

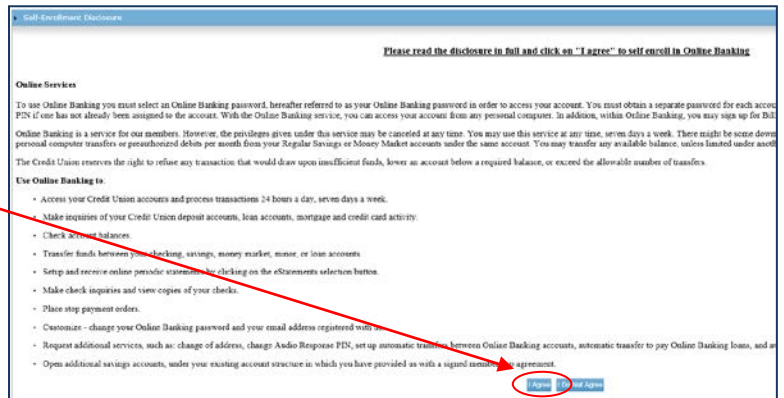


## FIRST TIME ONLINE BANKING USER STEP-BY-STEP GUIDE

### STEP 1: ENROLL AT ESFCU.ORG



### STEP 2: AGREE TO THE ONLINE SERVICES DISCLOSURE



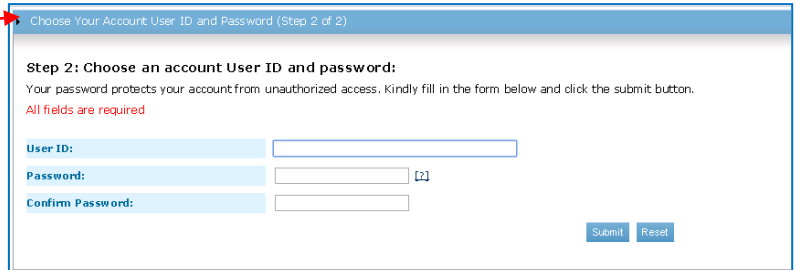
### STEP 3: ENTER YOUR INFORMATION

1. Your account number was given to you when you joined the Credit Union
2. Social security number should be separated by dashes XXX-XX-XXXX
3. Date of birth is a 2-digit day and four-digit year, select the month from the dropdown
4. 5-digit zip code
5. Valid email address

**HELPFUL TIP:** All fields must match what is on file with Educational Systems FCU. If you need help, call us at 301.779.8500.

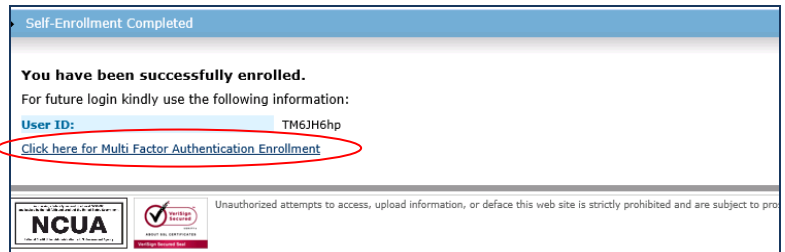
#### STEP 4: CREATE YOUR USER ID AND PASSWORD

- **Your User ID:** Must contain at least six and up to 13 alphanumeric characters. Do not use special characters, your account number or social security number.
- **Your Password:** Must contain at least eight characters, including three of the following:
  - Uppercase Letters
  - Lowercase Letters
  - Numbers
  - Special Characters: ! # \$ \* ? @ . - \_ ' ;

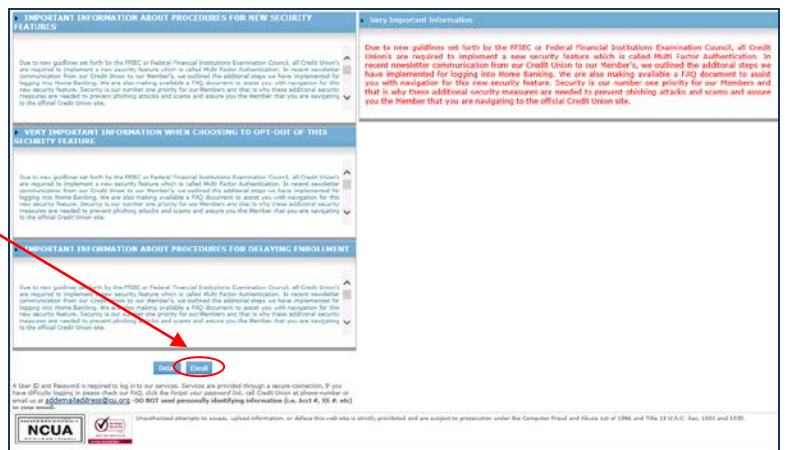


#### STEP 5: SET-UP ONLINE BANKING SECURITY

Click on the "Multi Factor Authentication Enrollment" link to learn more about our security features.



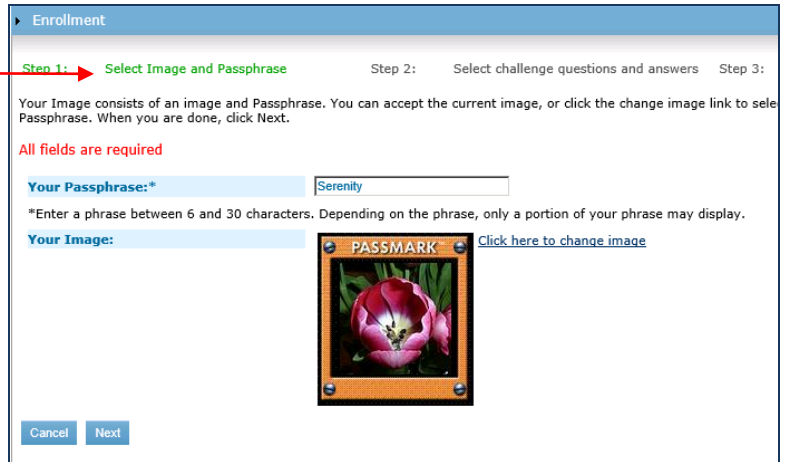
#### STEP 6: REVIEW THE SECURITY FEATURES AND "ENROLL"



**HELPFUL TIP:** By selecting "Enroll," you'll begin the process to establish your Online Banking security features. You can opt to "Delay" setup. However, you'll be asked to update your security features with each login to Online Banking. On your third login, you'll be required to establish your security features.

## STEP 7: SELECT YOUR PASSPHRASE AND PASSMARK IMAGE

1. Select a *Passphrase* you will recognize.  
This is not a *Password*, but rather a phrase that will appear automatically each time you login alongside the *Passmark Image* you select in the next step.
2. Select a *Passmark Image* you will recognize (there are several options). This image will appear with your *Passphrase* each time you login, adding another level of security to protect your information.
3. When you login the next time, you will see both your *Passphrase* and *Passmark Image*. This indicates you're logging into Educational Systems FCU Online Banking.



Enrollment


Step 1: **Select Image and Passphrase**      Step 2: Select challenge questions and answers      Step 3:

Your Image consists of an image and Passphrase. You can accept the current image, or click the change image link to select a new image. When you are done, click Next.

All fields are required

Your Passphrase:\*

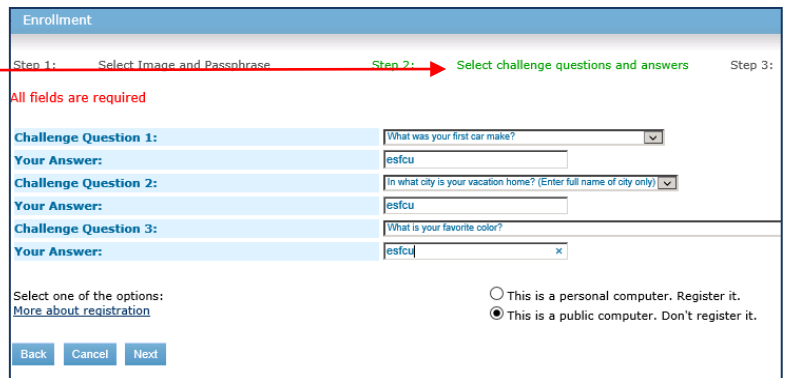
\*Enter a phrase between 6 and 30 characters. Depending on the phrase, only a portion of your phrase may display.

Your Image:  [Click here to change image](#)

Cancel Next

## STEP 8: SELECT YOUR CHALLENGE QUESTIONS

1. Select three *Challenge Questions* from the dropdown.
2. Fill in your answers (NOTE: Your answers are case-sensitive).
3. Select whether you're using a personal computer or a public computer. If you're using a public computer, you'll need to answer a *Challenge Question* the next time you login. This safeguards your information. If you're using a personal computer, this information will be stored in your cache and you won't need to answer a *Challenge Question* the next time you login.



Enrollment

Step 1: Select Image and Passphrase      **Step 2: Select challenge questions and answers**      Step 3:

All fields are required

Challenge Question 1:

Your Answer:

Challenge Question 2:

Your Answer:

Challenge Question 3:

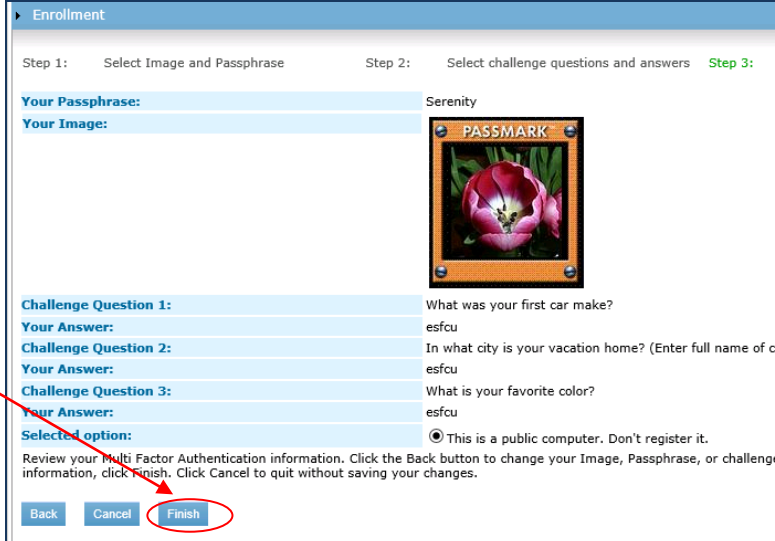
Your Answer:

Select one of the options:  
[More about registration](#)       This is a personal computer. Register it.  
 This is a public computer. Don't register it.

Back Cancel Next

**STEP 9: REVIEW YOUR INFORMATION**


Once you validate your information, click "Finish".



Enrollment

Step 1: Select Image and Passphrase      Step 2: Select challenge questions and answers      **Step 3:**

**Your Passphrase:** Serenity

**Your Image:** 

**Challenge Question 1:** What was your first car make?  
**Your Answer:** esfcu

**Challenge Question 2:** In what city is your vacation home? (Enter full name of c  
**Your Answer:** esfcu

**Challenge Question 3:** What is your favorite color?  
**Your Answer:** esfcu

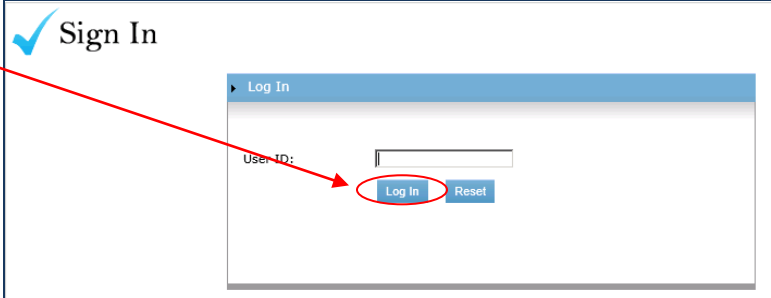
**Selected option:**  This is a public computer. Don't register it.

Review your Multi Factor Authentication information. Click the Back button to change your Image, Passphrase, or challenge information, click Finish. Click Cancel to quit without saving your changes.

Back    Cancel    **Finish**

**STEP 10: LOGIN TO ONLINE BANKING**

Use your *User ID* and *Password* that you created in Step 4.



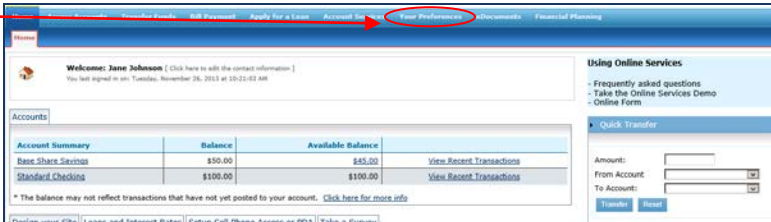
✓ Sign In

Log In

User ID:

**Log In**    Reset

**HELPFUL TIP:** Your *User ID* and *Password* can be changed once you login to Online Banking under the "Your Preferences" tab.



Home    My Accounts    My Preferences    My Payments    Apply for a Loan    Account for Me    **Your Preferences**    Documents    Financial Planning

Welcome, Jane Johnson | Click here to edit the contact information | You last signed in on Tuesday, November 26, 2013 at 10:51:43 AM

Account Summary	Balance	Available Balance	
Basic Share Statement	\$50.00	\$45.00	<a href="#">View Recent Transactions</a>
Standard Checking	\$100.00	\$100.00	<a href="#">View Recent Transactions</a>

\* The balance may not reflect transactions that have not yet posted to your account. [Click here for more info](#)

Design your Site | Loans and Interest Rates | Setup Cell Phone Access or PDA | Take a Survey

Using Online Services

- Frequently asked questions
- Take the Online Services Demo
- Online Form

Quick Transfer

Amount:

From Account:

To Account:

Transfer    Reset