Democracy
Federal Credit Union
Financial Freedom for ALL.®

Online Banking Registration:
Existing Users

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

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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."

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."

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.

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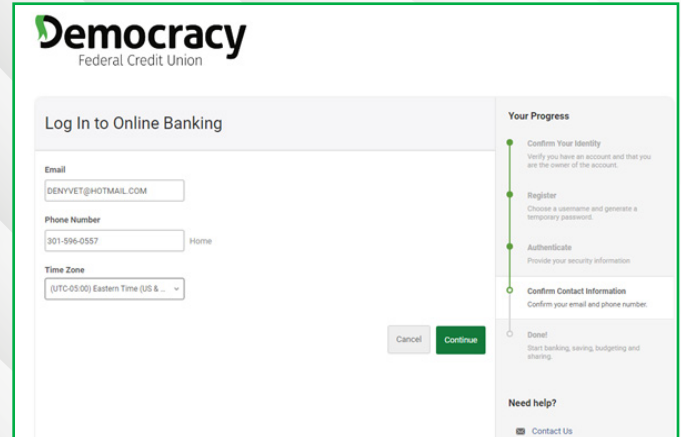
PLEASE NOTE: Changes you make to your contact information will update the information we have on file for you. The time zone you select will affect how times are displayed within online banking/mobile banking, as well as for alerts & recent login activity.

Step 7: Get Ready for Online Banking

- **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.
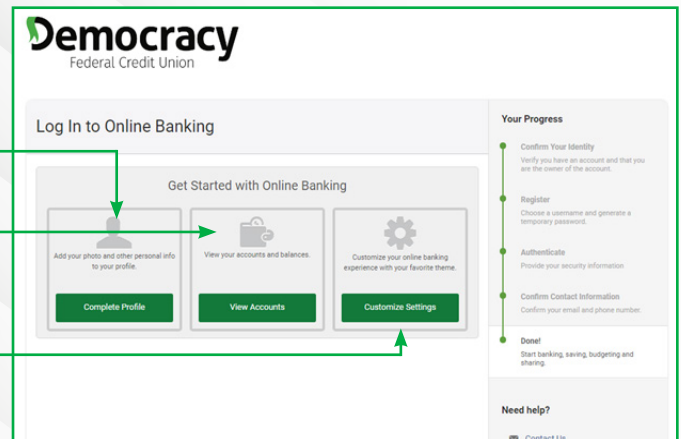
PLEASE NOTE: Clicking on one of the selections on this screen will prompt you to accept the Online and Mobile Banking disclosure prior to getting started with Online Banking.

Step 8: 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."
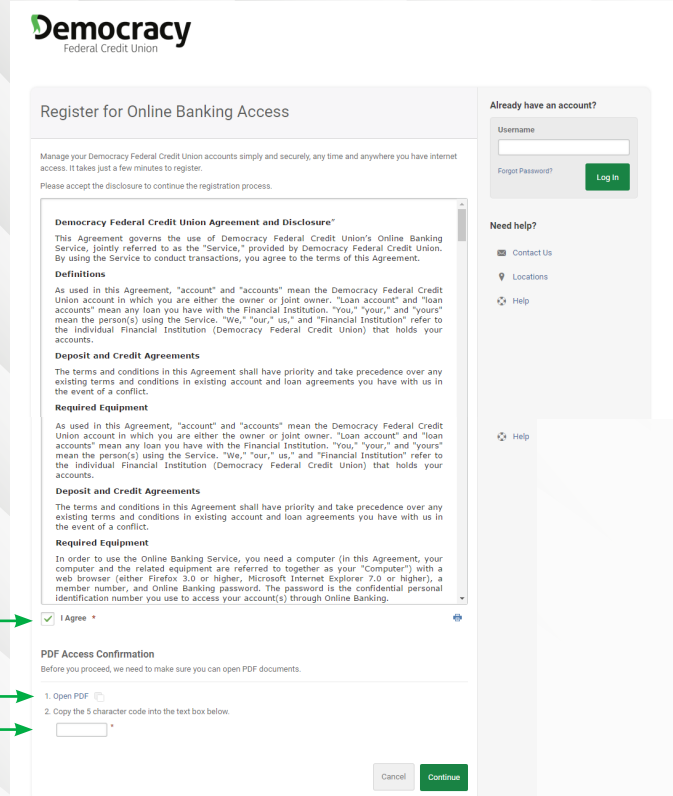
Step 9: Registration Complete

- If you have multiple accounts, we recommend visiting "Widget Settings" option to customize your dashboard for your optimal experience.
- Click on More > Widget Options and you can reorder your favorite categories the way you want.