	3
Multi-Factor Authentication Security Question Collection.....	3
Update Email and Password Reset Question.....	4
Online Banking Home Page	5
Account Listing.....	5
Order Checks.....	5
Statements.....	5
Transactions.....	5
Current Transactions	6
Download.....	7
Search	7
Transfers	8
Add Transfer	8
Pending Transfers	8
History.....	8
Account Info.....	9
Bill Pay.....	9
Settings.....	10
Personal	10
Account	11
Display.....	11
Alerts.....	12
Event Alerts.....	12
Balance Alerts	12
Transaction Alerts.....	12
Item Alerts	12
Security Alerts.....	12
Personal Alerts.....	12
Card Maintenance.....	13
Services	13
Schedule a Member to Member Transfer	14
Member to Member Transfer Favorites Maintenance	16
Message Center.....	17
Sending New Message	17
Message Received.....	17
Enroll	18
Reset Passcode	18

Login

Members may log in to Online Banking through our website FreedomCU.org with their Online Banking ID. If this is your first time logging into the new Online Banking system, **your Online Banking ID is your 6-digit Member number**. You will be required to change this ID when you first login.

Enrollment

You will need to enroll in the new system **ONLY** if you are a **new** member or have not used or enrolled in Online Banking in the past 12 months.


Passcode

Login Screen with Watermark

Enter your Online Banking Passcode. **Your Passcode will be your 4-digit Personal Identification Number (PIN)**. You have the option to change this Passcode after logging into Online Banking.

Login to Online Banking ? [Not a user? Click here to apply!](#) [Test Browser](#) [Home](#)

Personal Image Verification For security reasons, please verify the image on the left is the image you selected

 A random image will appear if this your first time logging into the system

Pre-conversion Online Banking Users - Your passcode is your 4 digit Online Banking PIN

Online Banking ID: 555555

Online Banking Passcode:

[Forgot Passcode?](#)

Some internet browsers may save user names and passwords. This will automatically complete any login for you and may allow people at your computer to use your logins without knowing your passwords. For your security, please review your internet browser's "Help" section, or contact their Customer Support, to see if this option is available and how to turn it off.

Note: If this is your first time logging in a random image will appear. You will be prompted to select a new image during your first login.

Options Available on the Passcode Page

Home: Links to our website - FreedomCU.org.

Test Browser: Tests browser for compatibility and 128-bit encryption.

Not a user? Click here to apply!: [Enroll in Online Banking](#). New members or members not previously enrolled in Online Banking may enroll through this link.

Online Banking ID: Your username. Username is not case sensitive. On first login your ID is your 6-digit Member Number.

Online Banking Passcode: Case sensitive passcode. Your passcode is your 4-digit PIN.

Forgot Passcode: Allows you to create a new passcode if you have forgotten your passcode. See [Reset Passcode](#) for details.

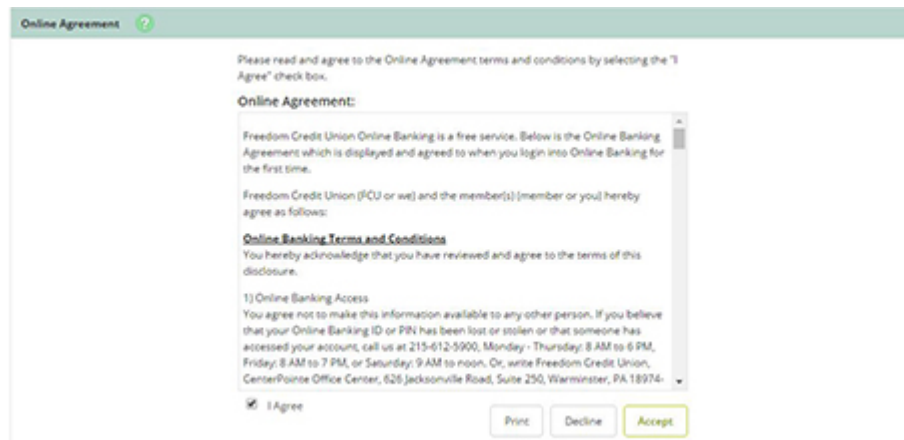
Online Agreement

At first log in or if your passcode has been reset, you may need to agree to the Online Banking Agreement.

Step 1: Review the Online Agreement.

Step 2: Check **I agree**.

Step 3: Click **Accept** to proceed. **Declining** requires that your passcode be reset.



Online Agreement ?

Please read and agree to the Online Agreement terms and conditions by selecting the "I Agree" check box.

Online Agreement:

Freedom Credit Union Online Banking is a free service. Below is the Online Banking Agreement which is displayed and agreed to when you login into Online Banking for the first time.

Freedom Credit Union (FCU or we) and the member(s) (member or you) hereby agree as follows:

Online Banking Terms and Conditions

You hereby acknowledge that you have reviewed and agree to the terms of this disclosure.

1) Online Banking Access

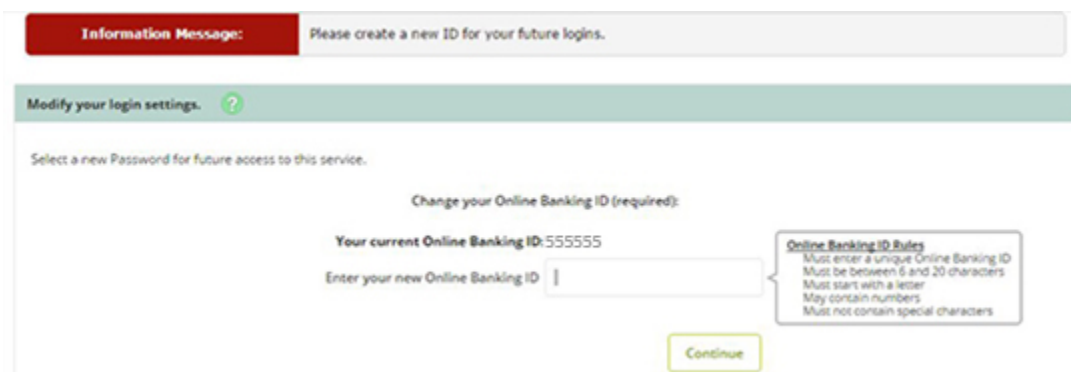
You agree not to make this information available to any other person. If you believe that your Online Banking ID or PIN has been lost or stolen or that someone has accessed your account, call us at 215-612-5900, Monday - Thursday: 8 AM to 6 PM, Friday: 8 AM to 7 PM, or Saturday: 9 AM to noon. Or, write Freedom Credit Union, CenterPointe Office Center, 626 Jacksonville Road, Suite 250, Warminster, PA 18974.

☒ I Agree

Print Decline Accept

Online Banking ID Change

You are required to change your Online Banking ID. You will use this ID in place of your 6-digit member number to log into Online Banking moving forward.



Information Message: Please create a new ID for your future logins.

Modify your login settings. ?

Select a new Password for future access to this service.

Change your Online Banking ID (required):

Your current Online Banking ID: 555555

Enter your new Online Banking ID

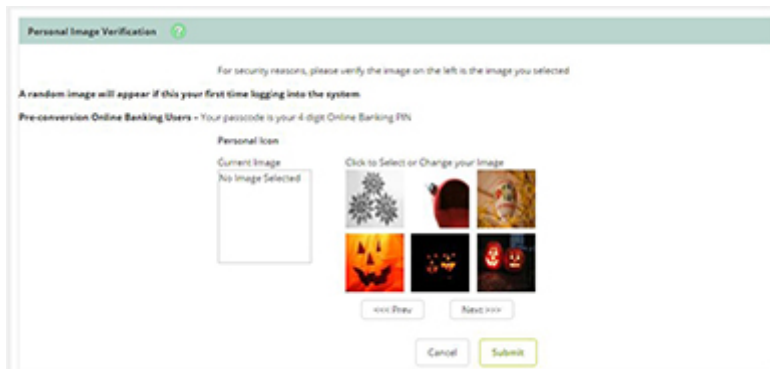
Online Banking ID Rules

- Must enter a unique Online Banking ID
- Must be between 6 and 20 characters
- Must start with a letter
- May contain numbers
- Must not contain special characters

Continue

Watermark Selection

After the Online Banking ID change you will be prompted to select a watermark image. This same image will appear at all future logins.



Personal Image Verification ?

For security reasons, please verify the image on the left is the image you selected

A random image will appear if this your first time logging into the system

Pre-conversion Online Banking Users - Your passcode is your 4 digit Online Banking PIN

Personal Icon

Current Image
No Image Selected

Click to Select or Change your Image

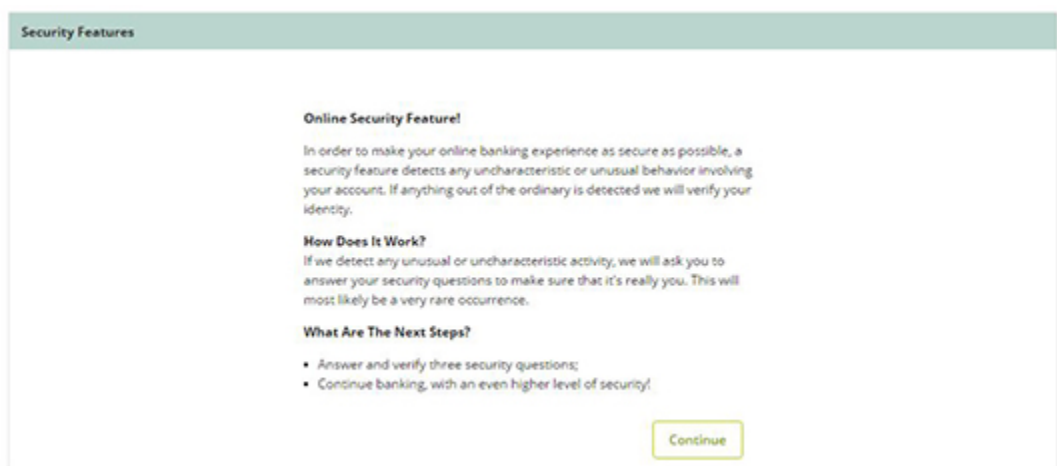
View Photo Reset Now

Cancel Submit

Multi-Factor Authentication Security Question Collection

You will be prompted to select three security questions.

Step 1: Read about the Online Security Features and select **Confirm**.



Security Features

Online Security Feature!

In order to make your online banking experience as secure as possible, a security feature detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How Does It Work?

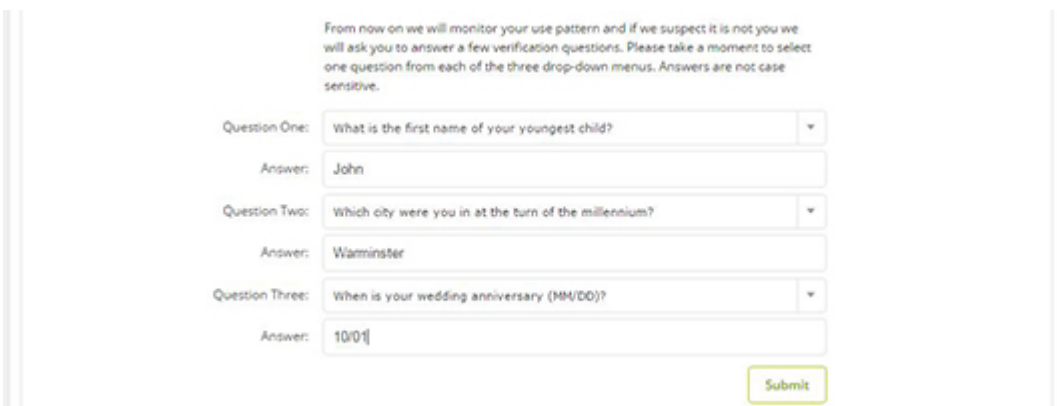
If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

What Are The Next Steps?

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

Continue

Step 2: Select a question from each drop-down menu and input answer. Select **Submit**. Answers are not case sensitive.



From now on we will monitor your use pattern and if we suspect it is not you we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

Question One: What is the first name of your youngest child? ▾

Answer: John

Question Two: Which city were you in at the turn of the millennium? ▾

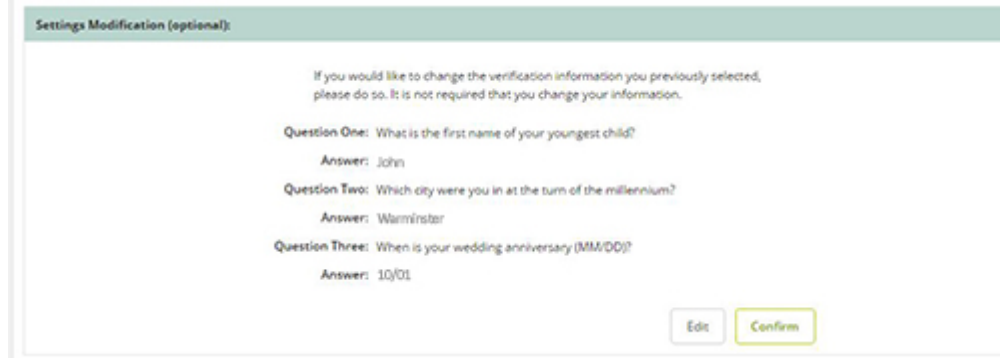
Answer: Warrminster

Question Three: When is your wedding anniversary (MM/DD)? ▾

Answer: 10/01

Submit

Step 3: Review selected questions and answers. **Edit** if necessary. Select **Confirm**.



Settings Modification (optional):

If you would like to change the verification information you previously selected, please do so. It is not required that you change your information.

Question One: What is the first name of your youngest child?
Answer: John

Question Two: Which city were you in at the turn of the millennium?
Answer: Warrminster

Question Three: When is your wedding anniversary (MM/DD)?
Answer: 10/01

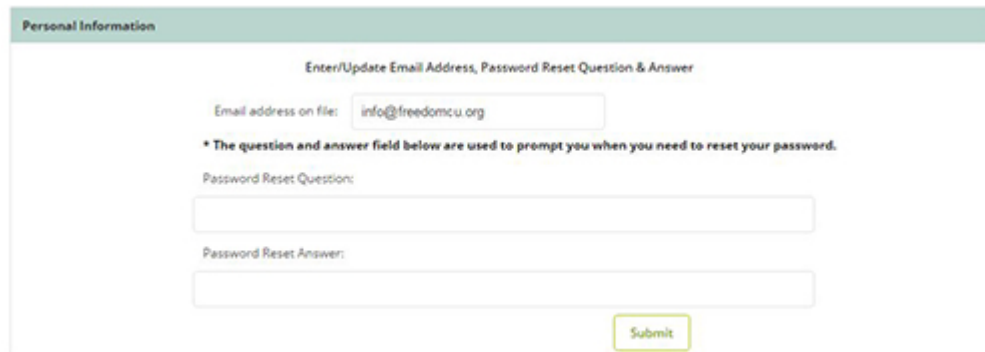
Edit Confirm



Once **Confirm** is selected, questions and answers cannot be modified.

Update Email and Password Reset Question

Please review and confirm your email is correct. Please update if necessary. Create a custom Question and Answer that will be used if you need to reset your password. Select submit to continue. See [Reset Passcode](#) for details.



Personal Information

Enter/Update Email Address, Password Reset Question & Answer

Email address on file: info@freedomcu.org

* The question and answer field below are used to prompt you when you need to reset your password.

Password Reset Question:

Password Reset Answer:

Submit

Your initial setup for the new Online Banking system is complete. You will need to use your new Online Banking ID for future logins to Online Banking.

Online Banking Home Page

Account Listing

Displays shares, loans and other accounts linked to Online Banking and balance of those accounts. Account Listing serves as the landing page upon login.

Online Banking

Bill Pay

Settings

Services


Accounts

Order Checks

Statements

Transactions

Transfers



Experience the convenience of Bill Pay
The easy and secure way to pay your bills.
[Click to launch demo](#)

Welcome Credit Union Test3

Deposit Accounts

View 5 | 10 | 20 | 50 | 100 | All


	Description	Available	Balance	
\$0001 PRIMARY SH	Primary Share	\$23.01	\$28.01	Select Option
\$0002 HOLIDAY CL	Holiday Club	\$32.16	\$32.16	Select Option
\$0004 CHECKING	Checking	\$25.00	\$25.00	Select Option

Investment Accounts

View 5 | 10 | 20 | 50 | 100 | All

	Description	Maturity	Available	Balance	
\$1000 6 MTH YOUT	6 Mth Youth Certificate	11/12/16	\$1.44	\$251.44	Select Option

Questions about our new Online Banking?



[View Online Banking User Guide](#)

View your FICO[®]SCORE for FREE in the Services tab

Select Option: Access menus such as Transactions, Download, Stop Payments, Transfers and Account Info.

Member Summary Information: Displays the quantity of accounts tied to the Online Banking ID and a login summary.

Order Checks

Place your check orders from inside Online Banking.

Statements

View your eStatements.

Transactions

View share, loan or other account activity, download activity and search for transactions.

Current Transactions

Displays transaction history and balance information for a selected account.

- **View Transactions for:** Navigate between the transactions listing of other accounts.
- **Current Balance:** Displays the current balance of the account.
- **Available Funds:** Displays the available balance of the account. The link displays the makeup of the available funds.
- **View Range:** View transactions since last statement, last 7 days, last 15 days, last 30 days or All.

Online Banking	Bill Pay	Settings	Services
Accounts	Transactions	Transfers	Account Info
Current Transactions	Download	Search	

Transactions from 09/12/2016 to 09/27/2016

View Range: [Since Last Statement](#) | [7 Days](#) | [15 Days](#) | [30 Days](#) | [All](#)

View Transactions for: S0001 PRIMARY SH

Current Balance: \$28.01
[Available Balance: \\$23.01](#)

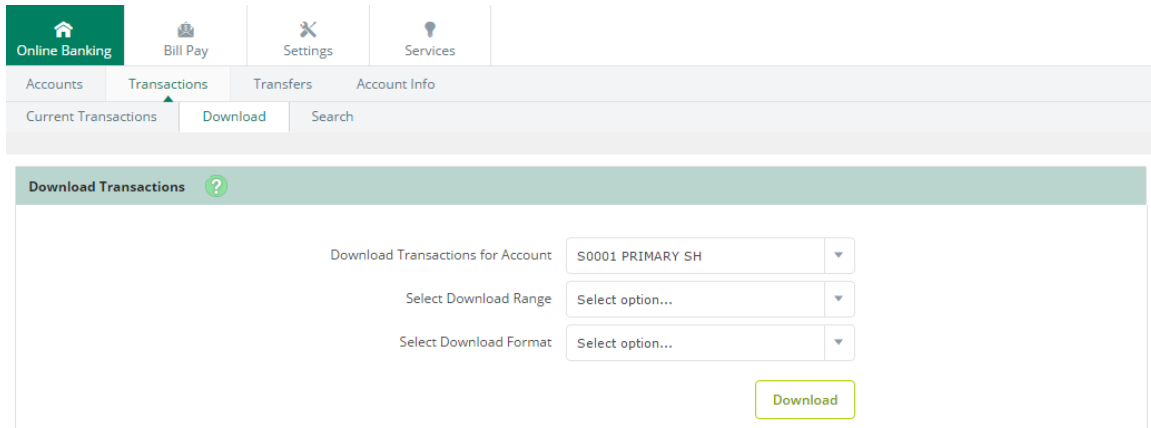
Date	Ref/Check No	Description	Debit	Credit	Balance
There is no account history available for the requested range					

Print

Download

Download transactions since last statement or based on date range. Format options include:

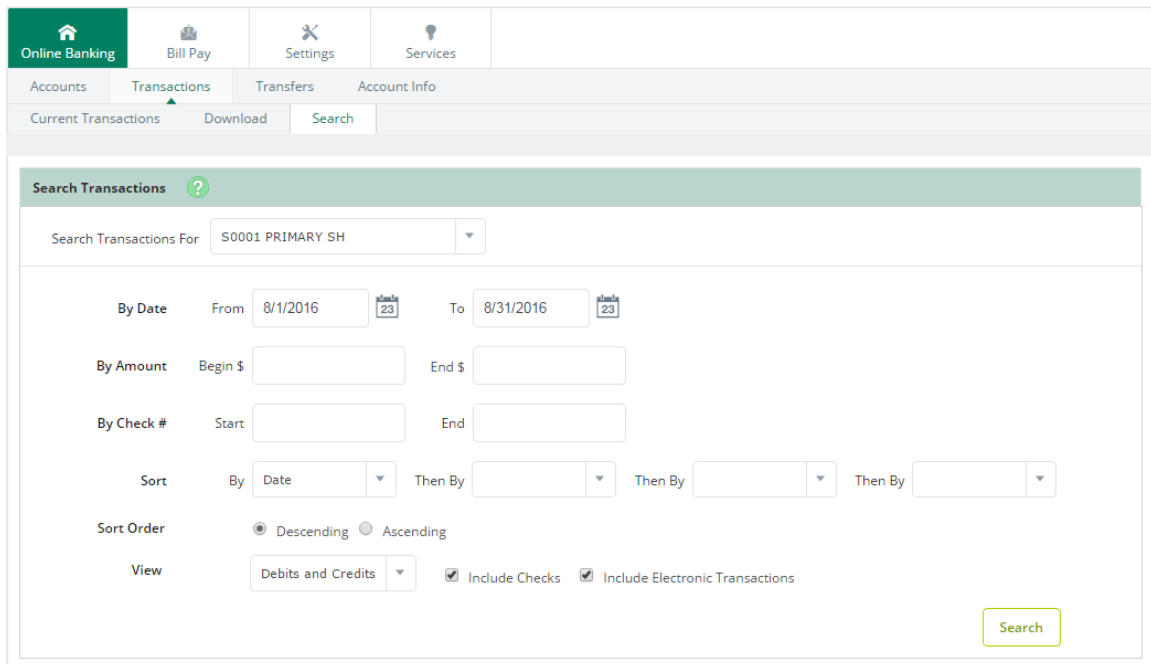
- Microsoft Money (.ofx)
- Intuit QuickBooks (.iif) (previous version of QuickBooks software)
- Standard Personal Finance (.qif) (old version of Quicken)
- Spreadsheet (.csv)
- Word Processing (.txt)
- Intuit QuickBooks (.qbo) and Quicken (.qfx) (upon contract)



The screenshot shows the 'Download Transactions' interface. At the top, there is a navigation bar with 'Online Banking' (active), 'Bill Pay', 'Settings', and 'Services'. Below this is a sub-navigation bar with 'Accounts', 'Transactions' (active), 'Transfers', and 'Account Info'. Under 'Transactions', there are links for 'Current Transactions', 'Download', and 'Search'. The main content area is titled 'Download Transactions' with a help icon. It contains three dropdown menus: 'Download Transactions for Account' (set to 'S0001 PRIMARY SH'), 'Select Download Range' (set to 'Select option...'), and 'Select Download Format' (set to 'Select option...'). A green 'Download' button is located at the bottom right.

Search

Use criteria to locate transactions.



The screenshot shows the 'Search Transactions' interface. At the top, there is a navigation bar with 'Online Banking' (active), 'Bill Pay', 'Settings', and 'Services'. Below this is a sub-navigation bar with 'Accounts', 'Transactions' (active), 'Transfers', and 'Account Info'. Under 'Transactions', there are links for 'Current Transactions', 'Download', and 'Search'. The main content area is titled 'Search Transactions' with a help icon. It contains a dropdown menu for 'Search Transactions For' (set to 'S0001 PRIMARY SH'). Below this are several search criteria sections: 'By Date' (From: 8/1/2016, To: 8/31/2016), 'By Amount' (Begin \$, End \$), 'By Check #' (Start, End), 'Sort' (By: Date, Then By, Then By, Then By), 'Sort Order' (Descending selected, Ascending), and 'View' (Debits and Credits selected). There are also checkboxes for 'Include Checks' and 'Include Electronic Transactions'. A green 'Search' button is located at the bottom right.

Transfers

Conduct or schedule a transfer, view pending transfers and review transfer history.

Add Transfer

The screenshot shows the 'New Transfer' form within an online banking application. The top navigation bar includes 'Online Banking', 'Bill Pay', 'Settings', and 'Services'. Below this, a secondary bar shows 'Accounts', 'Transactions', 'Transfers' (which is highlighted with an upward arrow), and 'Account Info'. A third bar contains 'New', 'Pending', and 'History' tabs. The main form area is titled 'New Transfer' with a help icon. It includes fields for 'Transfer funds from' (set to 'S0001 PRIMARY SH'), 'Transfer funds to' (a dropdown menu), 'Payment options' (set to 'None'), 'Transfer amount' (a text input), 'Frequency' (set to 'One Time'), 'Transfer Date' (set to '09/27/2016'), and 'Transfer Memo' (a text input). A 'Submit' button is at the bottom right. A note on the right side states: 'NOTE: The transfer memo is only saved when Frequency = One Time and Transfer Date = today's date.' The 'Available Funds' are shown as '\$23.01'.

Step 1: Enter transfer information and click **Submit**.

Frequency: Options include One Time, Weekly, Bi-Weekly, Semi-Monthly, and Monthly. Selecting anything other than One Time adds additional fields to specify week day or day of the month. Stop Date appears if frequency is anything other than One Time.

Step 2: Click **Confirm** to finalize transfer and receive confirmation or **Cancel** to discard the transfer.



A confirmation number displays indicating transfer has been scheduled. A message displays if for any reason the transfer could not be scheduled.

Pending Transfers

View pending or recurring transfers already established. Use the drop-down menu to view, edit or delete transfers.

History

View completed transfers.

To transfer funds to another Freedom member, see [Member to Member Transfer](#)

Account Info

Snapshot view of share, loan or other account.

Online Banking

Settings

Services

AccountsTransactionsTransfersAccount Info

Account Information ?

View Account Information for: S0001 PRIMARY SH

Current Account Information

S0001 PRIMARY SH / CREDIT UNION F TEST3

As of Date.....	03/03/2017
Balance.....	10.00
Available Balance.....	5.00
Dividends Paid YTD.....	0.00
Dividends Paid Last Yr....	0.00
Dividend Rate.....	0.200%
Last Dividend Amount.....	0.00
Last Dividend Date.....	07/31/2016
Open Date.....	04/15/2015
Last Statement Date.....	07/31/2016
Reg D Transfer Count.....	0000
Reg D Check Count.....	0000

Bill Pay

Please refer to our [Bill Pay user guide](#) and demo to learn more about our Bill Pay system.

Online Banking

Bill Pay

Settings

Services

PaymentsPay a PersonTransfersGiftPayCalendarMy AccountHelp

Welcome CREDIT UNION TEST3 | mobile@freedomcu.org | Last login: 10:51 AM on 09/26/2016 | [Log out](#)
[Messages \(0\)](#) | 866-370-9432 | [Chat Now](#) | [View demo](#)

Add a payee

I need to:

☒ Pay a company (ex. credit card, utilities or cable)
☐ Pay a person (ex. friend or relative)
☐ Pay a bank or credit union (ex. loans)

Popular payees

We make bill pay easy by presenting a list of the most popular payees for you.
[View popular payees](#)

Back

Next

Website created for [Freedom Credit Union](#) by iPay Solutions.
Use of this system is limited to authorized users only and may be monitored.
Any unauthorized use is prohibited and will be prosecuted.

Settings

Modify login settings, rename accounts, modify display defaults and enroll in alerts.

Personal

Make changes to email address, establish or update passcode reset question and answer, modify login information and if applicable, change watermark.

Online Banking	Bill Pay	Settings	Services	
Personal	Account	Display	Alerts	Card Maintenance

Modify Personal Settings ?


Current Email Address: mobile@freedomcu.org

Change Email Address:

Reenter New Email Address:

Passcode Reset Question:

Passcode Reset Answer:

Personal Watermark: 

NOTE: Click on Watermark to change.

Online Banking ID tcooper

Enter New

Online Banking Passcode

Enter Current

Enter New

Enter New Again

Submit

Account

Change account names and order in which accounts appear.

The screenshot shows the 'Deposit Accounts' settings page. At the top, there is a navigation bar with 'Online Banking', 'Bill Pay', 'Settings' (highlighted), and 'Services'. Below this is a sub-navigation bar with 'Personal', 'Account' (highlighted), 'Display', 'Alerts', and 'Card Maintenance'. The main content area has a header 'Deposit Accounts' with a help icon. It includes a 'Select an Account Type' dropdown set to 'Deposit Accounts'. Below this is a note: 'Drag and drop the account to rearrange the display order. See [keyboard instructions](#)'. There are two columns: 'Account Pseudo Names' and 'New Account Pseudo Names'. The first column lists four accounts with dropdown arrows: 'S0001 PRIMARY SH', 'S0002 HOLIDAY CL', 'S0004 CHECKING', and 'S1000 6 MTH YOUT'. The second column has four empty text input fields. A note states: 'NOTE: Pseudo Names can be up to 16 characters long.' At the bottom, there is a disclaimer: '* Cross-account and external loan names cannot be changed.' and a 'Submit' button.

Display

Establish default settings for various pages within Online Banking.

The screenshot shows the 'Establish Display Defaults' settings page. It has the same navigation structure as the previous page. The main content area has a header 'Establish Display Defaults' with a help icon. It contains several sections with radio button options: 'Accounts' (5, 10, 20, 50, 100, All), 'Transactions' (Since Last Statement, Last 7 days, Last 15 days, Last 30 days, All, Search History), 'Transfer History' (Last 7 days, Last 15 days, Last 30 days, Search History), 'Download Lines' (One Line, Two Lines, Three Lines, All Lines), and 'Transfer Confirmation' (Yes, No). A 'Submit' button is at the bottom right.

Accounts: Number of accounts displaying on Account Listing page.

Transactions: Amount of initial history displayed when viewing transactions.

Bill Pay History: Amount of initial history displayed when viewing bill pay history. Applicable to Online Banking Bill Pay only.

Transfer History: Amount of initial history shown when viewing transfer history.

Download Lines: Amount of transactional information included when using the download feature.

Transfer Confirmation: Setting of reviewing the transfer information and then confirming or cancelling the transaction.

Alerts

Six types of alerts exist: Event, Balance, Transaction, Item, Security and Personal.

Alerts can be received up to three ways:

- **Log In:** Link displays on the Account Listing indicating a new alert exists. Click the link to view the details of the alert.
- **Email** (if enabled): Receive an email indicating a new alert exists in Online Banking.
- **Text** (if enabled): Receive an SMS text message to your mobile device.

The screenshot shows the 'Alerts' settings page. At the top, there's a navigation bar with 'Online Banking', 'Bill Pay', 'Settings' (highlighted), and 'Services'. Below this is a sub-navigation bar with 'Personal', 'Account', 'Display', 'Alerts' (highlighted), and 'Card Maintenance'. Under 'Alerts', there are links for 'Alerts Listing', 'Events', 'Balance', 'Transaction', 'Item', 'Security', 'Personal', and 'Alerts Settings'. The main content area is titled 'Current Alert Settings' and includes fields for 'Email Address on File' (mobile@freedomcu.org) and 'Mobile Details on File', both with 'Edit' links. Below this are sections for 'Events', 'Balance', and 'Transaction', each with a table for setting alerts and an 'Add' link. The 'Events' section has a table with 'When the following occurs:' and 'Alert Me Via:'. The 'Balance' section has a table with 'When balance in:', 'Goes:', 'Amount:', and 'Alert Me Via:'. The 'Transaction' section has a table with 'When the following occurs:' and 'Alert Me Via:'. Each section also has an 'Add' link: 'Edit Events Alerts', 'Add Balance Alerts', and 'Add Transaction Alerts'.

Event Alerts

Select from various account-related activities. The alert generates anytime the event occurs.

Balance Alerts

Receive an alert when a balance falls above or below a specific amount. Repeat setup as desired.

Transaction Alerts

Receive an alert when a debit over the indicated amount posts to a specific account, any account, debit/ATM card or credit card. Repeat setup as desired.

Item Alerts

Watch for a specified item (check) number to clear your account. Repeat setup as desired.

Security Alerts

Select from various login-related alerts. The alert generates anytime the activity occurs.

Personal Alerts

Establish a self-defined message to trigger on a specific date. Repeat setup as desired.

Card Maintenance

If your Visa credit card, check card or debit card is lost or stolen you can block it from inside Online Banking. Please remember to contact us immediately on the next business day to order a replacement card.

Online Banking	Bill Pay	Settings	Services
Personal	Account	Display	Alerts
Card Maintenance			

ATM/Debit Card Options ? View Range: [10](#) | [20](#) | [50](#) | [100](#) | [All](#)

Card Number	Cardholder Name	Card Description	Current Status
*****2359	TEST3,CREDIT UNI	DEBIT CARD	Active

Block

Submit

Services

You can do more than manage your accounts in our Online Banking. Visit the Services tab to get your free FICO® Score, open a new sub account, get a loan pay-off and much more.

Online Banking	Bill Pay	Settings	Services
----------------	----------	----------	----------

Services

Get FICO Score
Review your FICO Score for Free!

Continue

Open Additional Shares or Certificates
Open a sub share account or purchase a share certificate online

Continue

Transfer Setup
Setup to transfer to any Freedom account. You will need the Member number, last name and two digit share ID to setup the transfer

Continue

View Holds
View holds on your account

Continue

Check Withdrawal
Request a check withdrawal

Continue

eStatement Registration
Register to receive eStatements

Continue

Loan Payoff Calculator
Calculate your estimated loan payoff amount

Continue

Update Contact Information
Update your mailing address, telephone number and email address

Continue

Schedule a Member to Member Transfer

Setup a one-time transfer to any Freedom member.

Schedule a Member to Member Transfer

Setup a one time or scheduled transfer to any Freedom member. You will need the member's account number, last name and account ID to setup the transfer

Continue

Select the account you wish to transfer funds from, then enter the Account Number of the Freedom account you wish to transfer to as well as the Share or Loan ID and the First 3 characters of the primary account holder's last name.

If you have a Favorite account that you often transfer funds to, you can select that in the "Select a Favorite" option. For more information about adding or removing Favorites, see [Member to Member Transfer Favorites Maintenance](#)

Click Continue

Transfer funds from	S0001 PRIMARY SH (Avail: 5.00) ▼		
Enter the account information to which you wish to transfer the funds or select one of your favorites.			
Transfer funds to account	0000	<input checked="" type="radio"/> Share <input type="radio"/> Loan	0001
Account Verification	TES	First 3 chars of primary account holder's last name	
	0000 ▼		
<div>CancelContinue</div>			

Enter the amount you'd like to transfer

You will be transferring funds from: S0001 PRIMARY SH

Transfer funds to account: 0000 Share 0001

Transfer Amount:

Transfer Frequency:

Immediate



Cancel

Edit

Submit

The Transfer Frequency option allows you to schedule the transfer immediately or schedule a future one time transfer or recurring weekly, monthly, bi-weekly or semi-weekly transfers.

Transfer Frequency:

Immediate



Immediate
One Time (future date)
Monthly
Weekly
Bi-Weekly
Semi-Monthly

Note: Selecting any Transfer Frequency option except Immediate will bring up additional options for start and end dates to customize the schedule transfers.

Click Submit and your transfer will be submitted.

Member to Member Transfer Favorites Maintenance

Manage you Transfer Favorites list – add or delete accounts frequently used for transfers.

Member to Member Transfer Favorites Maintenance

Create a Transfer Favorites List - add or delete accounts frequently used for transfers

Continue

Simply enter the Account number of the account you will transfer to and the First three letters of the primary account holder's last name, then click **Add Account to Favorites**.

Member to Member Transfer Favorites Maintenance

Member Name

Account Information

You currently have no transfer favorites set up. Enter the information below then press the 'Add Account To Favorites' button to create a transfer favorites list.

Account:	<input type="text"/>	Account number receiving funds
Account Verification:	<input type="text"/>	First three letters of primary account holder's last name
<input type="button" value="Add Account To Favorites"/>		

Return to Services

Once an Account is added to your Favorites it will appear at the top of the page. You can remove accounts from your list of favorites by clicking the button next to the member name then **Delete Selected Account**

Member to Member Transfer Favorites Maintenance

Member Name

Account Information

☐ John Smith

0000555555

Account:	<input type="text"/>	Account number receiving funds
Account Verification:	<input type="text"/>	First three letters of primary account holder's last name
<input type="button" value="Add Account To Favorites"/>		

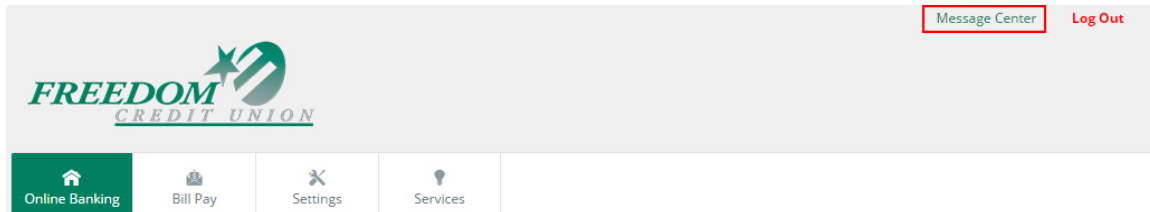
Return to Services

Message Center

Send and receive secure messages to the credit union.

Sending New Message

Step 1: Select **Message Center**, located in the top right of the screen.



Step 2: Click **New**. Enter message information and click **Submit**. A confirmation appears.

Message Received

When the credit union responds through the Message Center, you are notified via email. To access the response:

Step 1: Log into Online Banking. A red flashing icon followed by a link that reads **You have X new messages** displays.

Step 2: Click the **link** to view the message within the Message Center.



Messages received from the credit union are retained until you delete them.

Enroll



This option is only for members who do not currently have Online Banking access.

Step 1: Click **Enroll**.

Step 2: Review Online Enrollment Agreement. Click **I Agree** to continue.

Step 3: Enter requested information. Click **Continue** to move forward with application or **Cancel** to discontinue. Repeat until application is complete.

Step 4: A confirmation message displays. Click **Return To** button to be redirected to credit union's website.

If you have any issues with enrollment please contact us.

Reset Passcode



*Before the Reset Passcode feature can be utilized, **Current Email Address, Passcode Reset Question and Passcode Reset Answer** fields must be completed in the Settings tab. The Passcode Reset Answer field is case sensitive.*

To use the reset passcode feature:

Step 1: Click **Reset Passcode** on the login screen.

Online Banking Passcode:

[Forgot Passcode?](#)

Step 2: Enter your Online Banking ID (username), email address, and email subject. Click **Continue**.

Passcode Page Self Reset ?

Please enter your Online Banking ID

Email Address on File

Email Subject [What's this?](#)

Step 3: Email displaying **E-Mail Subject** verbiage is sent. Click the link in the body of the email.

From: no-reply@freedomcu.org Sent: Mon 8/29/2016 11:39 AM


To:

Cc:

Subject: Password Reset

You have requested that your Online Banking Passcode be restored. To confirm this request, please [click here](#). This link will be valid for 2 hours.

Step 4: Enter your Online Banking ID and answer the displayed question (answer is case sensitive). Click **Continue**.



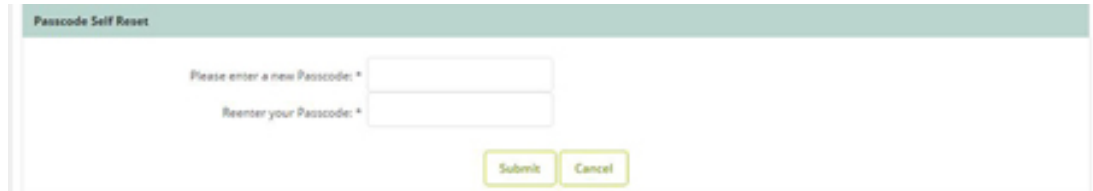
Passcode Self Reset

Please enter your Online Banking ID: *

Please enter your answer for What street did you live on in 5th grade?: *

Continue Cancel

Step 5: Create a new passcode. Click **Submit**.



Passcode Self Reset

Please enter a new Passcode: *

Reenter your Passcode: *

Submit Cancel

Step 6: Log in with the newly established passcode. If login is unsuccessful, your account may be frozen and you should contact the credit union.