# Northern Indiana FCU'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 NIFCU'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 use our New Online Banking Site for the first time.
Login ID: Login	Become a Member and apply for new accounts below!
	NOT A MEMBER? Click Here To Open An Account Online



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 B	anking
You must currently b	e a member of this credit union to sign up for home banking, please enter your information below.
MEMBER NUMBER:	
EMAIL:	
CONFIRM EMAIL:	
MAIL ZIP CODE:	
HOME PHONE:	(555-555-5555)
BIRTH DATE:	(MM/DD/YYYY)
🗌 I acknowledge I	have read and agree to the terms of the Online Disclosure
Sign Up Clear	Cancel



4. A Change Login ID screen will then pop up, where you will enter your new Login ID at the top and renter the new Login ID below. Please be sure to make note of your new Log In ID as you'll need to later in the process.

## 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.

Reente	r 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



Federal Credit Union Better banking. Brighter futures. 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
Enter your Login ID	Existing members, please CLICK HERE to use our New Online Banking Site for the first time.
Login ID: Login	Become a Member and apply for new accounts below!
	NOT A MEMBER? Click Here To Open An Account Online



7. You will be prompted to answer a series of <u>three authentication</u> questions and enter a <u>confidence w</u>ord.

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 NIFCU Online Banking Site.

<u>Remember me on this computer:</u> 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	What is the name of your first pet? $\qquad \lor$
ANSWER	
AUTHENTICATION QUESTION 2	Where did you meet your spouse for the first time? $\qquad \lor$
ANSWER	
AUTHENTICATION QUESTION 3	In what year (YYYY) did you graduate from high school? $$
ANSWER	
CONFIDENCE WORD	
Remember me on this comput	er.
Save Return	

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.





Federal Credit Union Better banking. Brighter futures. 9. 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	Enrolling or New 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 log in and contact Northern Indiana Federal Credit Union immediately to report it.	Existing members, please CLICK HERE to use our New Online Banking Site for the first time. Become a Member and apply for new accounts below!		
Confidence Word: <b>bsdc</b> Password: Login Return Forgot Your Password?	NOT A MEMBER? Click Here To Open An Account Online		

10. The next step is to select a new password. Please note that the Current Password is the temporary password that was sent to your email. Password Requirements: Password must be a minimum of 8 characters in length with mixed case letters, contain at least one number, at least one special character, and must be changed if weak.

Your password has expired, you must change it now.

Login ID:	
Current Password:	
Minimum 8 characters	, one special character, one lower case letter, one upper case letter and one number
Minimum 8 characters	, one special character, one lower case letter, one upper case letter and one number
Change	



Northern Indiana Federal Credit Union Better banking. Brighter futures. 11. Once you change your password and login, you will then be prompted to answer four questions in order to setup the Forgot Password process. These answers will be used to verify your account if you were to ever forgot your password.



## Northern Indiana Federal Credit Union

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Home Accounts	Transfers	Statements	Bill Pay	Applications	Services	Mail	Alerts	Stop Pay	Logout
Setup Forgot Password	Questions								
There is no record of fo	rgot passwor	d questions.							
Answer one or more of	the following	questions							
What is your mother's n What is your birth date									



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



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## Home Accounts Transfers Bill Pay Applications Services Mail Alerts Stop Pay Logout

Last Login: 8:35 AM CDT August 11, 2020 Last Failed Login:8:34 AM CDT August 11, 2020			
Available Balance:	Current Balance:	Messages 0 New Messages	
\$0.00	\$0.00	Email Address akaufman@bradfordscott.com	
	Available Balance: \$0.00	L: Available Balance: Current Balance:	

Welcome to Northern Indiana Federal Credit Union's Online Banking & Bill Pay Services! If you have any questions, please call (219) 942-3377.

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

#### **Browser Information**

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

