

Step 1: LOGIN to Online Banking

- Visit democracyfcu.org.
- Enter your existing online banking username.
- Click on “LOGIN” button.

Step 2: Enter your Temporary Password

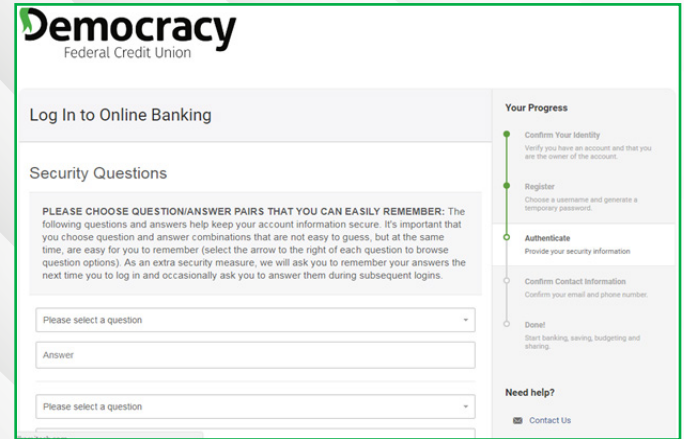
- Enter the last six (6) digits of your Social Security number as your temporary password (do not use your current online banking password).

Step 3: Change Your Password

- Set a new password to continue with the registration process.
- Password must meet the following criteria:
 - > Eight characters in length
 - > Contain at least one lowercase letter
 - > Contain at least one uppercase letter
 - > Contain at least one number

Step 4: Choose Your Security Questions & Answers

- Select a question from each of the drop downs (you must fill out all 5).
- Enter an answer for each question.
- Click “Continue.”

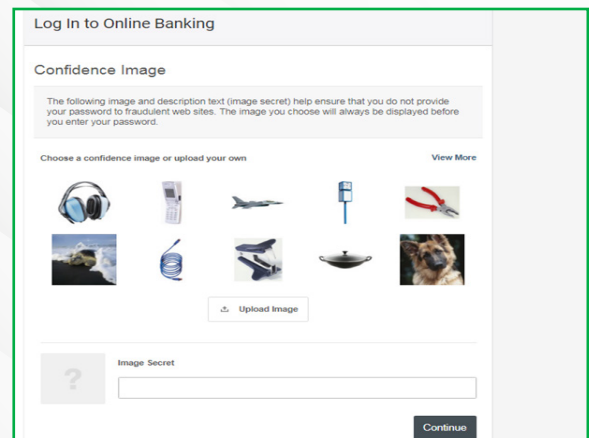


The screenshot shows the 'Log In to Online Banking' page. The 'Security Questions' section contains a warning: 'PLEASE CHOOSE QUESTION/ANSWER PAIRS THAT YOU CAN EASILY REMEMBER: The following questions and answers help keep your account information secure. It's important that you choose question and answer combinations that are not easy to guess, but at the same time, are easy for you to remember (select the arrow to the right of each question to browse question options). As an extra security measure, we will ask you to remember your answers the next time you to log in and occasionally ask you to answer them during subsequent logins.' Below this are two question selection dropdowns and two answer input fields. A 'Your Progress' sidebar on the right shows steps: Confirm Your Identity, Register, Authenticate, Confirm Contact Information, and Done!, with 'Authenticate' being the current step. A 'Need help?' section with a 'Contact Us' link is also visible.

PLEASE NOTE: You will be asked to provide answers to your security questions the next time you log in, as well as any time you log in on an unsaved device. The answers you provide are NOT case sensitive. You cannot use the same answer for multiple questions. If you get unfamiliar security questions on future logins, please verify that you are entering the correct username.

Step 5: Choose Your Confidence Image & Your Image Secret Text

- Click on an image to select or upload one of your own.
- Enter your image secret text in the box provided.
- Click “Continue.”



The screenshot shows the 'Log In to Online Banking' page. The 'Confidence Image' section contains a warning: 'The following image and description text (image secret) help ensure that you do not provide your password to fraudulent web sites. The image you choose will always be displayed before you enter your password.' Below this is a grid of images to choose from, including headphones, a mobile phone, a jet, a water bottle, pliers, a dog, a bird, a car, and a light fixture. There is an 'Upload Image' button. Below the grid is an 'Image Secret' input field with a question mark icon. A 'Continue' button is at the bottom right.

PLEASE NOTE: You can scroll through the available images by clicking “View More.” You will see your Image Secret text with your Confidence Image when logging in every time in the future. You will not need to enter the text as a part of the login process. If you spend too long on the image screen, the site will time out and you will get an error.

Step 6: Confirm Contact Information

- Review the email address and phone number we have on file for you.
- If the contact information is missing or needs updating, do so before moving forward.
- Select your time zone.
- Click “Continue.”

PLEASE NOTE: Changes you make to your contact information will update the information we have on file for you. The time zone you select will affect how times are displayed within online banking/mobile banking, as well as for alerts & recent login activity.

Step 7: Registration Complete

- **Complete Profile:** Edit your username, password, security questions, confidence image and time zone.
- **View Accounts:** Go to your dashboard to view your accounts, recent and upcoming activity and more.
- **Customize Settings:** Go to settings to customize your menu options, update your contact info, add alerts, or customize your accounts with a color scheme & nicknames, and sign up for eStatements.

PLEASE NOTE: If you have multiple accounts, we recommend visiting the “Customize Settings” option after completion of online registration. You can also update settings by going to the accounts tab under settings to customize your experience.