



Steps to Enroll into Online Banking

Benefits:

Online banking is a feature for all PACU members and offers the following benefits:

- Transfer cash between accounts
- Make loan payments
- View balances and recent transactions
- Schedule or pay bills electronically and view monthly eStatements
- Budget and monitor savings
- Send us secure messages and chat with a live rep

Members can do all of this from the comfort of their home, 24/7.

Steps to Enroll:

1. From www.pacu.com homepage, click on **Enroll** in the **Account Login** area.

A screenshot of the website's account login area. It features a dark blue header with the Piedmont Advantage Credit Union logo and navigation links like "Careers", "Find Us", "Our Story", "Investment Solutions", and "What would you like to know?". Below the header are links for "Personal", "Rates & Resources", and "About Us". The main area contains an "Account Login" section with input fields for "Username" and "Password", a "Log In" button, and an "Enroll" button with a "Forgot Password" link below it.

2. Enter **Member ID** and **SSN**, check the box for **I am not a robot**.
3. Click **Enroll**

A screenshot of the "Enroll In Online Banking" form. The title is "Enroll In Online Banking". Below the title is a message: "Enrolling in online banking is easy and takes just a few minutes." The form contains two input fields: "Member ID:" and "SSN:". Below these fields is a checkbox labeled "I am not a robot." At the bottom of the form are two buttons: "ENROLL" and "cancel".

4. Enter required information

Enroll in Online Banking

Enrolling in online banking is easy and takes just a few minutes.

Enrollment Type:
Personal ?

Member ID:

Online Access PIN:

SSN:

First Name:
Soni

Last Name:
Kumar

Date of Birth:
9/10/1993

Zip Code:
12345

Address:
Fiserv

City:
Noida

State:
Select a state ▼

I am not a robot.

5. Click **Enroll**

6. When prompted, accept the **Terms and Conditions** and click **Continue**

Accept Terms and Conditions

Thank you for using OLAPVI Verification Alerts consistent with your bank's rate messaging capabilities. Message & Data rates may apply. For help, text "HELP" to 28872. To cancel, text "STOP" to 28872 or opt-out of questions please contact Member Services at 800.808.2000.

Terms and Conditions:

Program: OLAPVI offers mobile access to authenticate a user over SMS. Enrollment requires identification of the user's existing smartphone by user ID (providing a mobile phone number). The mobile phone number's verification is done by the user receiving an SMS message with a verification code which they will have to enter on the website. This program will be ongoing. Message & Data rates may apply. Users will be allowed to opt out of the program at any time.

Questions: You can contact us 800-808-2000, or send a text message with the word "HELP" to this number: 28872. We can answer any questions you have about the program.

To stop the program: To stop the messages from coming to your phone, you can opt out of the program via SMS. Text cancel to text stop "STOP" to this number: 28872. You'll receive a confirmation opt-out confirmation text message. After that, you will not receive any future messages.

Terms & Conditions: By participating in Verification Alerts, you are agreeing to the terms and conditions presented here.

I have read and accept the terms and conditions.

7. When prompted, answer **Out of Wallet** questions

The screenshot shows a web form titled "Verify Your Identity". The instructions ask the user to help verify their identity by answering questions. It provides a customer service contact number (800-000-0000) and asks for information about people who have never resided with the user, the county they currently live in, streets they have never lived on, and cities they have previously or currently used as their address. The form includes four dropdown menus and two buttons: "CONTINUE" and "cancel".

8. Click **Continue**
9. If all questions are answered correctly, the enrollment process proceeds.

If one of the questions are answered incorrectly, an "unable to validate" message is displayed and you'll be returned to the log in page.

After three incorrect attempts, you'll be locked out of the self-enrollment process. Upon subsequent attempts to self-enroll, Out of Wallet questions are not displayed and the self-enrollment process does not proceed. You must be enrolled manually. Call 800.433.7228 for assistance.

10. On the **Enroll in Online Banking** page, create a User ID and password.

The screenshot shows a web form titled "Enroll in Online Banking". The instructions state that enrolling is easy and takes a few minutes. The form has three input fields: "User ID:" (containing "jhamilton"), "New Password:", and "Confirm New Password:". To the right of the password fields is a list of requirements for a password: at least 6 characters, no more than 28 characters (highlighted with a green checkmark), an uppercase letter, a lowercase letter, a number, and a special character (such as \$, #, or @). A note says "Do not use a previous password." At the bottom are "ENROLL" and "cancel" buttons.

11. You'll be prompted to sign in using their newly created credentials

The screenshot shows a 'Log In' page. At the top, there is a green banner with a checkmark icon and the text: 'You have successfully enrolled. You may log in using your new User ID and Password.' Below this, there are two input fields: 'User ID:' and 'Password:'. To the right of each input field is a link: 'Forgot user ID?' and 'Forgot password?'. At the bottom left, there is a 'LOG IN' button. At the bottom right, there is a link: 'First time user? Enroll in online banking'.

12. When prompted, select and answer security questions

The screenshot shows a 'Select Security Questions' page. At the top, there is a heading 'Select Security Questions'. Below the heading, there is a paragraph of instructions: 'Select and answer five questions that are easy for you to remember and hard for others to guess. Answers can be from 4 to 32 characters long and can use numbers, letters and special characters.' Below the instructions, there are two question prompts: 'Question 1:' and 'Question 2:'. Each prompt has a dropdown menu with the text 'Please select...' and a small downward arrow icon. Below each dropdown menu is an empty text input field for the answer.

13. The **Accounts** page opens in the online banking site

The screenshot shows the 'Accounts' page of an online banking site. The page is titled 'Welcome to First Financial' and 'Welcome, Bob Meyers'. The page is divided into several sections: 'Accounts', 'Loans And Credit Cards', 'Open An Account', and 'Services'. The 'Accounts' section contains a table with columns for 'Account Name', 'Available Balance', and 'Current Balance'. The 'Loans And Credit Cards' section contains a table with columns for 'Account Name' and 'Current Balance'. The 'Open An Account' section contains a list of links: 'Apply for Online Account Opening', 'Apply For Credit Card', 'Lending online', and 'More'. The 'Services' section contains a list of links: 'Online account opening', 'Lending online', 'Credit card', and 'More'.

| Account Name | Available Balance | Current Balance |
|------------------|-------------------|-----------------|
| Checking + *1014 | \$95.84 | \$97.84 |
| Savings *1014 | \$746.46 | \$782.46 |
| Total | \$842.30 | \$880.30 |

| Account Name | Current Balance |
|-------------------------------|-----------------|
| Credit Card + 002698006000975 | \$266.29 |
| Total | \$266.29 |