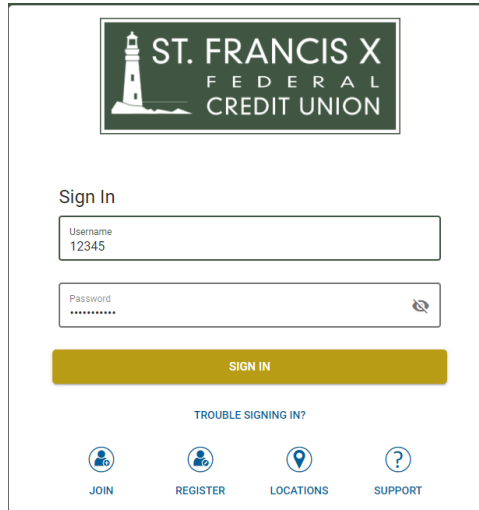


Online/Mobile Banking First Time Login – Existing User

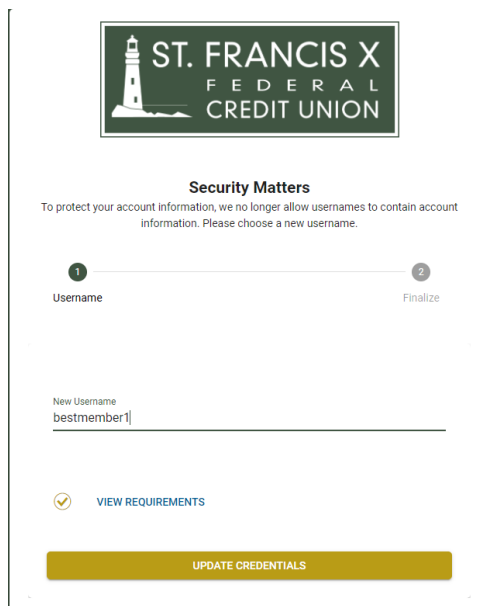
The first login into the new Online Banking should be a familiar process. If you've used Online Banking before, your account is already registered – you'll just need to set up a username. The following tutorial will walk you through the process.

Sign in with your account number and current Online Banking password.



The screenshot shows the St. Francis X Federal Credit Union sign-in interface. At the top is the logo featuring a lighthouse and the text "ST. FRANCIS X FEDERAL CREDIT UNION". Below the logo is the "Sign In" section with two input fields: "Username" containing "12345" and "Password" with masked characters. A yellow "SIGN IN" button is positioned below the fields. Underneath the button is a link for "TROUBLE SIGNING IN?". At the bottom, there are four icons with labels: "JOIN" (person icon), "REGISTER" (person with plus icon), "LOCATIONS" (location pin icon), and "SUPPORT" (question mark icon).

You'll immediately be prompted to set up a username.



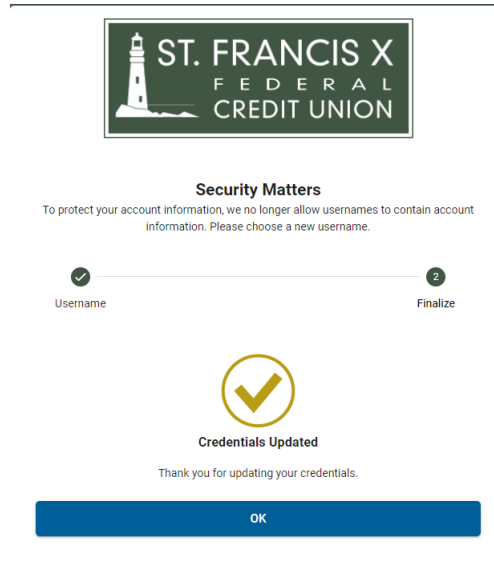
The screenshot shows the "Security Matters" page for setting a new username. The St. Francis X Federal Credit Union logo is at the top. The heading "Security Matters" is followed by a message: "To protect your account information, we no longer allow usernames to contain account information. Please choose a new username." Below this is a progress indicator with a "1" in a circle on the left and a "2" in a circle on the right, with "Username" and "Finalize" labels respectively. A text input field labeled "New Username" contains the text "bestmember|". Below the field is a link with a checkmark icon and the text "VIEW REQUIREMENTS". At the bottom is a yellow "UPDATE CREDENTIALS" button.

Username requirements:

- ✓ Must be between 3 and 20 characters.
- ✓ Characters allowed abcdefghijklmnopqrstuvwxyzABCDEFGHIJKLMNOPQRSTUVWXYZ0123456789

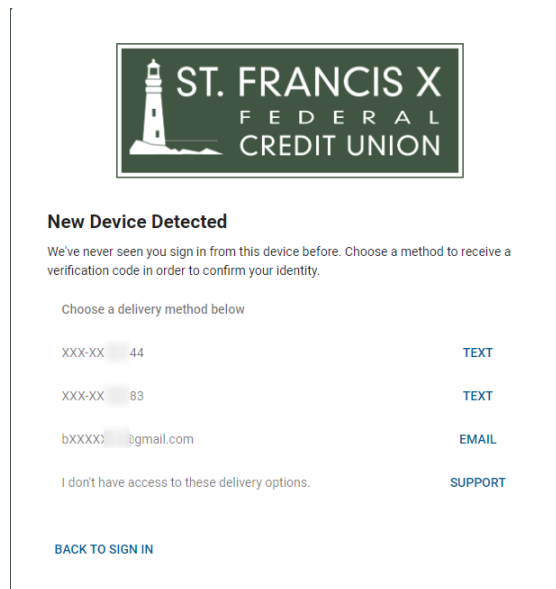
Online/Mobile Banking First Time Login – Existing User

If the username is not taken and meets all of the requirements, you'll receive a confirmation that your username was changed. If you were unsuccessful, please try again with a different username.



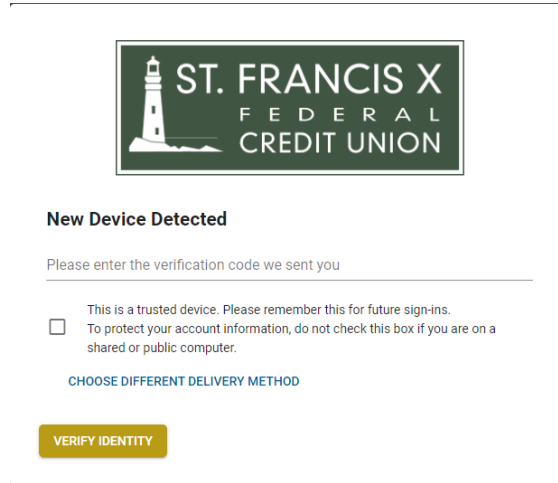
At that point you'll be taken back to the login screen where you'll log in with your new username and your existing password.

Next you'll be presented with a security page indicating a new device has been detected – you will need to enter a One Time Passcode (OTP) to log in. Select where you'd like to receive the passcode. Note that if you select a device that cannot receive SMS Text or Email, you will not receive that OTP. If you do not see a current device that can receive the OTP, please call us at 231-348-7690 and we can update your contact information.



Online/Mobile Banking
First Time Login – Existing User

Wait for the OTP to be delivered. On the next screen, you'll enter the OTP that was sent to you. You will also have the option to select 'This is a trusted device' which will stop you from being prompted for the OTP on the current device. You can also choose a different delivery method if you do not receive the OTP.



The screenshot shows the login interface for St. Francis X Federal Credit Union. At the top is the logo, which features a lighthouse icon and the text 'ST. FRANCIS X FEDERAL CREDIT UNION'. Below the logo, the heading 'New Device Detected' is displayed. Underneath, there is a text prompt: 'Please enter the verification code we sent you' followed by a horizontal line. A checkbox is present with the text: 'This is a trusted device. Please remember this for future sign-ins. To protect your account information, do not check this box if you are on a shared or public computer.' Below this, there is a link that says 'CHOOSE DIFFERENT DELIVERY METHOD'. At the bottom of the form is a yellow button with the text 'VERIFY IDENTITY'.

Once you've entered the correct OTP and click on Verify Identity, you will be logged into the new Online Banking.