

How to Register or Access Mobile Banking

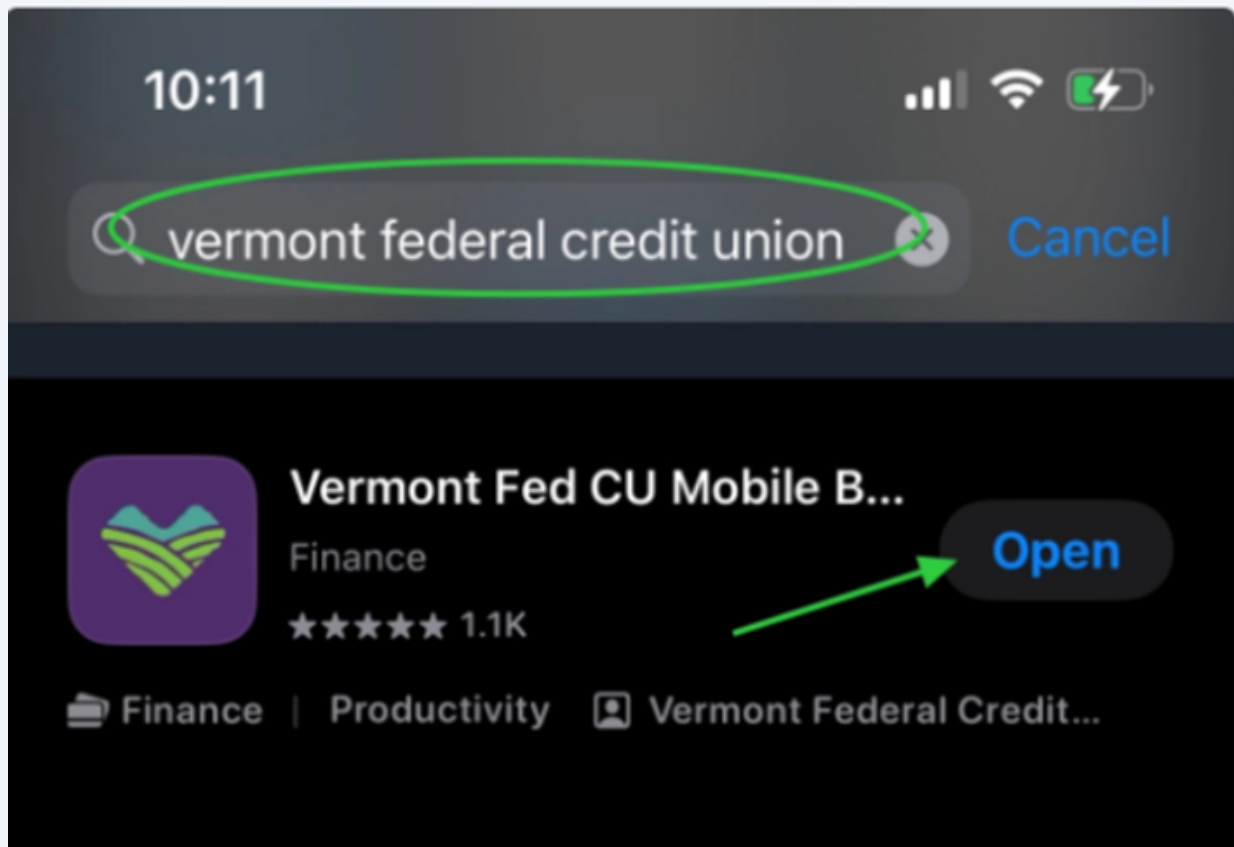


1 Download the App

- Open the [App Store](#) (iPhone) or [Google Play Store](#) (Android) on your mobile device.
- In the search bar, type "**Vermont Federal Credit Union**".
- Locate the official app in the search results and tap **Download** or **Install**.

Open the App

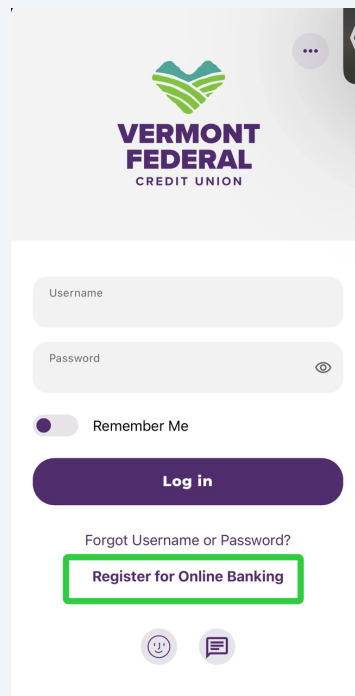
- Once the app is installed, tap to **open** it from your home screen or app drawer.



2

Log In or Register

- If you're **already registered** for online banking:
 - Enter your **username** and **password** to log in.
- If you're **not yet registered**:
 - Tap **"Register for Online Banking"** on the app's welcome screen.



3

Complete Registration

- Fill out the required fields.
- Follow the **on-screen instructions** to verify your identity and create login credentials.

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

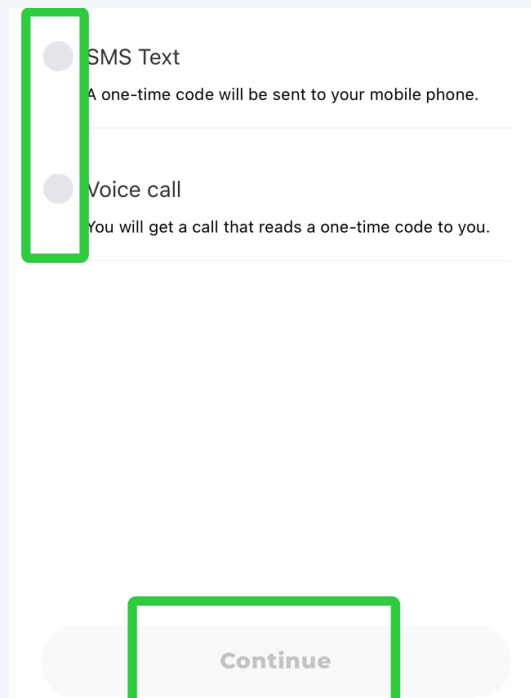
Birth Date
mm/dd/yyyy

Continue

4

Verify Your Identity:

- Choose a method to receive a verification code:
 - **SMS (text message)**
 - **Voice call**
- Enter the code when prompted.



The screenshot shows a mobile app interface for identity verification. It features two radio button options: 'SMS Text' and 'Voice call'. The 'SMS Text' option is selected, and a green rectangular box highlights the selection area. Below the options, there is a 'Continue' button, which is also highlighted with a green rectangular box. The background of the app is light gray.

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

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

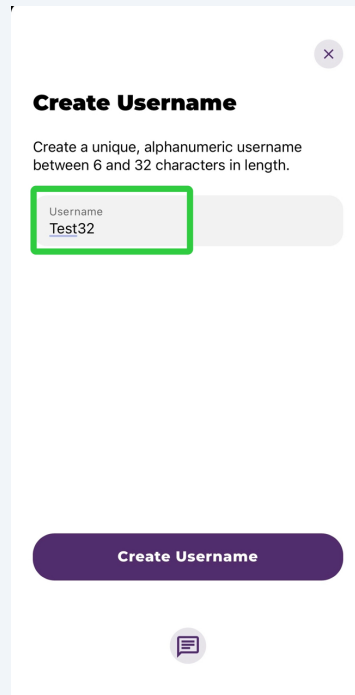
Continue

5

Create Your Login Credentials:

- **Username:**

- Must be **alphanumeric**
- Between **6 and 32 characters**

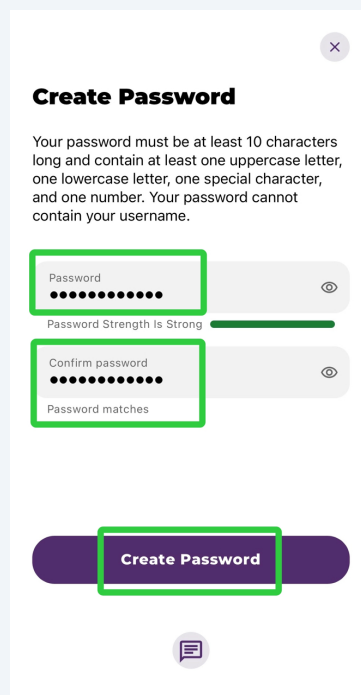


The screenshot shows a mobile app interface for creating a username. At the top right is a close button (X). The title is 'Create Username'. Below it is a instruction: 'Create a unique, alphanumeric username between 6 and 32 characters in length.' There is a text input field with the label 'Username' and the text 'Test32'. A green rectangular border highlights the input field. At the bottom is a purple button labeled 'Create Username' and a small speech bubble icon.

6

Password:

- Must be **at least 10 characters**
- Include:
 - One **uppercase letter**
 - One **lowercase letter**
 - One **number**
 - One **special character** (e.g., !, @, #)
- **Note:** Your password **cannot contain your username**



The image shows a mobile app interface for creating a password. At the top, there's a close button (X). The title is "Create Password". Below the title, a paragraph explains the requirements: "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." There are two input fields: "Password" and "Confirm password". Both fields are highlighted with green boxes. The "Password" field has a strength indicator below it that says "Password Strength Is Strong" with a green progress bar. The "Confirm password" field has a message below it that says "Password matches". At the bottom, there is a purple button labeled "Create Password", which is also highlighted with a green box. A speech bubble icon is at the very bottom.

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

7 Update Contact Information:

- Review and update your contact details.
- Tap **Continue** to proceed.

< Contact Information

Please confirm the information below to complete the registration process.

Contact Information

EMAIL [Change](#)

PHONE [Change](#)

Home [REDACTED]

General Settings

TIME ZONE [Change](#)

Eastern Standard Time

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

8 Access Your Account

- After completing registration, return to the app's login screen.
- Enter your **new username and password**.
- Tap **Log In** to access your mobile banking account.

If you need further assistance, please speak with one of our contact center representatives.