Digital Banking Login & Registration Guide

November 2024

DIGITAL BANKING USER GUIDE

Welcome to Digital Banking! Whether you're using a mobile phone, tablet or laptop, our goal is to make your online banking experience easy and convenient. This guide offers instructions for:

- Registering – page 1.

- Logging in – page 4.

- Resetting your password – page 5.

- Unlocking your account – page 7.

- Enabling biometrics – Page 8.

Getting started
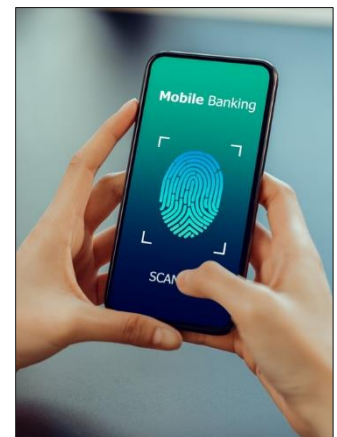
Digital Banking system requirements

Our Digital Banking platform supports Microsoft Edge, Google Chrome and Safari. We recommend that you have the most current version of your preferred browser to ensure you have the latest security patches.

If you don't see the loans you're looking for after registering, please use the feature at the bottom of the Account Summary page: "Don't see your loan? Click here to add it." Follow the prompts on the screen to add your additional loans.
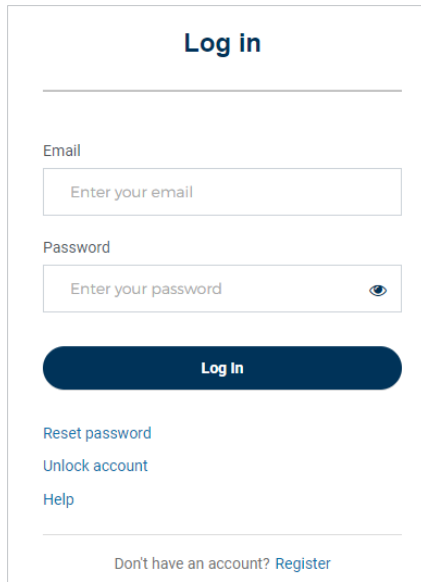
We now offer biometric authentication!

Biometric authentication is fast becoming an essential component of banking because of its ability to offer unrivaled and highly secure borrower identification processes. That's why we've added fingerprint authentication for Android users and Face ID for Apple/iPhone users.

Download the latest version of our Digital Banking app from Google Play or the App Store today to enable this feature, and be sure to check your phone settings to ensure biometrics are enabled there, too.

How do I register?

- Visit your Association website and click **Digital Banking,** which is located at the top right-hand corner of your screen.
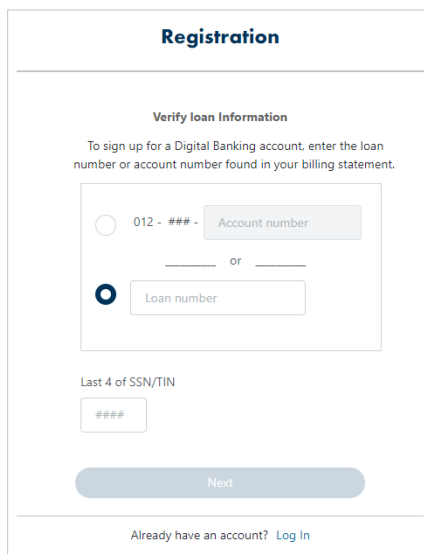
- Click **Register** on the **Log in** page.

You must have the following information to register:
- Social Security number.
- Account number or loan number.

TIP: Your account number can be found at the top of your billing statement.

- Enter your account number or loan number and the last four digits of your Social Security number or taxpayer ID number.

- Click **Next.**

Register

First name

Last name

Login Email

Password 👁

Password requirements:
- At least 10 characters
- A lowercase letter
- An uppercase letter
- A number
- A symbol
- No parts of your username
- Does not include your first name
- Does not include your last name
- Your password cannot be any of your last 4 passwords
- At least 1 day(s) must have elapsed since you last changed your password

Next

Already have an account? Log In

- Enter your first name, last name and email address to create your password.

Set up security methods

Borrower@gmail.com

These security methods help protect your account by ensuring only you have access.

Set up required

✉ **Email**
Verify with code sent to your email.   Set up

📱 **Phone**
Verify with your phone   Set up

🛡 **Security Question**
Choose a security question and answer that will be used for signing in   Set up

- Set up your security methods (all are required):
  - o Email.
  - o Cell phone number.
  - o Security question.

Set up security question

Borrower@gmail.com

- Choose a security question
- Create my own security question

Choose a security question

What is the food you least liked as a child? ▾

Answer

....

Verify

Back to security methods

Back to login

When setting up your security question, you can either choose from a predefined list of questions or create your own.
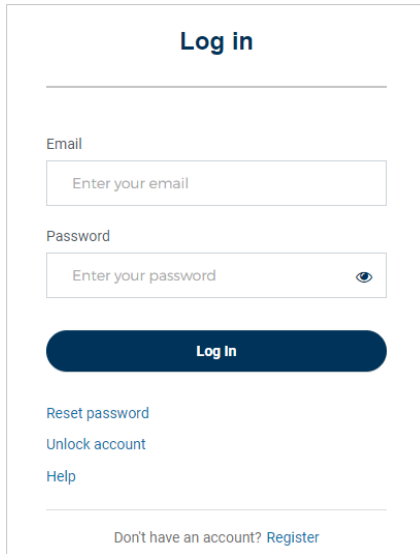

You're almost done!

Borrower@gmail.com

Required security methods have been setup; additional methods can be found in settings after clicking Complete Registration.

Complete Registration

- After verifying the last security method, click **Complete Registration.**

- The **Digital Banking Terms and Conditions** will appear.

Security verification

Borrower@gmail.com

Select a security method to verify it's you:

@ Email — Select

Phone SMS
+1 XXX-XX-1072 — Select

Okta push notification — Select

Okta code — Select

Back to login

- Click **Accept.**

- You should now see your **Account Summary.**

How do I log in?

- Visit your Association website and click **Digital Banking,** which is located at the top right-hand corner of your screen.
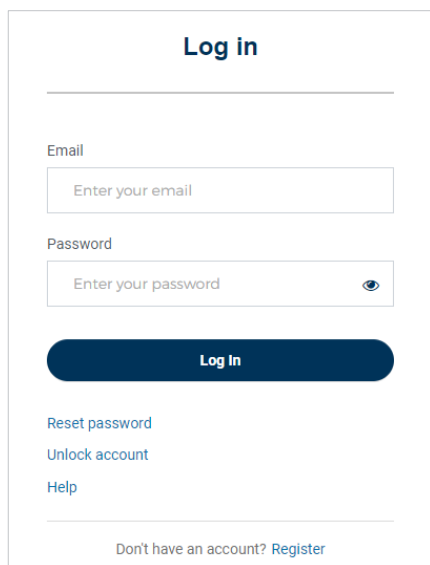

- Enter your email address and password.

- Click **Log In**.

- Select one of the security verification methods.

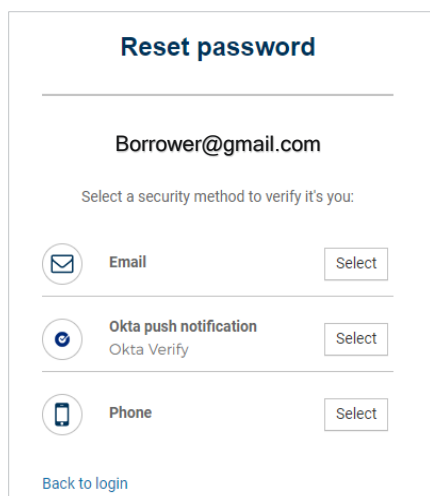- After successfully verifying, you should see your **Account Summary.**

How do I reset my password?

- Visit your Association website and click **Digital Banking,** which is located at the top right-hand corner of your screen.

- On the **Log In** page, select **Reset password.**

- Enter your email address.

- Click **Next.**

- Select one of the security verification methods.

- Answer the **Security question** after verification.

- The **Reset password** screen will appear after the security question has been successfully answered.

- Create your new password.

- Click **Reset password.**

- You'll soon receive a confirmation email letting you know that you've successfully reset your password.

How do I unlock my account?

Your account will be locked after 10 unsuccessful login attempts. Follow these steps to unlock your account if you're not redirected after the 10th attempt.

- Visit your Association website and click **Digital Banking,** which is located at the top right-hand corner of your screen.

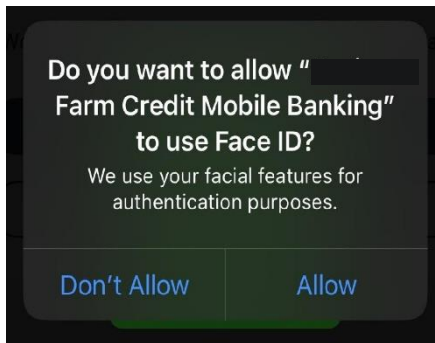- Click **Unlock account** on the **Log in** page.

- Enter your email address.

- Select a security verification method.

Once security validation is complete, enter your password. You'll soon receive a confirmation email letting you know that you've successfully unlocked your account.
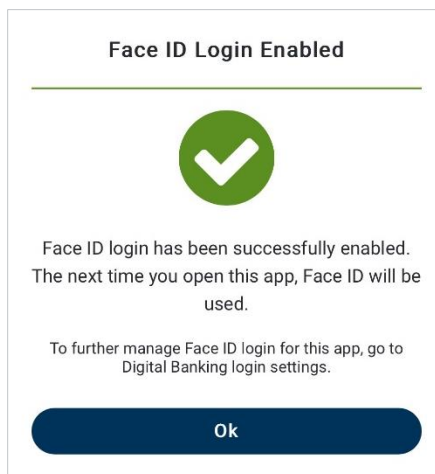
How do I enable biometrics?

- Open your Association's mobile app.

- Using the toggle, select **Enable Face ID for login.**

- Sign in normally using your email address and password.

- Select **Allow** to enable biometric authentication.

- You'll then see this confirmation notification.

- Click **OK**.

- You'll now be automatically logged in to your account using facial recognition.

The same steps are used for Androids using fingerprint recognition.

- To disable biometrics, log in to the Digital Banking app, go to your account settings and select **Disable Face ID Login**.