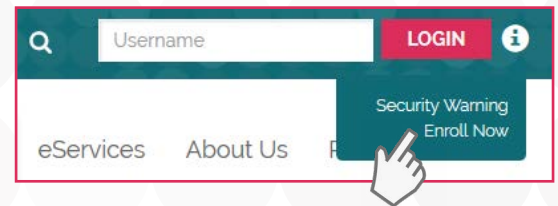


# FIRST TIME SET-UP: ONLINE BANKING ENROLLMENT

1

Visit [tendtocu.com](http://tendtocu.com) and click the Enroll Now link.

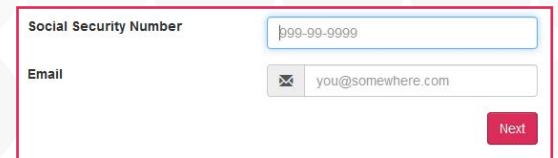
This can be found by clicking the  icon next to the LOGIN button in the top header.



2

Get started by entering your SSN and email address.

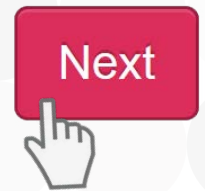
In order to protect you from fraud, we require that your Social Security Number and email address are already on file. If you don't have an email address on file, you will need to call the credit union. Once entered, click Next.



3

Complete the user setup screen and agree to the Online Banking Disclosures.

You will be asked to input your member number and date of birth. Next, choose a username and password. Re-type your password. Finally, read and agree to the Terms & Conditions. You will have the ability to print the disclosures if you wish. Click Next to complete the enrollment process.



4

Activate your account

You will be brought to a confirmation page letting you know your sign up was successful. Please check your email for an activation link. Click the link within the email to begin using your account. Please note, this link is only valid for 30 minutes. If you do not receive an email, you should contact the credit union for assistance.

## USERNAME REQUIREMENTS

- Minimum 8 characters
- Maximum 30 characters
- Case sensitive
- Cannot be your SSN or member number

## PASSWORD REQUIREMENTS

- Minimum 8 characters
- Maximum 30 characters
- Case sensitive
- Can only contain letters, numbers and the special characters: '@', '.', '-', '\_'


# FIRST TIME SET-UP: ACCESSING YOUR ACCOUNT

1

## Enter your username and click LOGIN

You will enter your password on a different screen. For additional security, the screen will be paused while we identify your computer.

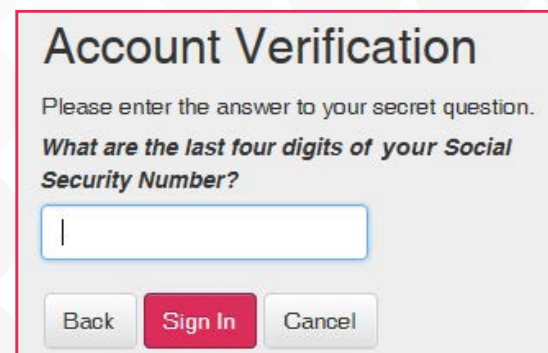


Username  LOGIN 

2

## You will now be asked to answer your secret question

Your secret question is defaulted to the last four digits of your social security number. Enter the answer and click Sign In.



**Account Verification**

Please enter the answer to your secret question.

**What are the last four digits of your Social Security Number?**

Back Sign In Cancel

3

## Enter your password and click SIGN IN

A box will pop-up asking if you want to enroll in SMS Validation. If you would like to opt-in, navigate to the Self Service tab and choose Preferences. Please note, you must register your mobile number prior to opting-in.

### WHAT IS SMS VALIDATION?

SMS Validation is 2-factor layer of protection to help keep your account(s) secure. By opting in, we will send a temporary verification message to your mobile phone whenever you log in from an unrecognized device. This code must be entered to access your account(s). If you do not wish to opt in to SMS Validation, you will be required to answer your Secret Question when logging in from an unrecognized device.

### SMS VALIDATION & SECRET QUESTION

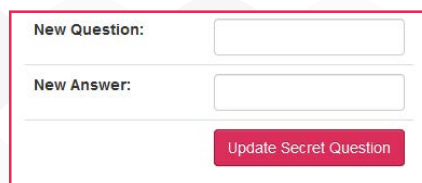
Please note, opting in to SMS Validation Code\* will disable the Secret Question when logging in from an unknown computer. Instead, you will be sent an SMS message\*\* with a validation code to confirm your identity.

## LOGGING INTO YOUR ACCOUNT

1. Enter your username and click Sign In. You will enter your password on a different screen. During the brief pause, we are verifying the unique identity of your computer.
2. If we are unable to verify your computer, you will be sent an SMS Verification or asked to answer your Secret Question. After correctly inputting the code or answering your secret question, you will be directed to the next screen.
3. Enter your password. Click Sign In to view your account and begin using the online account access services.

## UPDATE SECRET QUESTION

1. Log into your account and select Self Service from the menu. In the drop down click on Preferences and select the Login tab.



New Question:

New Answer:

Update Secret Question

2. Your current secret question and answer will display at the bottom of the page. Type in what you would like your new question/answer to be and click Update Secret Question.