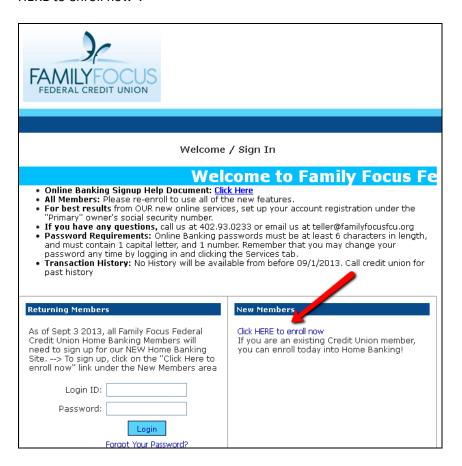
If enrolling in Online Banking for the first time, the following steps will need to be completed:

1. Go to <a href="www.familyfocusfcu">www.familyfocusfcu</a> or click the link provided on the Credit Union's web page to log into the NEW Online Banking home page.

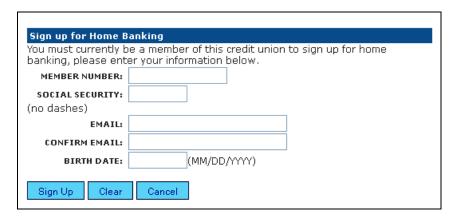


2. First time users (or members who are new to this Home Banking site) will need to select "Click HERE to enroll now".

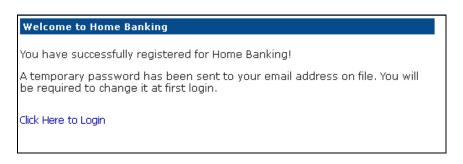


3. Enter your member account number, social security number, and email address. Click the box to acknowledge that you have read and agree to the terms of the Home Banking disclosure. Then click the box labeled "Sign Up".

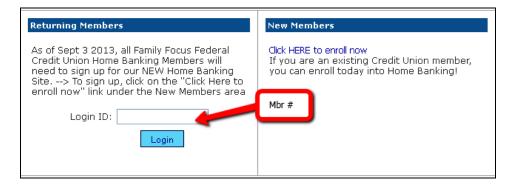




4. Obtain your temporary password from your email address that you specified in the above screen.



5. After pressing 'Click Here to Login', a screen will appear for you to enter your Login ID. This is your member account number.



6. You will be prompted to answer a series of three authentication questions and select a "confidence word". This is a word or phrase that will show on your log-in screen to let you know that you have come to the authentic site for Family Focus Credit Union's Online Banking. Please note that answers to your authentication questions are case sensitive and you may not answer all of your questions with the same answer.



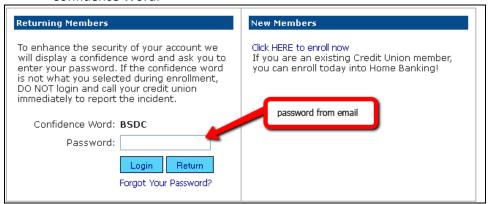
**Remember me on this computer:** This should be selected on the primary computer the member will be accessing HB with. If you log-in from another computer, the system will prompt you to answer one of your chosen Authentication Questions to verify your identity. Select "save" when complete.

Enrollment	
You must now select your authentication questions and confidence word.  Each of the three drop-down menus contains eight questions and you must select and answer one from each menu. Please note that answers to each of these questions cannot be the same and are case sensitive. Then you must select a confidence word. These extra validations will ensure you have connected to the authorized home banking site.	
AUTHENTICATION QUESTION 1	What is the name of your first pet?
ANSWER	
AUTHENTICATION QUESTION 2	Where did you meet your spouse for the first time?
ANSWER	
AUTHENTICATION QUESTION 3 ANSWER	In what year (YYYY) did you graduate from high school?
CONFIDENCE WORD	
Remember me on this computer.	
Save Return	

Select "Click Here to Login,"

Request Successful. Thank you.	
Your confidence word has been set. Please store in a safe place. Click Here to Login	

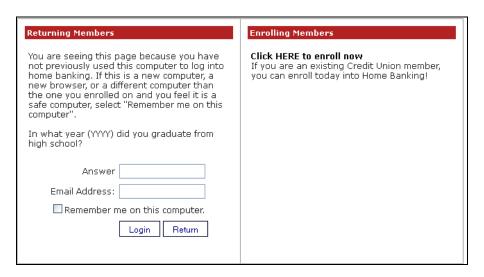
7. After completing Authentication Questions, you will be returned to the login page and verify the Confidence Word.



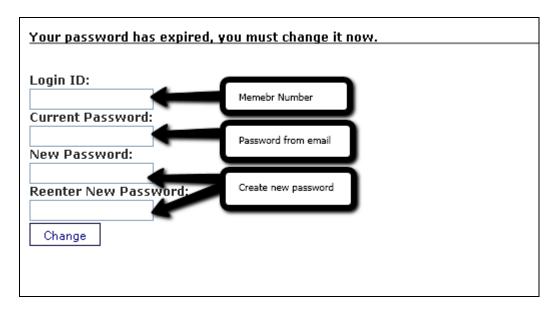
8. Enter the password that you received in your email and then press "Login".



**Note:** If you did not select "Remember me on this computer" in a previous screen, a Security Check will be performed and you will be prompted to answer one of the questions selected along with inputting your email address:



9. The next step is to select a new password. It must be at least 6 characters in length, and must contain 1 capital letter, 1 number and 1 special character (!, @, #, \$, or %).



10. Once you have chosen your new password, the following screen will be displayed for you to set up Forgot Password Questions. Please note that answers to these questions are case sensitive and you may not answer all of your questions with the same answer:





11. Once you have saved your answers, you will be directed to your Online Banking Account:

