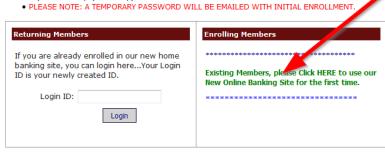
If Enrolling in Online Banking for the first time, the following steps will need to be completed:

- 1. Go to http://www.flagship.org/ and click the link provided on the Credit Union's web page to log into the NEW Online Banking site. The new site is shown in step 2 below. Note: Please do not use a previously saved favorite or link to get to the new Online Banking site.
- 2. First time users (or members who are new to this Online Banking site) will need to select "CLICK HERE".



ALL MEMBERS MUST RE-ENROLL FOR HOME BANKING!

- Online Banking Signup Help: Click Here
- All Members must re-enroll in online banking as of 03/01/2016.
- Password Requirements: Your password must be a minimum of 6 characters in length, contain at least one upper and lower case letter, and at least one number. Remember that you may change your password any time by logging in and clicking the Services tab. • If you have any questions, please call us at 810-982-8575





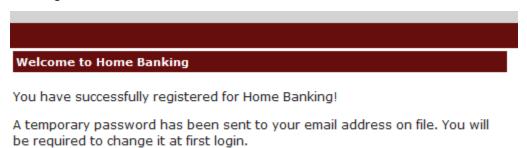
3. Enter your member account number, email address (limit of 35 characters) and SS Number. Click the box to acknowledge that you have read and agree to the terms of the Online Banking disclosure. Then click the box labeled "Sign Up".



Sign up for Home Banking	
You must currently be a member of this credit unio information below.	n to sign up for home banking, please enter your
MEMBER NUMBER:	
social security: (no dashes)	
EMAIL:	
CONFIRM EMAIL:	
Sign Up Clear Cancel	



4. Obtain your temporary password from your email address that you specified in the above screen. Then press "Click Here to Log In".



and the second			
Click	Here	to	Loain
2011/2011			

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

Returning Members	Enrolling Members
If you are already enrolled in our new home banking site, you can login hereYour Login ID is your newly created ID. Login ID:	**************************************



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6. You will be prompted to answer a series of three authentication questions and enter 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 Flagship Community

FCU online banking site. Please note that answers to your authentication questions are case sensitive.

#### 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. Then you must select a confidence word. These extra validations will ensure you have connected to the authorized online 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	In what year (YYYY) did you graduate from high school?
ANSWER	
CONFIDENCE WORD	
Remember me on this comput	ter.
Save Return	

<u>Remember me on this computer</u>: This should be selected on the primary (non public) computer the member will be accessing HB with. Going forward if you log-in from another computer, the system will prompt you to answer one of your chosen Authentication Questions to verify your identity.

After all information has been entered, press the "Save" button.



Your Confidence word has now been set. Select "Click Here to Login" to proceed to the login page where you will now see your newly chosen confidence word.



8. You will now be returned to the login page to verify your Confidence Word and enter your Password. Enter the password that you received in your <u>email</u> and then press "Login".

Please enter the Login ID name and Password.	
• Online Banking <b>Signup Help: Click Here</b>	
· · · ·	ust be a minimum of 6 characters in length, conta ad at least one number. Remember that you may in and clicking the Services tab. 810-982-8575
Returning Members	Enrolling Members
Returning Members To enhance the security of your account we will display a confidence word and ask you to enter your password. If the confidence word is not what you selected during enrollment, DO NOT login and call Financial Health immediately to report the incident.	Enrolling Members  ****** Existing Members, please Click HERE to use our New Online Banking Site for the first time.  ***********************************



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**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 above along with inputting your email address:

You are seeing this page because you have not previously used this computer to log into online banking. If this is a new computer, a new browser, or a different computer than the one you enrolled on and you feel it is a safe computer, select "Remember me on this computer".				
In what year (YYYY) did you graduate from high school?				
Answer				
Email Address:				
Remember me on this computer.				
Login Return				

9. The next step is to select a new password. **Password Requirements:** Password must be a minimum of 7 characters in length, contain at least one upper and lower case letter, and at least one number.

Your password has expired,	you must change it now.
Login ID:	
	Member Number
Current Password:	
	Password sent to email
New Password:	
Reenter New Password:	Create new password
Change	



10. Once you have chosen your new password, the following screen will be displayed for you to set up Forgot Password Questions. These are different from the MFA questions answered earlier. Answers to these questions are case sensitive.

The purpose of these questions is to provide a way for you to reset your password. In future when logging in and you are having trouble remembering your password, please click on the "Forgot Your Password?" link below the Login button. You will then have to correctly answer the Forgot Password Questions in order to be sent a new temporary password. **Please note** that after 5 unsuccessful attempts to enter your correct password, you will be locked out and will need to call the credit union during normal business hours.

Home	Accounts	Transfers	Bill Pa
Setup Forgot	Password Qu	estions	
There is no	record of forgo	ot password q	uestions.
Answer one o	or more of the	following qu	estions
What is your	mother's mai	den name?	1
What is your	birth date (m	m/dd/yy)?	1
What high sc	hool did you g	raduate from	1?
What is your	favorite spor	ts team?	
Save			



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



Home Accounts	Transfers Bill Pay Ma	ail Alerts Lo	ogout
Welcome to Online Banking	1.	L	ast Login: 11:51 AM EST January 15, 2016
		L	.ast Failed Login: N/A
Account Information			Messages
My Accounts	Available Balance:	Current Balance:	0 New Messages
RIME SHARE	\$95.00	\$100.00	
HARE DRAFT	\$150.00	\$150.00	
HRISTMAS CLUB	\$50.00	\$50.00	Email Address
RADITIONAL IRA	\$2,200.00	\$2,700.00	
12 MONTH CERTIFICATE	\$1,500.00	\$2,000.00	tharding@bradfordscott.com

Credit Union Ne

Welcome to Flagship Community Federal Credit Union's Online Banking & Bill Pay Services! If you have any questions, please call 810-982-8575.

Be sure to visit our website at www.flagship.org/ for more information about the other outstanding financial services we offer!

Bre ser Infori

This site has been optimized for Internet Explorer, Netscape and Mozilla.



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