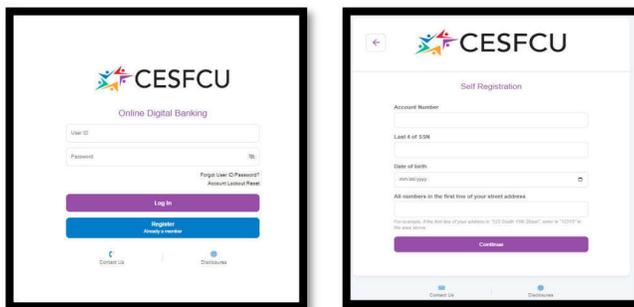


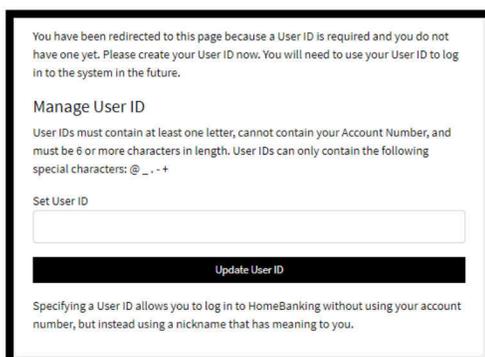
CESFCU Online/Mobile Banking

Enrolling for the first time

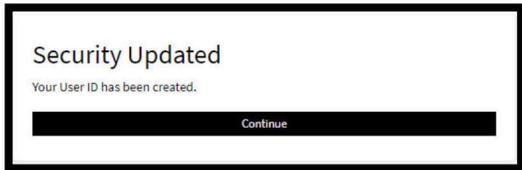
1. Login to Online Banking
 - a. Click Register
 - b. Enter your Account Number
 - c. The last 4 digits of the Primary Member's Social Security Number
 - d. Then all numbers in your street address
 - e. Then click the continue button



2. You will be required to review and accept the CESFCU Online and Mobile Banking Agreement and Disclosure by scrolling to the bottom and click on the 'I acknowledge and accept these Terms and Conditions'.
3. You will then be prompted to change your User ID because for security reasons, *you cannot use your Account Number as any part of your User ID*. The new User ID must be at least 6 characters long and contain at least 1 letter. Here is a list of the special characters allowed will be the 'at', 'underscore', 'period', 'minus sign', or 'plus sign' symbols: @ _ . - +
 - a. In the Set User ID box, type in the User ID that you will be utilizing to access CESFCU's Online Banking Service
 - b. Click the Update User ID button



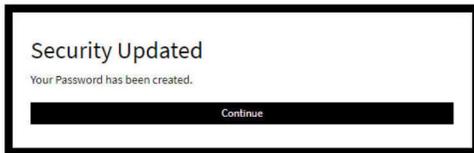
4. The Security Updated: Your User ID has been created box will be displayed



5. Click the Continue button
6. You will create your password next. In the Set Password section, you will create a New Password and then Confirm New Password. Passwords must be at least 8 characters with at least 1 letter and at least 1 non-letter (numbers or special characters). *Your Password cannot contain your User ID or your Account Number.* Click the Set Password button

A screenshot of a web page with a white background and a black border. At the top, a message reads: "You have been redirected to this page because a Password is required and you have not specified one yet. Please specify a Password now." Below this is the heading "Set Password" and a sub-heading: "Passwords must contain at least one letter and one non-letter, cannot contain your User ID or your Account Number, and must be 8 or more characters in length." There are two text input fields: "New Password" and "Confirm New Password", each with a small 'x' icon on the right. Below the fields is a black button with the text "Set Password". At the bottom, a note states: "Specifying a Password allows you to log in to HomeBanking without using your PIN, but instead using a specific password or phrase that is memorable for you."

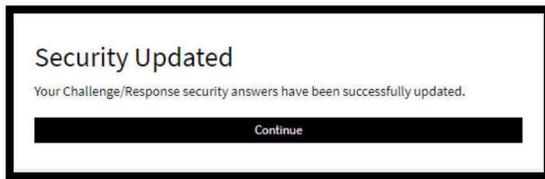
7. The Security Updated: Your Password has been created box will be displayed



8. Click the Continue button
9. Next, you are required to answer the 5 Challenge Questions and click the Save Answers button

A screenshot of a web page with a white background and a black border. At the top, a message reads: "You have been redirected to this page because you have one or more questions in the Challenge/Response security system that do not have answers supplied by you. Please take a moment to update your security profile at this time." Below this is the heading "Manage Challenge / Response Security Answers" and a sub-heading: "This site uses a Challenge/Response system to provide an additional layer of security to your account. You may be asked to answer one of the questions listed when additional security is needed. Please provide an answer for each of the questions listed." There are five text input fields, each with a question above it: "What is the name of the company of your first job?", "What was your favorite place to visit as a child?", "What was the make and model of your first car?", "In what city and country do you want to retire?", and "What is the name of the first school you attended?". Below the fields is a black button with the text "Save Answers".

10. The Security Updated: Your Challenge/Response security answers have been successfully updated



11. Click the Continue button
12. You should now see your CESFCU accounts