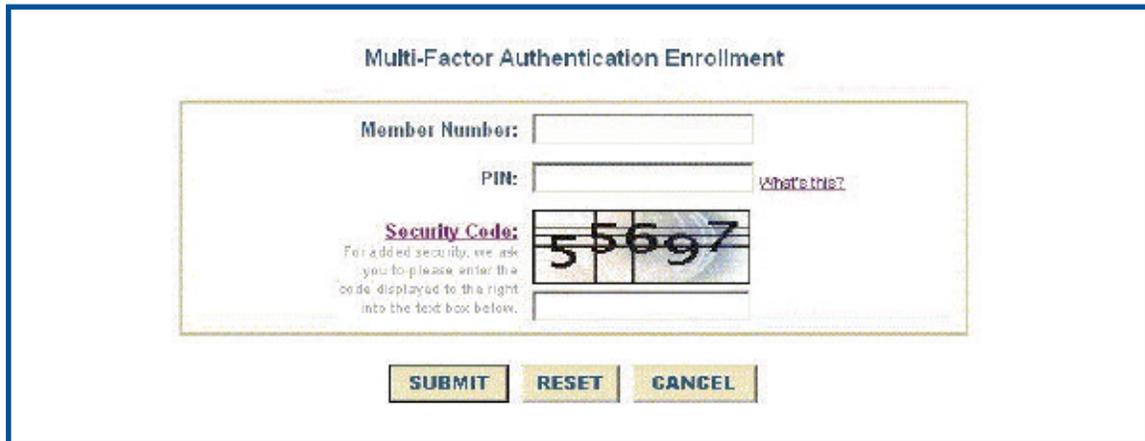


MFA Enrollment and Login Instructions

Multi-Factor Authentication Enrollment

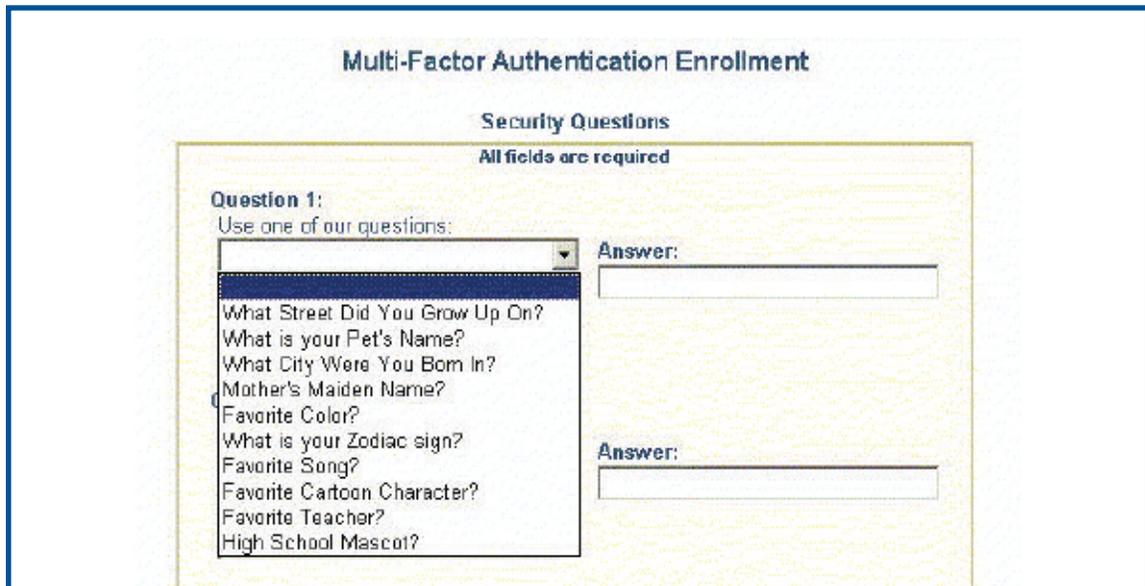
1. From either the existing MyCU Online Banking Login Page or the new MFA Login Page select **"Click here to Enroll for Multi-Factor Authentication"** link and the following screen will appear:



The screenshot shows the "Multi-Factor Authentication Enrollment" page. It features a form with the following fields and elements:

- Member Number:** A text input field.
- PIN:** A text input field with a "What's this?" link to its right.
- Security Code:** A section with a heading "Security Code:" and a sub-heading "For added security, we ask you to please enter the code displayed to the right into the text box below." To the right of this text is a security code display showing the numbers "55697" over a background image of a banknote. Below the display is a text input field.
- Buttons:** Three buttons labeled "SUBMIT", "RESET", and "CANCEL" are positioned at the bottom of the form.

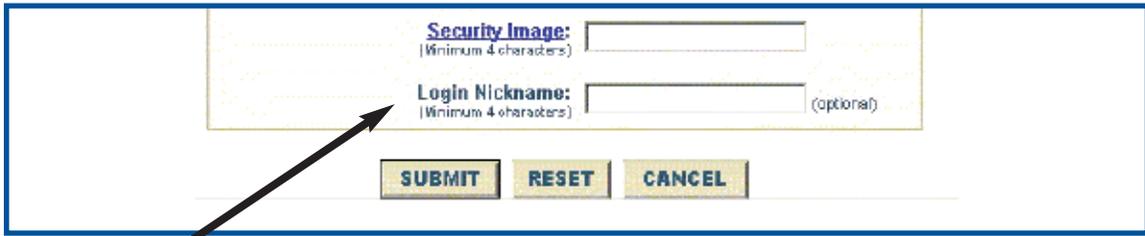
2. Enter the Member Number, Password/PIN, and the Security Code and click "SUBMIT." The following screen will appear. Use the dropdown menu to select the security questions or create one of your own. Complete all five questions and answers.



The screenshot shows the "Security Questions" screen, which is part of the "Multi-Factor Authentication Enrollment" process. It includes the following elements:

- Section Header:** "Security Questions" with a sub-header "All fields are required".
- Question 1:** A section titled "Question 1:" with the instruction "Use one of our questions:". Below this is a dropdown menu with a list of questions: "What Street Did You Grow Up On?", "What is your Pet's Name?", "What City Were You Born In?", "Mother's Maiden Name?", "Favorite Color?", "What is your Zodiac sign?", "Favorite Song?", "Favorite Cartoon Character?", "Favorite Teacher?", and "High School Mascot?".
- Answer Fields:** Two text input fields labeled "Answer:" are provided for the selected question.

3. After you have completed all five security questions, enter the text that will appear in your own unique Security Image when you login in to online banking. Click the "SUBMIT" button to complete the enrollment in Multi-Factor Authentication.



The screenshot shows a form with two input fields: "Security Image: (Minimum 4 characters)" and "Login Nickname: (Minimum 4 characters) (optional)". Below the fields are three buttons: "SUBMIT", "RESET", and "CANCEL". A blue arrow points from the bottom left towards the "Login Nickname" field.

PLEASE NOTE: The "Login Nickname" is optional. If provided, it would allow you to substitute your nickname for your member number when logging into online banking.

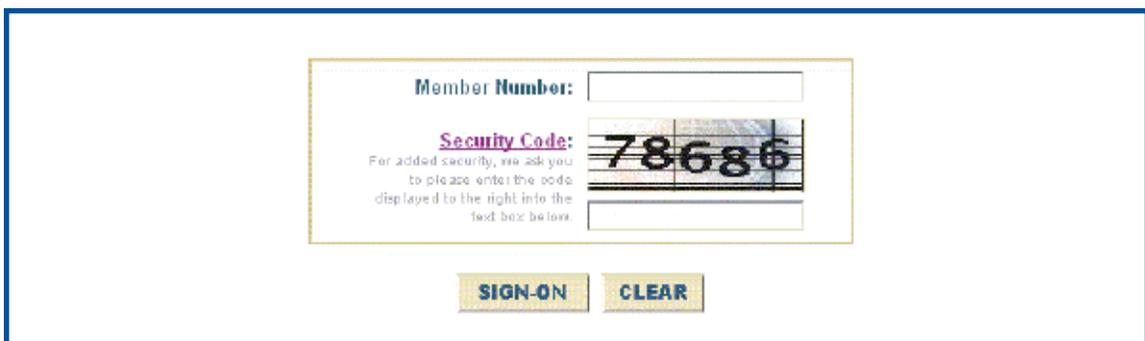
Important notes to remember about MFA enrollment:

- This is a timed session. If you exceed the allotted time, you will time out and have to begin the enrollment process over again.
- The security question answers are case sensitive.
- You must complete all five security questions and answers
- You must provide a minimum of four characters for your unique security image.
- The Login Nickname is optional and can be used instead of your member number when logging in to home banking.

Logging in with MFA

Logging into the online banking system after you have enrolled in MFA will require multiple steps and the steps can vary depending on if you "register" your computer.

1. Access the MyCU online banking login page at www.mycuonline.org and enter the Member Number and Security Code.



The screenshot shows a login form with two input fields: "Member Number:" and "Security Code:". Below the Security Code field is a security code image displaying "78686". Below the fields are two buttons: "SIGN-ON" and "CLEAR".

2. The following screen will appear with one of the security questions. Provide the correct answer to the question to continue the login process. The questions will randomly rotate among the five questions inputted when you register for MFA.

Enroll now.'"/>

3. The following screen will appear requesting your online banking password.

The unique security image that you selected when enrolling in MFA will appear, indicating to the user that this is the correct login site and not a site created by someone phishing and attempting to capture the your online banking information

4. Select "Register this computer" or "This is a public computer, do not register"
 - If you select "Register this computer," a cookie/token will be placed on your PC as another authentication tool. Once registered, you will not have to answer the security question when logging into online banking until the cookie/token expires.
 - If you choose not to register the computer, you will be asked to answer a security question each time you login to online banking.