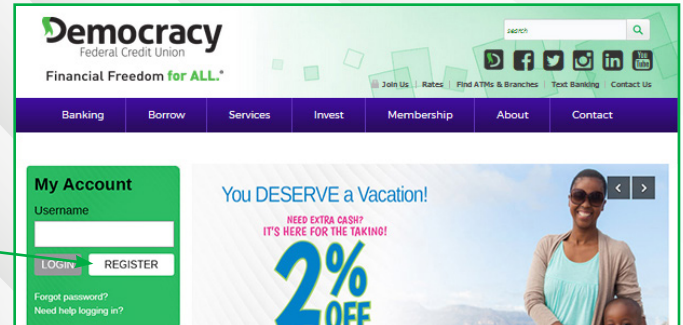


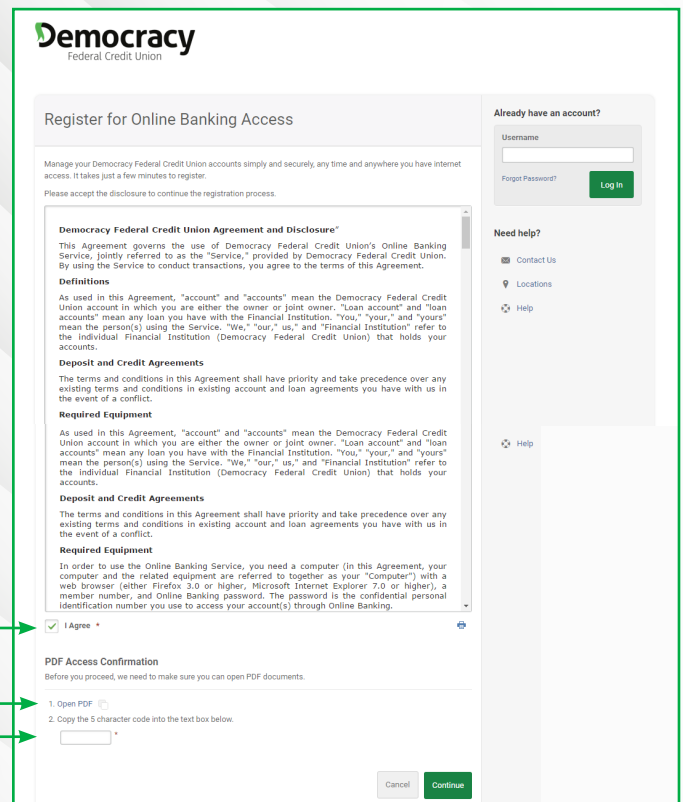
Step 1: Register for Online Banking

- Visit democracyfcu.org.
- Click on “REGISTER” button.



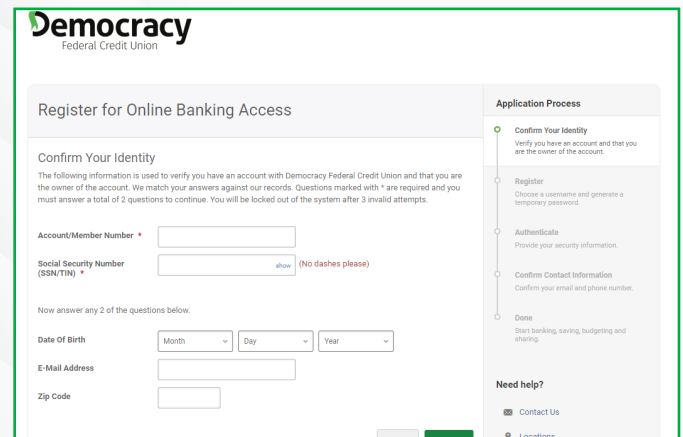
Step 2: Review and Accept the Mobile and Online Banking Agreement

- Review the disclosure.
- Check the box next to “I Agree.”
- Click the “Open PDF” link.
- The PDF contains a code you can copy and paste into the text box below #2.
- Click “Continue.”



Step 3: Confirm Your Identity

- Enter your account/member number.
- Enter your Social Security Number (SSN/ TIN) with no dashes.
- Answer any of the two following questions and click “Continue.”



PLEASE NOTE: The answers you provide are verified against the information we have on file. If our records differ from the information you provide, you will not be able to register.

Step 4: Choose a Username and Request a Temporary Password

- Choose a username.
- Choose where you'd like us to send a temporary password.
- Click "Continue."

The screenshot shows the 'Register for Online Banking Access' page. The 'Username' field is empty, and the 'Password' field is also empty. The 'Where should we send it?' section has radio buttons for 'EMAIL' (selected) and 'Other'. The 'Application Process' progress bar on the right shows the following steps: Confirm Your Identity, Register (current step), Authenticate, Confirm Contact Information, and Done. The 'Need help?' section has a 'Contact Us' link.

Step 5: Enter Your Temporary Password

- Enter the temporary password sent to you exactly as it appears.
- Click "Log In."

The screenshot shows the 'Register for Online Banking Access' page. The 'Temporary Password' field is empty. The 'Password' field is empty. The 'Log In' button is visible. The 'Application Process' progress bar on the right shows the following steps: Confirm Your Identity, Register, Authenticate (current step), Confirm Contact Information, and Done. The 'Need help?' section has a 'Contact Us' link.

PLEASE NOTE: You may request to have your temporary password resent to you on this screen. Passwords are typically delivered within 5 minutes and expire in 24 hours. If you do not complete this session before it times out, you will be taken back to the login screen. To continue the registration process, enter the Username you selected in Step 4 and click "Log In" (do not click "Register").

Step 6: Choose Your Password

- Choose a password that meets the listed requirements.
- Enter your new password in both boxes.
- Click "Continue."

The screenshot shows the 'Log In to Online Banking' page. The 'Password Change' section has 'New Password' and 'Confirm Password' fields. The 'Application Process' progress bar on the right shows the following steps: Confirm Your Identity, Register, Authenticate (current step), Confirm Contact Information, and Done. The 'Need help?' section has a 'Contact Us' link and a 'Locations' link.

Step 7: 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 registration interface for Democracy Federal Credit Union. The main heading is "Log In to Online Banking". Below it, the "Security Questions" section contains a paragraph of instructions: "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 text are two sets of input fields, each consisting of a dropdown menu labeled "Please select a question" and a text box labeled "Answer". To the right of the main content is a "Your Progress" sidebar with a vertical timeline showing steps: "Confirm Your Identity" (Verify you have an account and that you are the owner of the account), "Register" (Choose a username and generate a temporary password), "Authenticate" (Provide your security information), "Confirm Contact Information" (Confirm your email and phone number), and "Done!" (Start banking, saving, budgeting and sharing). At the bottom right, there is a "Need help?" section with a "Contact Us" link.

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 8: 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 "Confidence Image" selection screen. The heading is "Log In to Online Banking" and "Confidence Image". Below the heading is a paragraph of instructions: "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 text is a section titled "Choose a confidence image or upload your own" with a "View More" link. There is a grid of 10 small image thumbnails: headphones, a mobile phone, a jet airplane, a lightbulb, a pair of pliers, a landscape with a mountain, a blue ball, a blue airplane, a lightbulb, and a dog's face. Below the grid is an "Upload Image" button. At the bottom, there is an "Image Secret" section with a question mark icon and a text input field. A "Continue" button is located 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 9: 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 9: 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.