

Getting Started: Registering for Online Banking as a New User

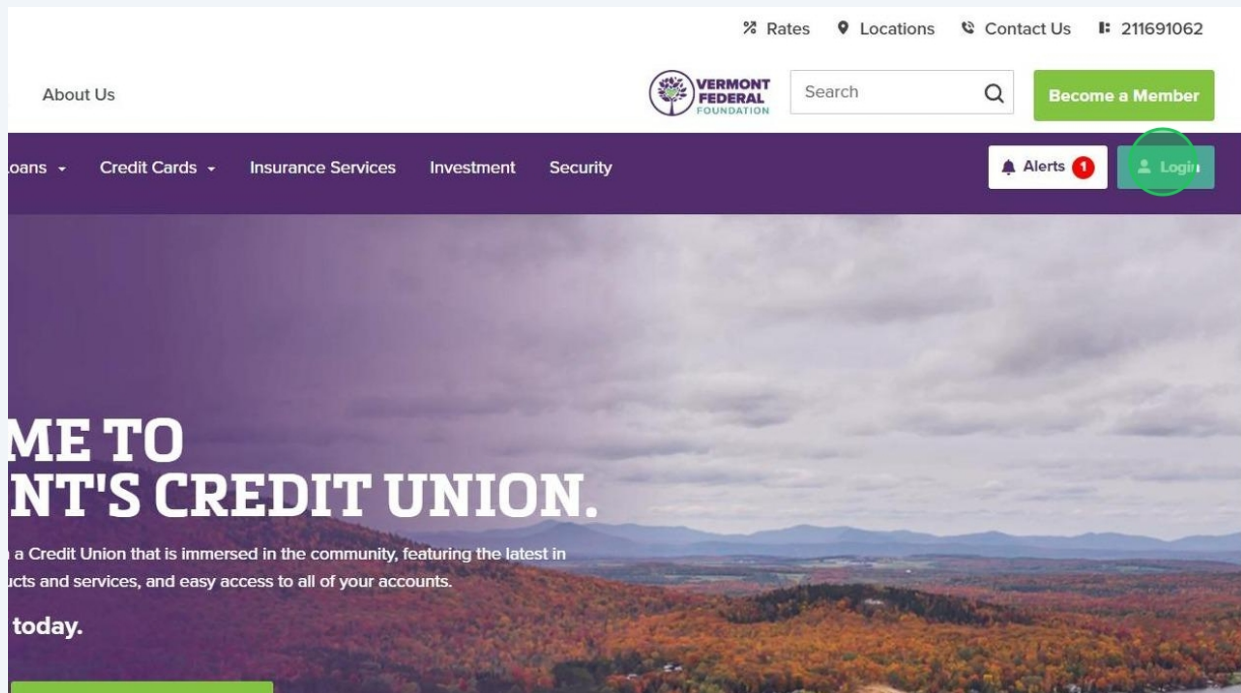


How To Register For Online Banking

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How to Register: Navigate to the Vermont Federal Credit Union Website: [Vermont Federal Credit Union](https://www.vermontfcu.org)

- Click **Login** in the top right corner of the homepage



2

How to Register

- Using the dropdown menu select **Register For Online Banking**

The screenshot displays the Vermont Federal Foundation website. At the top, there is a navigation bar with links for Rates, Locations, Contact Us, and a phone number 21691062. Below this is a search bar and a green button labeled "Become a Member". The main navigation menu includes links for Insurance Services, Investment, and Security. A large banner image shows a scenic view of mountains and a body of water, with the text "CREDIT UNION." partially visible. On the right side, there is a white box titled "Online Banking" with a user icon and the word "Login". Inside this box, there are input fields for "Username*" and "Password*", followed by links for "Forgot Username" and "Forgot Password". A green circle highlights the link "Register For Online Banking". At the bottom of the box is a green button labeled "Login".

Rates Locations Contact Us 21691062

VERMONT FEDERAL FOUNDATION

Search

Become a Member

Insurance Services Investment Security

CREDIT UNION.

immersed in the community, featuring the latest in
easy access to all of your accounts.

Online Banking

Login

Username*

Password*

[Forgot Username](#) [Forgot Password](#)

[Register For Online Banking](#)

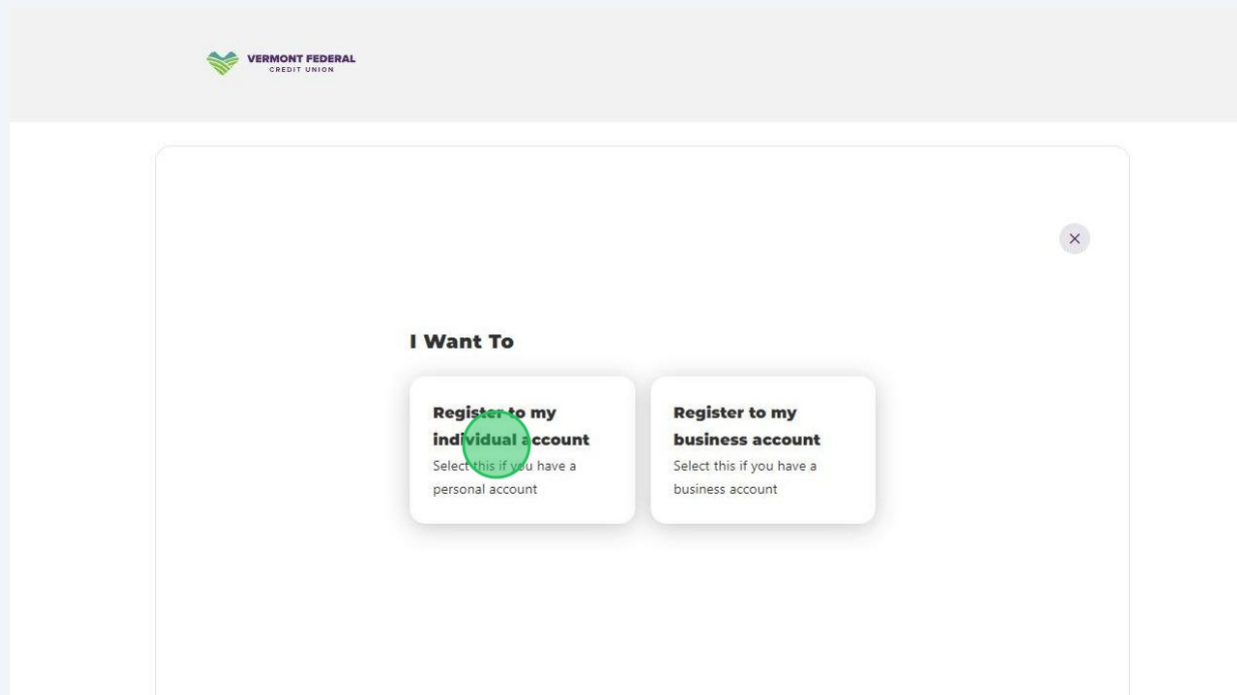
Login

3

Select Account Type

Our Online Banking platform is designed to help individual members and business members access their accounts and perform transactions

- Click on **Register to My Individual Account**



The screenshot shows the Vermont Federal Credit Union website. At the top is the logo with the text "VERMONT FEDERAL CREDIT UNION". Below the logo is a large white box with a thin grey border. Inside this box, at the top right, is a small grey circle with a white 'X'. In the center of the box is the heading "I Want To". Below this heading are two white rounded rectangular buttons. The left button has the text "Register to my individual account" in bold, followed by "Select this if you have a personal account". The right button has the text "Register to my business account" in bold, followed by "Select this if you have a business account". A green circle is drawn around the left button.

VERMONT FEDERAL
CREDIT UNION

I Want To

Register to my individual account
Select this if you have a personal account

Register to my business account
Select this if you have a business account

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Review Disclosures

- Carefully read the disclosure provided on the page.
- Select the **I agree** checkbox.
- Click **Continue**

Step 1 of 6

×

Disclosure

Manage your Vermont Federal Credit Union accounts simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register.
Please accept the disclosure to continue the registration process.

VERMONT FEDERAL CREDIT UNION ELECTRONIC BANKING AGREEMENT

REVIEW THIS ENTIRE AGREEMENT BEFORE AGREEING TO ITS TERMS AND CONDITIONS. PLEASE PRINT THIS AGREEMENT FOR YOUR RECORDS.

This Agreement describes your rights and obligations as a user of Vermont Federal Credit Union's Online Banking, Mobile Banking, Bill Payment and/or the e-Statement Service ("Services"). It also describes the rights and obligations of Vermont Federal Credit Union. Please read this Agreement carefully. By requesting and using one of these Services, you agree to comply

☒ I Agree

⌵

Continue

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Confirm Your Identity

- Fill out the form with your Member Number, Social Security Number (SSN) or Tax ID, and Date of Birth.
- Click **Continue**



Step 2 of 6

✕

Confirm Your Identity

The following information is used to verify you have an account with us and that you are the owner of the account. We match your answers against our records.

Member Number

SSN/TaxID

👁

Birth Date

Continue

6 Verify Your Identity

- **Choose Verification Method:** Select a method to receive your verification code (e.g., email or SMS).
- Click **Continue**

Step 3 of 6

Verify Your Identity

☒ SMS Text
A one-time code will be sent to your mobile phone.

Select Phone Number
(***-*) ***-7864

☐ Email
A one-time code will be sent to your email address.

☐ Voice Call
You will get a call that reads a one-time code to you.

Continue

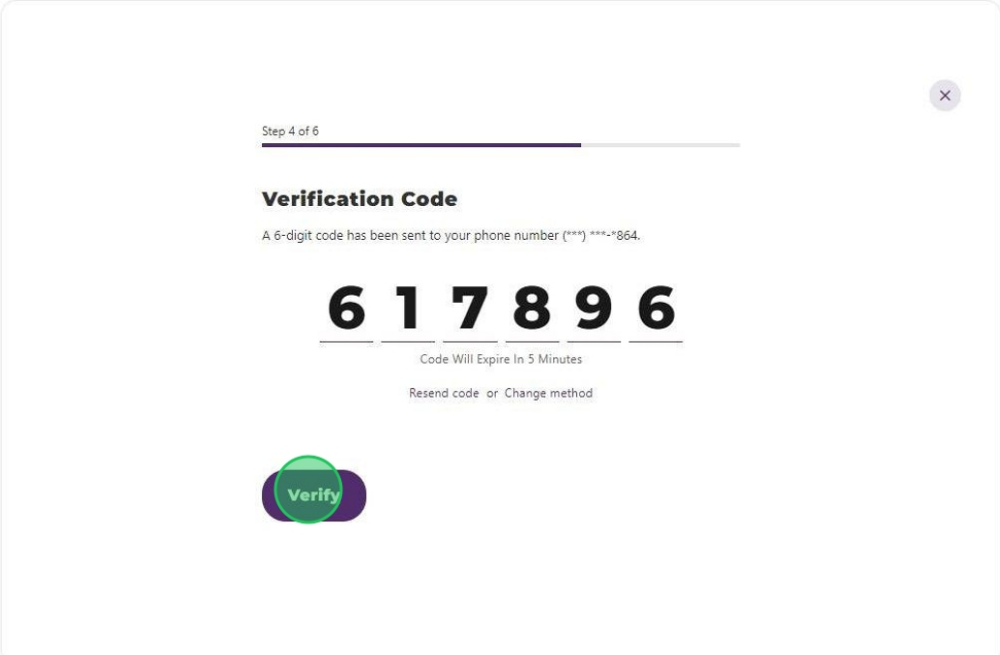


NOTE: If you see an incorrect phone number or email listed during the verification stage, please try a different method. If the information is incorrect for both contact methods or you cannot access either your email or SMS text, you will need to contact the Member Contact Center at (888)252-0202 to update your contact information in our system.

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Verify Your Identity

- Once you receive the verification code, enter it in the **Enter Code** field.
- Click **Verify**



A screenshot of a mobile application's verification screen. At the top right is a close button (X). Below it, a progress bar indicates 'Step 4 of 6'. The main heading is 'Verification Code'. Below this, a message states: 'A 6-digit code has been sent to your phone number (***-**-864)'. The code '617896' is displayed in large, bold, black digits, each within its own white box. Below the code boxes, it says 'Code Will Expire In 5 Minutes'. At the bottom, there are two links: 'Resend code' and 'Change method'. A large green circular button with the word 'Verify' in white is positioned at the bottom center.

Step 4 of 6

Verification Code

A 6-digit code has been sent to your phone number (***-**-864).

6 1 7 8 9 6

Code Will Expire In 5 Minutes

[Resend code](#) or [Change method](#)

Verify

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Create a Username

- Create a unique, alphanumeric username. Make sure your username meets the security requirements.
- Click **Create Username**



Step 5 of 6



Create Username

Create a unique, alphanumeric username between 6 and 32 characters in length.

Username



Create Username

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Create a Password

- Create a new, unique, strong password. Make sure your password meets the security requirements.
- Click **Create Password**

×

Step 6 of 6

Create Password

Your password must be at least 10 characters long and contain at least one uppercase letter, one lowercase letter, one special character, and one number. Your password cannot contain your username.

Password

.....

👁

Password Strength Is Strong

Confirm Password

.....

👁

Password matches

Create Password

10

Update Contact Information and Preferences

- Ensure your **email address** and **phone number** are up to date.
- Select the checkbox to opt-in for **E-statements**.
- Read the disclosure and select the **I agree** checkbox.
- Click **Continue**

The screenshot shows a web form for updating contact information and preferences. The form is divided into two main sections. The left section contains input fields for 'Email' (with a green arrow pointing to it), 'Phone Number' (with a green arrow pointing to the 'Home' dropdown), and 'Time Zone' (a dropdown menu showing '(UTC-05:00) Eastern Time (US & ...)'). Below these is a green circle highlighting a checked checkbox for 'E-statements'. A large text box below the checkbox contains a detailed disclosure about e-statements. The right section is a vertical sidebar with a progress indicator showing four steps: 'Register', 'Authenticate', 'Confirm Contact Information' (which is the current step), and 'Done!'. Below the sidebar is a 'Need help?' section with links for 'Contact Us' and 'Locations'. At the bottom right, there is a 'Let's' button. At the bottom of the form, there are two buttons: 'Cancel' and 'Continue' (with a green arrow pointing to it).

Email

Phone Number

Time Zone

☒ **E-statements**

By accepting these terms, you agree to receive your periodic account statements online through our e-Statement service from this point forward. Your online statements may include the periodic account and transaction activity for your deposit and loan accounts; notices for insufficient funds, certificate maturity, and other similar account notices; year-end tax statements for dividends earned and mortgage interest paid; and any disclosures. We will send you an email whenever your statement, account notices, or tax form is available for review, as well as a link to our website to access and view these documents. To view e-Statements, you will need to use a browser that is capable of displaying a PDF document. Most modern browsers have this functionality built in. If yours does not, you will need a plug-in such as Acrobat Reader to help your browser display PDFs. Please consult your browser's documentation for help with add-ins or extensions. You will be able to access your statements and other documents online for a period of 12 months. You also have the option to download or print the documents for your future reference. You have the right to request and receive your statements and other documents in paper form, and you may withdraw your consent to receive online statements at any time. To do this, first sign on to online banking then select e-Statements, then select "Settings," and then "Discontinue/Resume Accounts". Select the account(s) you wish to discontinue, and click "Submit." There are no fees or account restrictions for choosing to withdraw your consent for online statements.

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.

Done!
Start banking, saving, budgeting and sharing.

Need help?

Contact Us

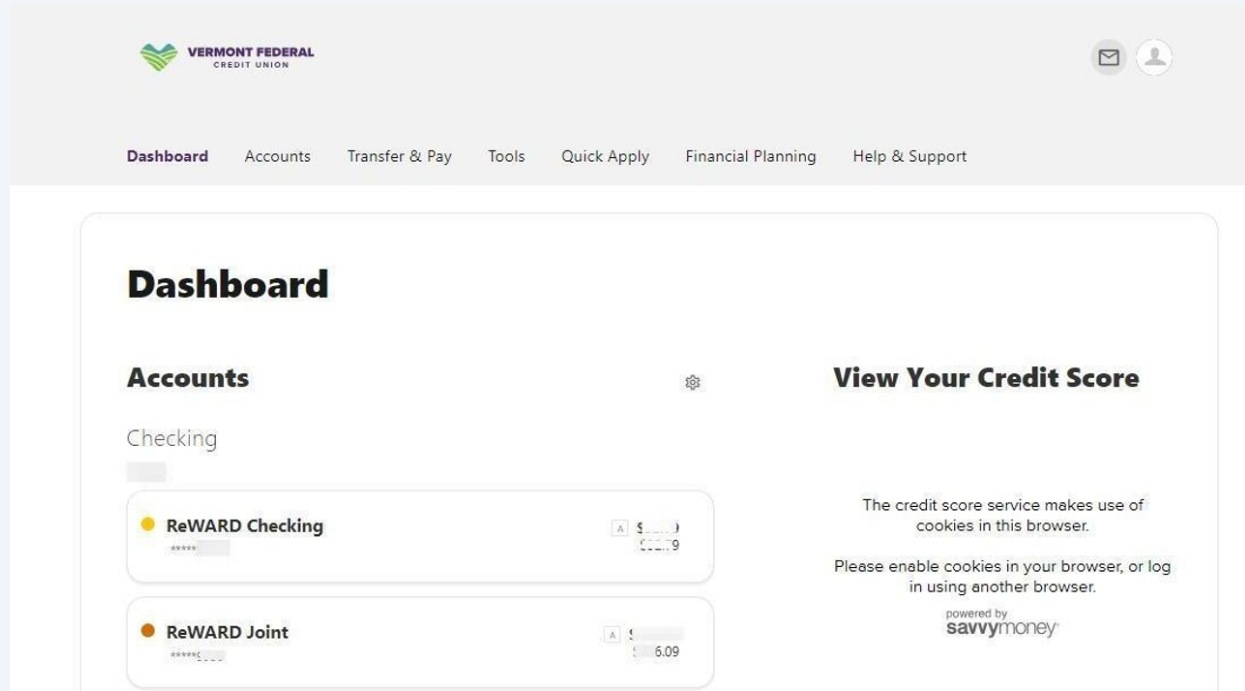
Locations

Let's

Cancel Continue

11 Access Your Dashboard

Now that you have successfully logged in you should be able to see your dashboard page. From here you can view your accounts, make transfers, and pay bills.



12 Congratulations! You have successfully set up your account on Vermont Federal Credit Union's online banking platform. If you encounter any issues or have questions, please contact the call center for assistance at (888)252-0202.

NOTE: Always ensure your online banking details are secure and avoid sharing your password with anyone.