

North Iowa Community Credit Union's Step-by-Step Online Banking Walkthrough Guide

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

1. Go to the NICCU's website and click the link provided on the Credit Union's web page to log into the Online Banking site. **Note: Do not use a previously saved favorite or link to get to the new Online Banking site.**
2. Select the "Existing Members, please CLICK HERE to use our New Online Banking Site for the first time" phrase to use the online banking site for the first time.

Member Login	Enrolling or New Members
Enter your Login ID	Existing Members: please CLICK HERE to enroll in our New Online Banking Site for the first time.
Login ID: <input type="text"/>	If you are an existing Credit Union member, you can enroll today into Home Banking!
<input type="button" value="Login"/>	



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3. Enter your member number, email address, home phone, and birth date. Read the disclosure, mark the box, and click on "Sign Up".

Sign up for Home Banking

You must currently be a member of this credit union to sign up for home banking, please enter your information below.

MEMBER NUMBER:

SOCIAL SECURITY:
(no dashes)

EMAIL:

CONFIRM EMAIL:

BIRTH DATE: (MM/DD/YYYY)

Sign Up

Clear

Cancel



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4. A Change Login ID screen will then pop up, where you will enter your new Login ID at the top and reenter the new Login ID below.

Change Login ID

Please enter your new Login ID to continue.

Please enter your New Log In ID. Your Log In ID cannot be the same as your Member Number.

Reenter New Login ID:

Save

5. At this point, a temporary password has been sent to the above entered email (you may have to check your spam/junk folder if you can't find it). Press "Click Here to Log In" to advance on.

Welcome to Home Banking

You have successfully registered for Home Banking!

A temporary password has been sent to your email address on file. You will be required to change it at first login.

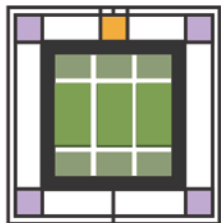
[Click Here to Login](#)



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6. You will be routed back to the main screen. Enter your new Login ID and press the “Login” button.

Member Login	Enrolling or New Members
<p>Enter your Login ID</p> <p>Login ID: <input data-bbox="389 472 690 514" type="text"/></p> <p><input data-bbox="487 535 592 577" type="button" value="Login"/></p>	<p>Existing Members: please CLICK HERE to enroll in our New Online Banking Site for the first time.</p> <p>If you are an existing Credit Union member, you can enroll today into Home Banking!</p>



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7. You will be prompted to answer a series of three authentication questions and enter a confidence word.

Select your authentication questions, answers, and a confidence word. You MUST SELECT AND ANSWER ALL THREE. **Please note that answers to your authentication questions are case sensitive.** Next, choose a confidence word (can be anything you make up). These extra validations will ensure you have connected to the authorized North Iowa Community Credit Union Online Banking Site.

Remember me on this computer: If you mark this box, the site will recognize the computer you are using in the future and you will not be asked authentication questions (mark if you are on a trusted computer).

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

Enrollment

Now select your authentication questions, answers and a confidence word. You MUST SELECT AND ANSWER ALL THREE. Then you must choose a confidence word. These extra validations will ensure you have connected to the authorized online banking site.

AUTHENTICATION QUESTION 1 ▼
ANSWER

AUTHENTICATION QUESTION 2 ▼
ANSWER

AUTHENTICATION QUESTION 3 ▼
ANSWER

CONFIDENCE WORD

Remember me on this computer.

8. Your questions and confidence word have now been set. Select “Click Here to Login” to proceed to the login page where you will now see your newly chosen confidence word.

Request Successful. Thank you.

Your confidence word has been set. Please store in a safe place.

[Click Here to Login](#)



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- You will now be returned to the login page. Verify your confidence word and enter your temporary password (the one sent via email) and press "Login".

Member Login

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 log in and contact North Iowa Community immediately to report it.

Confidence Word: **bsdc**

Password:

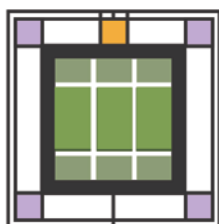
[Forgot Your Password?](#)

- The next step is to select a new password. **Password Requirements: Password must be a minimum of 8 characters in length with mixed case letters, contain at least one number, contain at least one special character and must be changed if weak.**

Your password has expired, you must change it now.

The screenshot shows a password change form with the following fields and elements:

- Login ID:** A text input field with a callout box labeled "New Login ID" and a red arrow pointing to it.
- Current Password:** A text input field with a callout box labeled "Password Sent to Email" and a red arrow pointing to it.
- New Password:** A text input field with a red arrow pointing to it. The label includes requirements: "(At least 8 characters, at least one upper case and one lower case, at least one number, at least one special character, and force password change when weak)".
- Reenter New Password:** A text input field with a red arrow pointing to it. The label includes the requirement: "(must meet password requirements)".
- Create New Password:** A button located to the right of the reenter password field.
- Change:** A button located at the bottom left of the form.



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11. Once you have chosen your new password, the following screen will be displayed for you to set up **Forgot Password Questions**. You can choose to answer **ONE or more**.

Setup Forgot Password Questions

There is no record of forgot password questions.

Answer one or more of the following questions

What is your mother's maiden name?

What is your birth date (mm/dd/yy)?

What high school did you graduate from?

What is your favorite sports team?

Save

12. Once you have saved your answers, you will be directed to login into your new Online Banking Account!

The screenshot shows the Online Banking interface. At the top is a navigation menu with buttons for Home, Accounts, Transfers, Statements, Bill Pay, Applications, Services, Mail, Alerts, Stop Pay, and Logout. Below the menu is a green header bar. The main content area has a black bar with the text "Welcome to Online Banking." on the left and "Last Login: 1:36 PM CDT July 12, 2018" and "Last Failed Login: N/A" on the right. Below this is a section for "Account Information" with a sub-section for "My Accounts" and columns for "Available Balance:" and "Current Balance:". To the right of the account information is a "Messages" section showing "0 New Messages" with an envelope icon. Below the messages is an "Email Address" section.



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