

HOW-TO GUIDE

ONLINE
BANKING
INSTRUCTIONS

Step 1: Audio Teller Set-Up

In order to set-up your online banking access, you will need to first establish a passcode in the automated phone system. This activates your online account access and allows us to verify your identity.

1. Dial 800-934-2489
2. Enter your member number
3. When the automated teller asks you to enter a new access code, you may enter a 4-digit code of your choosing. We advise you not to use consecutive numbers or the same number 4 times.
4. You will then be asked to enter your Social Security number. This confirms your identity and assigns the new passcode you created.

You may now access your account by phone. Read **Step 2** to continue setting up your online access.

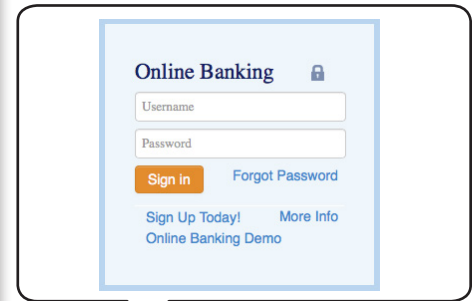
The safety and security of your accounts is our utmost priority!

Step 2: Online Banking Set-Up

1. Visit firstcitycu.org and look for the Online Banking access on the left-hand side below our logo.
2. Click on the "Sign Up Today!" link below the password section.
3. Complete the registration page and click continue at the bottom. Where it asks for a password, enter the phone teller passcode you created in **Step 1**, and acknowledge the terms and conditions.
4. The next page will ask you to confirm your information. Click "Continue" or "Edit" to make changes.
5. You will see a page notifying you that initial registration is complete once you finish filling out the form. Click on the "Start using internet account access service" link to continue the process.

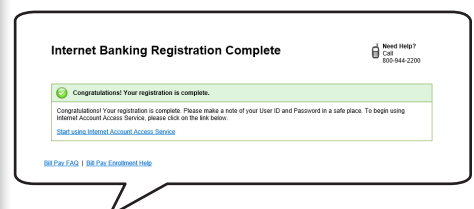


1. Visit firstcitycu.org



2. Click "Sign Up Today!"

3. Fill out the form




5. Click on the Start Link

Step 3: Complete Registration

Now that your registration is completed, you will need to create a username and passcode specifically for internet access. You will use these items when you access online banking from now on.

1. Where it says "Current username", enter your member number. Create a new username in the space below.
2. Update your password by entering a new password and retyping that password in the spaces provided. Click on "Save and go to my account".

We're enhancing our services.



We've made improvements to our system that require you to create a new username and password.

Create your username.

Current username

New username ✓ This username is available

Update your password.

New password

Retype password

Enter a new Username and Password

Although the Username should be familiar, we recommend not making it too easily identifiable as the name of a financial account. You must use Letters and Numbers to create a new one.

1. Create a Username

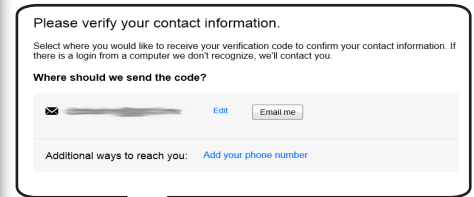
We recommend mixing the use of Letters, Numbers, Capitals, and Symbols for your new password. It must be a minimum of 6 characters.

2. Create a Password

Step 4: Set Up Account Verification

Register different sources here for viewing your accounts, such as a home computer, public computer (like at a café or library), or a smartphone.

1. When logging in from an unregistered source, you will receive a one-time code. Enter an email address to verify your contact information.
2. You can also enter a phone number to receive a text or a voice call with the one-time entry code. You can edit these later if you wish.
3. Choose where you would like to receive the one-time passcode now, and click on that option.
4. When you receive the passcode, enter it in the space provided, and view your accounts by choosing “Yes, register my private computer” or “No, this is a public computer”. This will lead you to your accounts and finish the process.



Please verify your contact information.

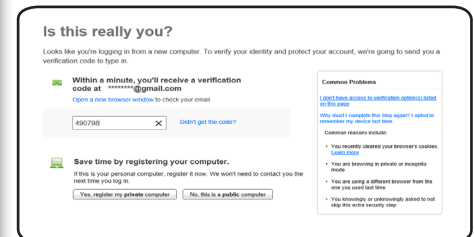
Select where you would like to receive your verification code to confirm your contact information. If there is a login from a computer we don't recognize, we'll contact you.

Where should we send the code?

[Edit](#)

Additional ways to reach you: [Add your phone number](#)

1. Enter verification information



Is this really you?

Looks like you're logging in from a new computer. To verify your identity and protect your account, we're going to send you a verification code to type in.

Within a minute, you'll receive a verification code at ***@gmail.com**

[Open a new browser window](#) to check your email.

[Didn't get the code?](#)

Save time by registering your computer.

If this is your personal computer, register it now. We won't need to contact you the next time you log in.

Common Problems

[Click here to view help articles related to this step.](#)

[We need to verify this step again? I can't remember my check last time.](#)

Common reasons include:

- You recently cleared your browser's cookies.
- You are browsing in private or incognito mode.
- You are using a different browser from the one you used last time.
- You knowingly or unknowingly allowed us to stop this extra security step.

4. Enter your one-time passcode, and view your accounts

Your Next Visit

Your online access is complete. When you next log-in, you will only need the username and password you created in **Step 3**, unless you are logging-in from a source you have not registered or used before. In that case, you will be asked where you would like to receive the one-time passcode created in **Step 4**. Enter that code, and you will be able to view your accounts.



For additional ways to access your accounts:

FIRST CITY'S MOBILE BANKING APPS ARE AVAILABLE AT:

- iTunes
- Apple's App Store
- Google Play
- Amazon Software

USE SMS TEXT MESSAGE BANKING

LOG IN TO YOUR FIRST CITY HOMEBANKING ACCOUNT AND SIGN UP USING THESE THREE SIMPLE STEPS:

1. Enter your mobile phone number
2. Enter the Activation Code
3. Select your Accounts and Notifications preferences

That's it. Three simple steps and you'll be on your way to managing your First City accounts — on the go, day or night — and receiving important alerts on your smart phone.