

Member Guide for Online Banking

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Member Online Banking Start Guide

Welcome to the Energy People FCU Online Banking Guide. Use these instructions to enroll in online banking and to learn about the other online banking functions that are available to you.

Online banking Enrollment Instructions

The following is a guide to assist you in the enrollment and login process.

Before You Begin, You Need to Know


- The member number of the account you wish to enroll
- The Date of Birth on the account to be enrolled
- The email address on the account to be enrolled

Notes:

- You must already be a member of the credit union to enroll in online banking.
- During the enrollment process a temporary password will be sent to the email address on the account to be enrolled. You must have access to that email account in order to complete the enrollment process.

Step 1


1. Click on the **Virtual Branch Online Banking link** on the credit union website or, open your browser and enter <https://www.shareteccu.com/epfcu> in the address bar. A page similar to below will display.
2. To start the enrollment process, click **Click HERE to enroll now**.

 **ENERGY PEOPLE
FEDERAL CREDIT UNION**
P.O. Box 279
Medford, NJ 08055

Welcome / Sign In

Please call your credit union to be set up for home banking.


Returning Members	New Members
<p>Please sign in to your Home Banking account.</p> <p>Login ID: <input type="text"/></p> <p>Password: <input type="password"/></p> <p><input type="button" value="Login"/></p> <p>Forgot Your Password?</p>	<p>Click HERE to enroll now</p> <p>If you are an existing Credit Union member, you can enroll today into Home Banking!</p>

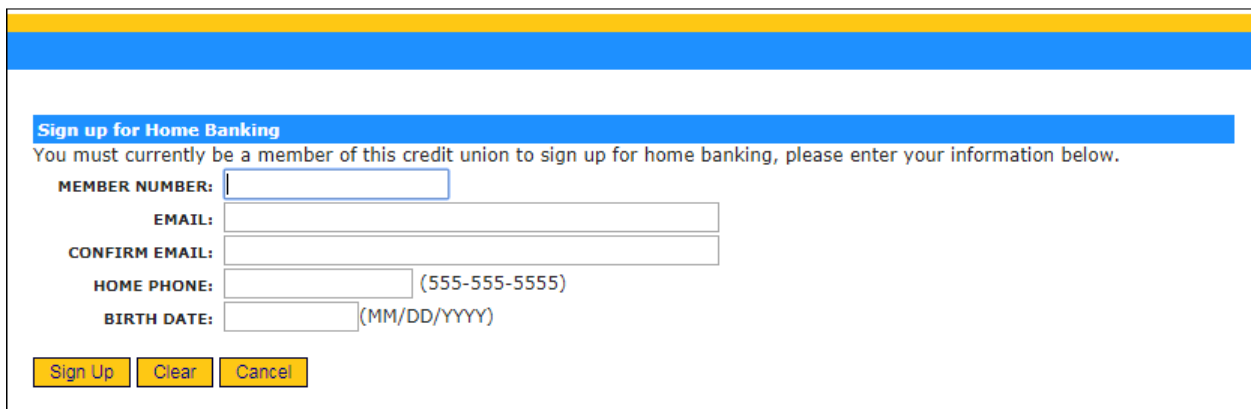


Step 2 – Enter Enrollment Information

1. Enter the information requested for the account to be enrolled:
 - Member number
 - Email address (remember, a temporary password will be sent to this address during the enrollment process)
 - Birth date (mm/dd/YYYY).

Note: All the information entered must match the member information on file with the credit union. If you are unsure about any information contact the credit union before continuing.

2. Review the terms of use agreement by clicking the link **Online Banking and Electronic Statement Disclosure**. You must accept the terms of use agreement by checking the box to the left.
3. Click **Sign Up**  to complete your entries.



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:

EMAIL:

CONFIRM EMAIL:


HOME PHONE: (555-555-5555)

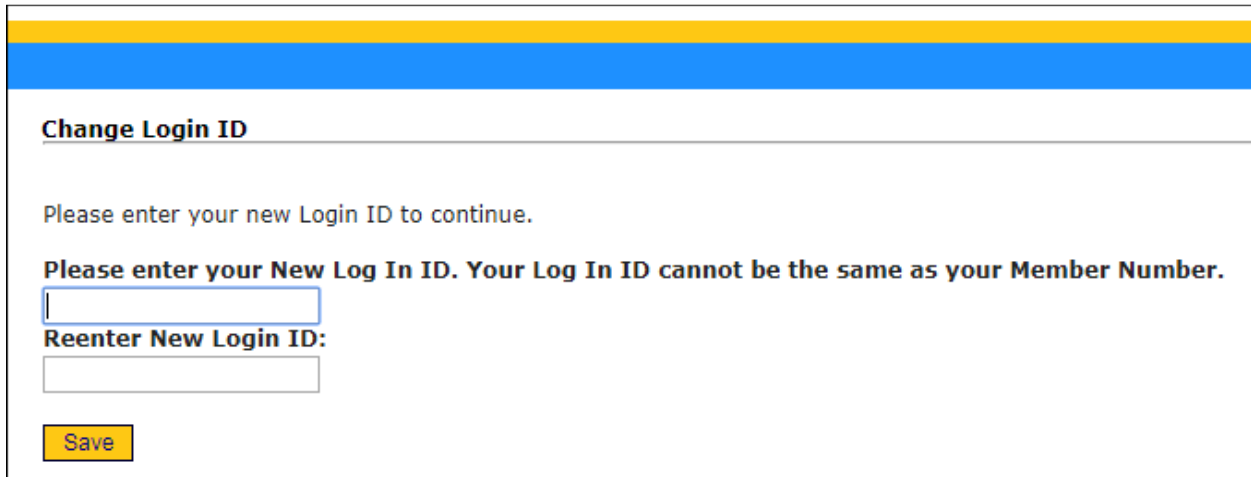
BIRTH DATE: (MM/DD/YYYY)

Step 3 – Change Login ID

Using your member number as a login ID for online banking is not a safe security practice. In this step you will create a new login ID.

Login ID Best Practices:

- Avoid easy to guess IDs like your name, your children’s or pet’s names.
 - Make your login ID hard for other people to guess.
 - Consider using upper and lower case letters and numbers.
 - Special characters !@#\$%^&*() are not allowed in this field.
1. Choose another login ID and enter it here.
 2. Enter your new login ID a second time exactly like you did the first time.
 3. Click **Save**  when you are finished.



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:

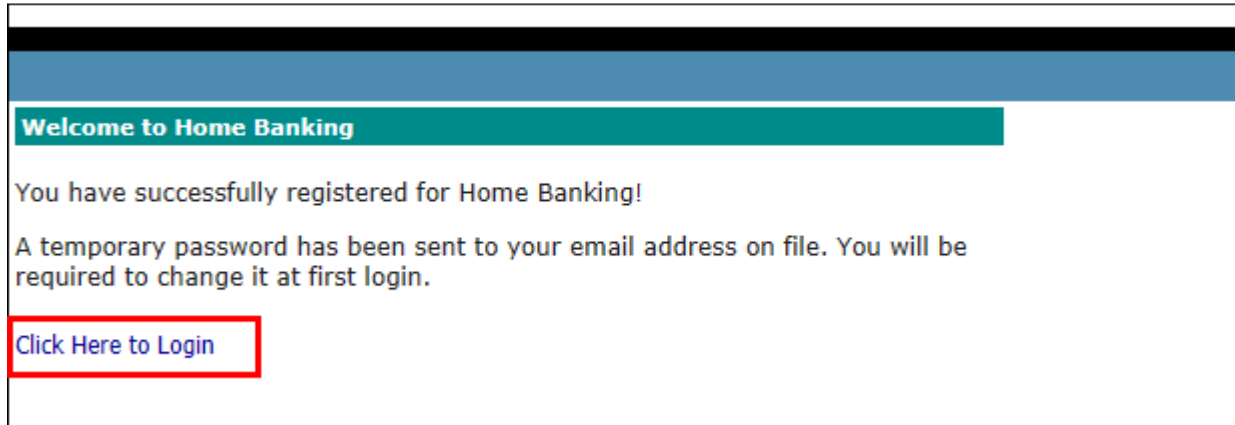
Save

Step 4 – Receive Temporary Online banking Password

In this step you will receive your temporary password. The temporary enrollment password is sent to the email address that you entered in a previous step. Check that email address now for your temporary password.

Note: If you do not receive a temporary password, check your junk email and spam filter. If you still do not locate the email contact the credit union for assistance.

Click the **Click Here to Login** link to proceed.

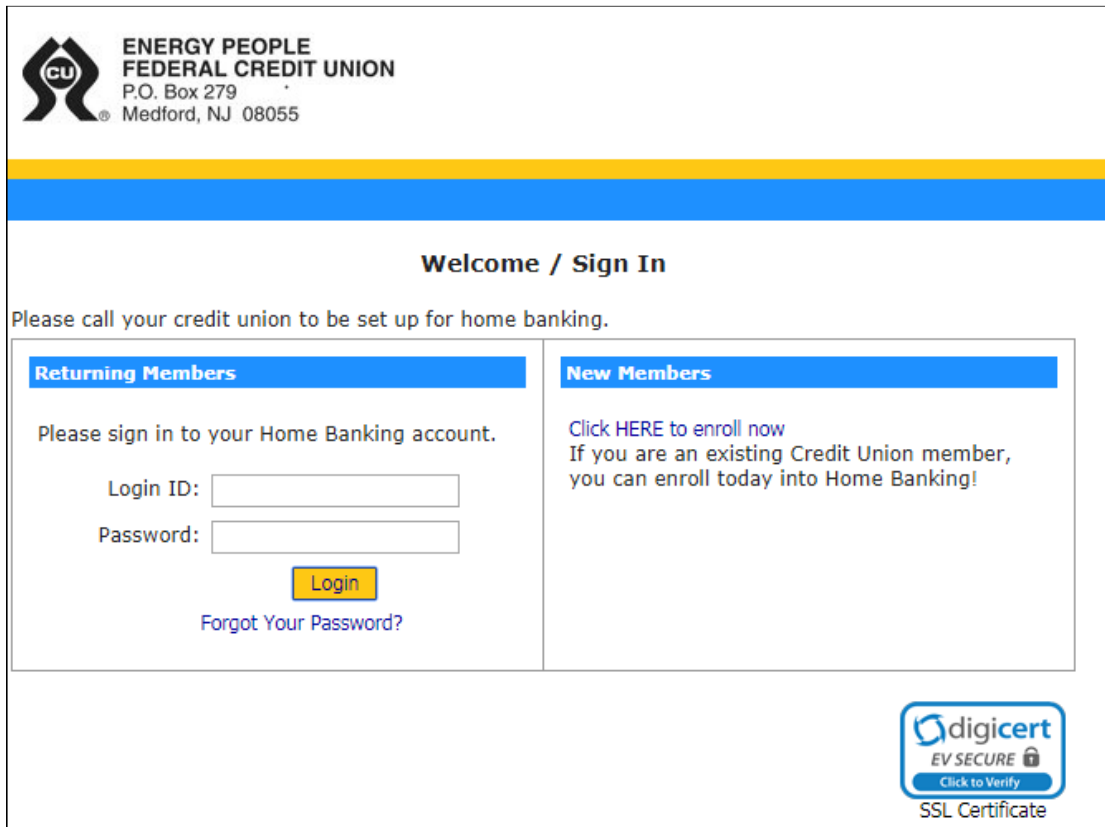



Step 5 – Login with New Online banking Login ID

Enter the new login ID you created in step 3. You will use this login ID instead of your member number from now on.

Enter the temporary password you received from online banking.


Click **Login** 




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Welcome / Sign In


Please call your credit union to be set up for home banking.

Returning Members	New Members
Please sign in to your Home Banking account. Login ID: <input type="text"/> Password: <input type="password"/>  Forgot Your Password?	Click HERE to enroll now If you are an existing Credit Union member, you can enroll today into Home Banking!


SSL Certificate

Step 6 – Select Authentication Questions & Confidence Word

In this step you will select authentication questions and a confidence word. When you log in to online banking you will be asked one of the three authentication questions from time to time to verify your identity. The confidence word will be displayed every time you log into online banking as well.

1. You can pick each of your three authentication questions from the list displayed. You must provide answers to all three authentication questions.
2. Enter your confidence word. **Tip:** Certain words may be restricted from use.
3. **Note:** Review this screen carefully. Make sure your authentication questions/answers are what you think they are. Double-check your confidence word.
4. If the computer you are enrolling on is a private computer you may click to check the **Remember me on this computer** check box. Doing this will streamline future login attempts. If this is not a private computer, do not check this box.
5. Click **Save**  when you have finished this step.

Enrollment

You must now select your authentication questions and a 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've 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 In what year (YYYY) did you graduate from high school? ▼

ANSWER

CONFIDENCE WORD

Remember me on this computer.

SaveReturn

Step 7 – Confidence Word Confirmation

Displays a confirmation that your confidence word has been set.

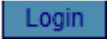
Click the **Click here to Login** link when you are ready to continue.



Step 8 – Verify Confidence Word and Enter Password

On this screen you will verify the confidence word you created in step 6.

If the confidence word is correct, you will enter the **temporary online banking** password that was sent to you by email.

Click **Login**  when you are ready to continue.



Step 9 – Create new online banking password

Now, you will change your temporary password to a permanent password.

1. Enter the login ID you created in step 3 above (not your member number!).
2. In the current password field enter the temporary password that was emailed to you.
3. In the new password field enter your new password.

Your new password must be:

- a minimum of eight characters long
- include at least one upper case letter and one lower case letter
- include at least one numeral
- include at least one special character. Examples of special characters are
~!@#\$\$%^&()+?

4. Click **Change** when you are ready to continue.

Important: Remember your password! You will need it to login to online banking in the future.

Your password has expired, you must change it now.

Login ID:

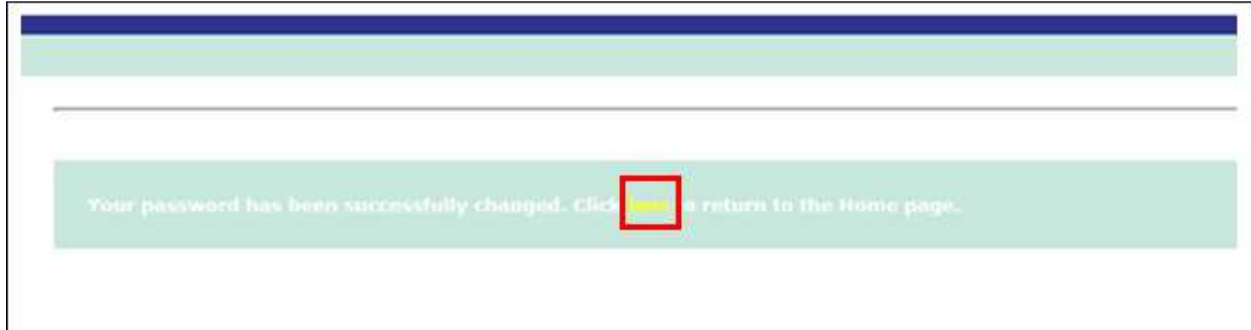
Current Password:

New Password:

Reenter New Password:

Step 10 - Completion

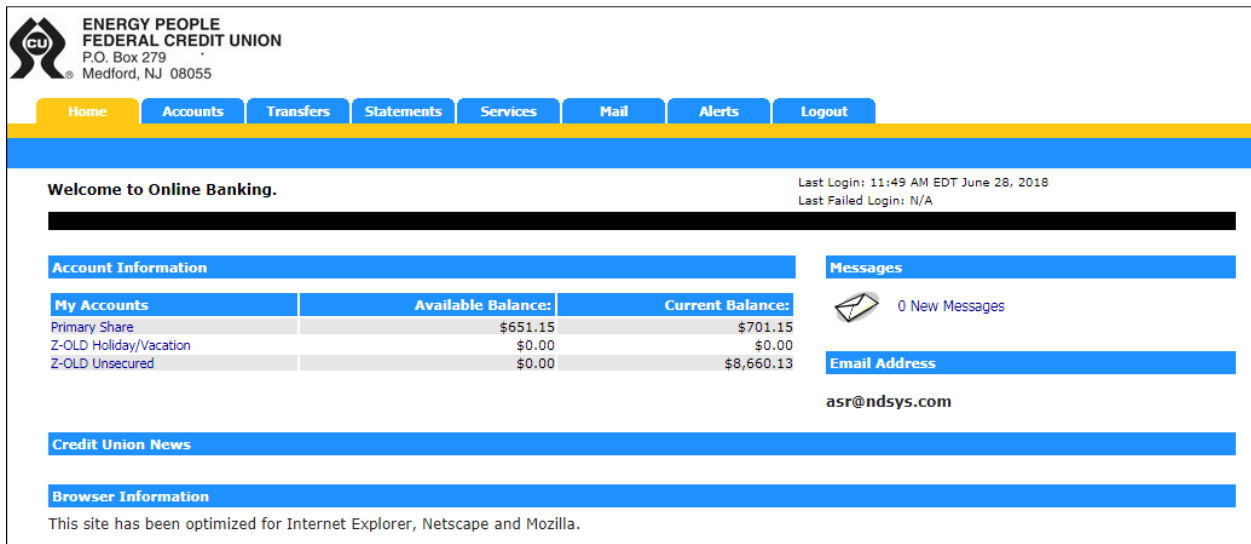
Congratulations! You have successfully enrolled for online banking. Click [here](#) to proceed to your home page.



Step 11 – Welcome to Online Banking

You should see a display of all you accounts along with a messages link and you email address. Click the desired account to see the account transaction history and details.

We hope you enjoy using the new online banking system!



Online Banking Functions

You can choose to login, view your accounts and their history, make transfers and export your account information to a file. You can retrieve your forgotten password, change your login ID and change your email address associated with your online banking ID. The following pages provide directions to these functions.

Online Banking Login


You will need to login using your online banking Login ID and password that you created during the enrollment process.

ENERGY PEOPLE FEDERAL CREDIT UNION
P.O. Box 279
Medford, NJ 08055

Welcome / Sign In

Please call your credit union to be set up for home banking.


Returning Members	New Members
<p>Please sign in to your Home Banking account.</p> <p>Login ID: <input type="text"/></p> <p>Password: <input type="password"/></p> <p>Login</p> <p>Forgot Your Password?</p>	<p>Click HERE to enroll now</p> <p>If you are an existing Credit Union member, you can enroll today into Home Banking!</p>



- **Login ID** – Enter the online banking Login ID created during the enrollment process.
- Click **Login** [Login](#) to proceed.
- **Password** – Enter the online banking password at the Verify Confidence Word and enter Password step.
Note: If you can't remember your password, click the forgotten password link. Information will be emailed to the email address assigned to the member account.
- Click **Login** [Login](#) to proceed.

Home Page

After you login, you will see the Home Page. This page displays your accounts, available and current balances. It also displays messages and your e-mail address.



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P.O. Box 279
Medford, NJ 08055

Home
Accounts
Transfers
Statements
Services
Mail
Alerts
Logout

Welcome to Online Banking.

Account Information

My Accounts	Available Balance:	Current Balance:
Primary Share	\$651.15	\$701.15
Z-OLD Holiday/Vacation	\$0.00	\$0.00
Z-OLD Unsecured	\$0.00	\$8,660.13

Messages

0 New Messages

Email Address

asr@ndsys.com

Credit Union News

Browser Information

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

Energy People FCU

609-268-9222

SB2018-0298

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Account Information

Use the Account Tab to view all of your accounts, as well as see details and/or history for the accounts.

Accounts						
View	My Accounts	Type	Available Balance:	Current Balance:		
History Details	Primary Share	00	\$651.15	\$701.15		
History Details	Z-OLD Holiday/Vacation	1	\$0.00	\$0.00		
History Details	Z-OLD Unsecured	2	\$0.00	\$8,660.13		

From the History View, you can drill-down to more details about the selected account, by clicking **Account Details**. In addition, you can:

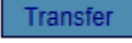
- Specify a date range to display details
- Search for a specific date or transaction amount
- Export the account information to a .csv file or MS Money

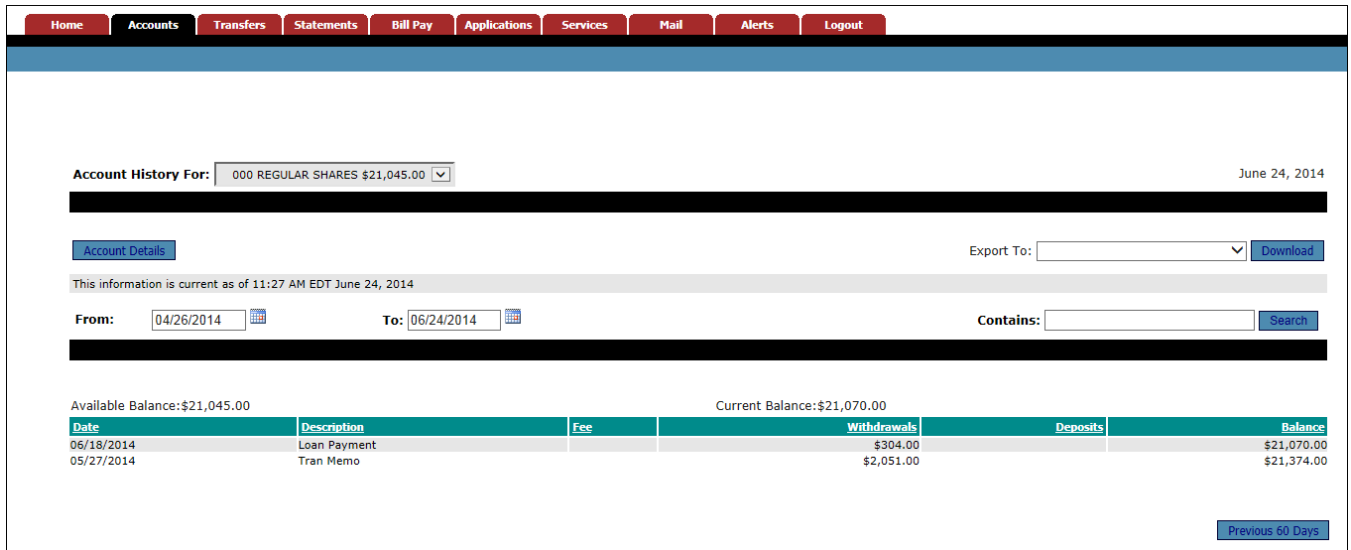
Account History For: 000 REGULAR SHARES \$21,045.00							June 24, 2014
Account Details		Use the From and To dates to limit the amount of detail that displays.		Use Export to send the account information to a file.		Export To: <input type="text"/> Download	
This information is current as of 11:27 AM EDT June 24, 2014							
From:	<input type="text" value="04/26/2014"/>	To:	<input type="text" value="06/24/2014"/>	Use search to find a specific transaction.	Contains:	<input type="text"/> Search	
Available Balance:\$21,045.00			Current Balance:\$21,070.00				
Date	Description	Fee	Withdrawals	Deposits	Balance		
06/18/2014	Loan Payment		\$304.00		\$21,070.00		
05/27/2014	Tran Memo		\$2,051.00		\$21,374.00		
Previous 60 Days							

Transfers

Use the Transfer Tab to transfer funds from one account to another.

To make a transfer:

1. Select the account to Transfer From and the account to Transfer To.
2. Enter the transfer amount.
3. Then, click **Transfer** .



Account History For: 000 REGULAR SHARES \$21,045.00 June 24, 2014

[Account Details](#) Export To: [Download](#)

This information is current as of 11:27 AM EDT June 24, 2014

From: To: Contains: [Search](#)

Available Balance: \$21,045.00 Current Balance: \$21,070.00

Date	Description	Fee	Withdrawals	Deposits	Balance
06/18/2014	Loan Payment		\$304.00		\$21,070.00
05/27/2014	Tran Memo		\$2,051.00		\$21,374.00

[Previous 60 Days](#)

The Transfer screen displays the following message.

You are about to transfer \$100.00

Proceed?

Please know that clicking the browser's "Stop" button may or may not stop your transaction. After you click the "Yes" button, wait for your confirmation to appear. Do not click the "Yes" or "Refresh" buttons more than one time.

[Yes](#) [No](#)

Click **Yes** to post the transfer or **No** to cancel.

Important: Please know that clicking the browser's Stop button may or may not stop your transaction. Do not click Yes or refresh more than one time.

After you click Yes, wait for your confirmation to display and a transfer complete message.

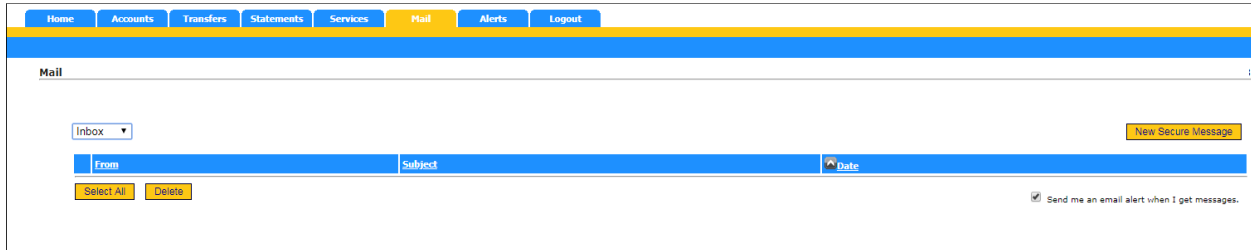
Services

Use the Services Tab to change your online banking password, enter or change an e-mail address, change your account descriptions, and change your login ID.

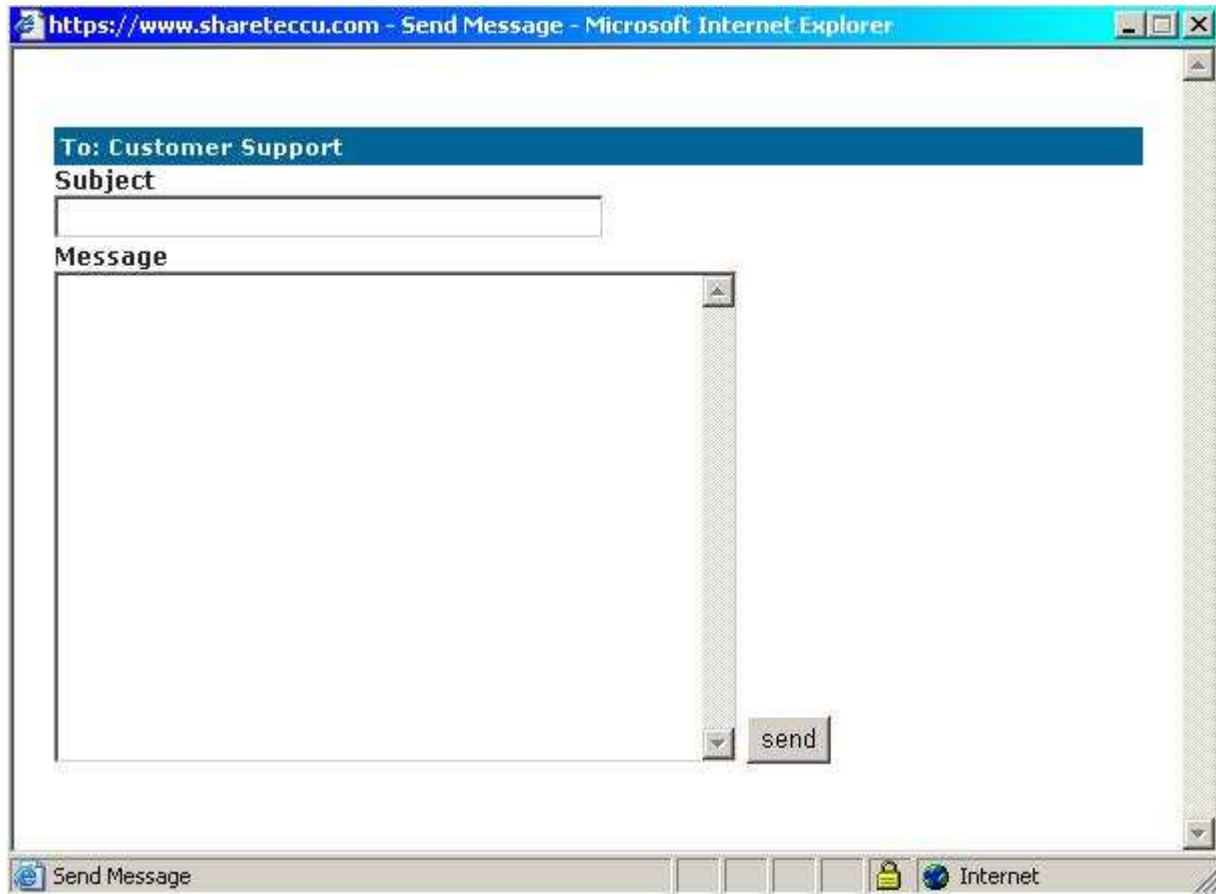
The screenshot shows the 'Services' tab selected in a navigation menu. The menu includes Home, Accounts, Transfers, Statements, Services, Mail, Alerts, and Logout. Below the menu is a blue header bar. The main content area is titled 'Services' and contains two sections: 'Personal Profile' with links for 'Change your Password', 'Change Account Descriptions', and 'Change Login ID'; and 'eServices' with links for 'Sign up for eNotices' and 'Sign up for ePromotions'.

Mail

Use the Mail Tab to e-mail the credit union administrator with any questions you have regarding account information, requesting forms or submitting comments. The mail stays within the secure site and an Alert is sent to the credit union administrator every time mail is sent from a member.



To send a message, click **New Secure Message** [New Secure Message](#) and use the following window to send your message.



Forgotten Password

If you forget your online banking password, click **Did you forget your password?** link. You will need to complete the required fields to have your password emailed to the email address on file.

Note: You **must have** an email address electronically stored at the credit union in order for this process to work.

Verify Confidence Word and Enter Password

Please call your credit union to be set up for home banking.

Returning Members	New Members
<p>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 your credit union immediately to report the incident.</p> <p>Confidence Word: _____</p> <p>Password: <input style="width: 150px;" type="password"/></p> <p style="text-align: center;"> <input type="button" value="Login"/> <input type="button" value="Return"/> </p> <p style="text-align: center;">Forgot Your Password?</p>	<p>Click HERE to enroll now</p> <p>If you are a member of Louise E. Mills FCU and need to enroll in home banking click the link above.</p>

After clicking the Forgotten Password link, the following screen displays for you to fill out. Then, click **Submit** .

Request Lost Password

You must provide Login ID and answer one of your Forgot Password Questions to retrieve your password.

LOGIN ID:

FORGOT PASSWORD QUESTION: ▼

ANSWER

Log Out

It is important to log out at the end of your online banking session. To do this, simply click the **Log Out** link in the upper right corner of the online banking window. Then, close your browser window to clear the cache.