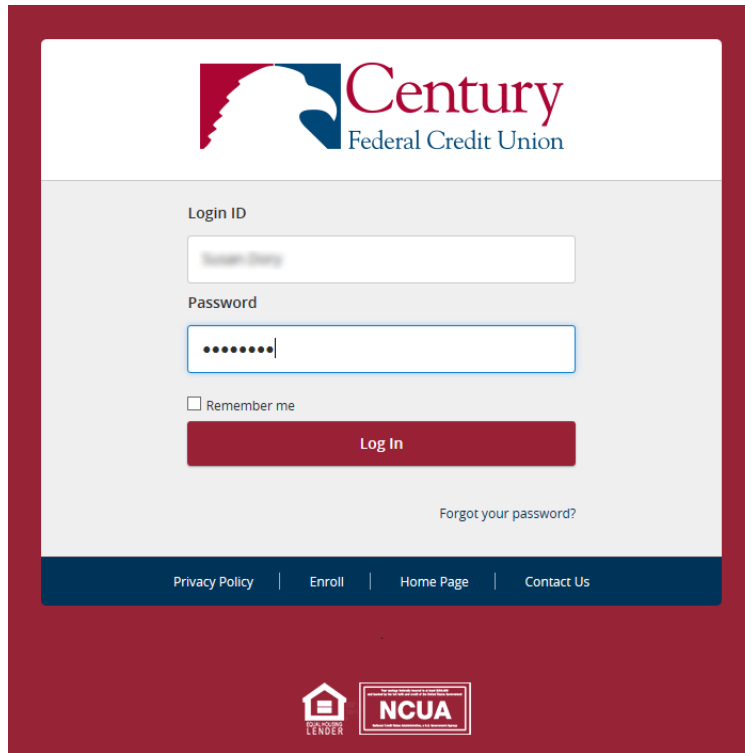


## First Time Login

The first time you log in, you'll need your Login ID and password.



The screenshot shows the login interface for Century Federal Credit Union. At the top left is the logo featuring a stylized eagle head in red and blue, followed by the text "Century Federal Credit Union". Below the logo are two input fields: "Login ID" and "Password". The password field contains seven dots. There is a "Remember me" checkbox which is unchecked. A red "Log In" button is positioned below the password field. To the right of the button is a link that says "Forgot your password?". At the bottom of the page, there is a dark blue navigation bar with links for "Privacy Policy", "Enroll", "Home Page", and "Contact Us". Below the navigation bar, there are two logos: "Member Lender" and "NCUA".

For security purposes, we need to authenticate you via delivery of a Secure Access Code (SAC). The system will show the contact methods we have on file for delivery of your SAC. Please select the method you prefer (and have easy access to). The example below shows email and text options.



The screenshot shows a contact method selection screen. At the top, there is a dark blue banner with the text: "Choose a contact method you can easily access. Add additional contact options in Security Preferences under Settings, once you have logged in." Below the banner is the Century Federal Credit Union logo. The main content area has a light gray background with the text "Please select a target:". There are three red buttons stacked vertically: "I have a Secure Access Code", "E-mail me : XX-XX-XXXX@XXXX.com", and "Text me : (XXX) XXX-XXXX". At the bottom center is a white "Back" button.

Once the SAC is sent, the following screen will appear. The Secure Access Code you received will be valid for 15 minutes. Please enter your SAC and click **Submit**.

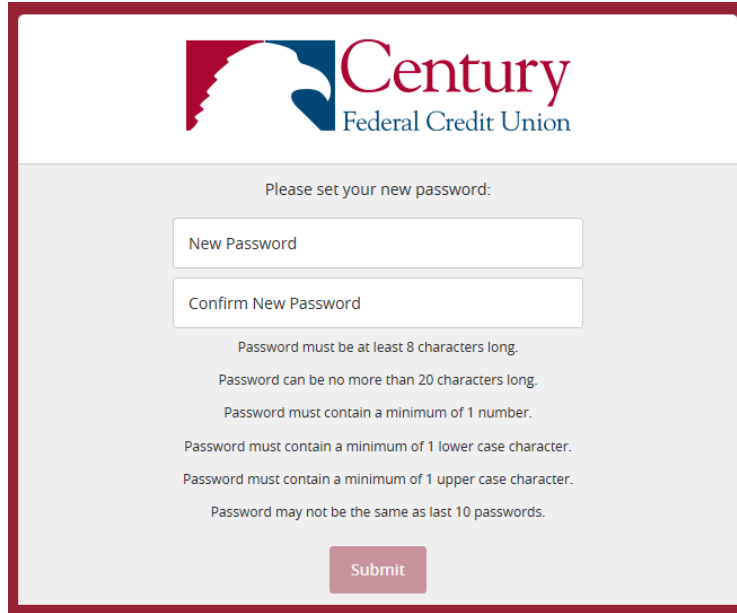
The screenshot shows a web browser window with a dark blue notification bar at the top that reads: "The secured access code you requested will only be valid for 15 minutes after it is sent." Below this is the Century Federal Credit Union logo. The main content area is titled "Enter your Secure Access Code" and features a text input field with a placeholder "XXXXXX" and a clear button (X). At the bottom are two buttons: "Back" and "Submit".

Next, your Profile will appear. Please review your information and click **Submit Profile**.

**Important note:** if you need to edit any of the information on this screen, choose **Submit Profile** to login. From the home page, choose **Services** and **Address Change**. This is where you update your personal information.

The screenshot displays the "Profile" page for Century Federal Credit Union. At the top is the logo. Below it is a note: "Use 'Address Change' under the Services menu if you would like to update your address." The form contains several fields: "Prefix" (dropdown), "First Name" (text), "Middle Name" (text), "Last Name" (text), "Suffix" (dropdown), "Email Address" (text), "Address 1" (text), "Address 2" (text), "Country" (dropdown), "Phone Country" (dropdown), "Home Phone" (text), and "Work Phone" (text). At the bottom are two buttons: "Back to Login" and "Submit Profile".

The next step is to set a new password. You can use the same password you used on the old system, providing it meets the criteria below. Once you've entered your password in both fields, click **Submit**.



Please set your new password:

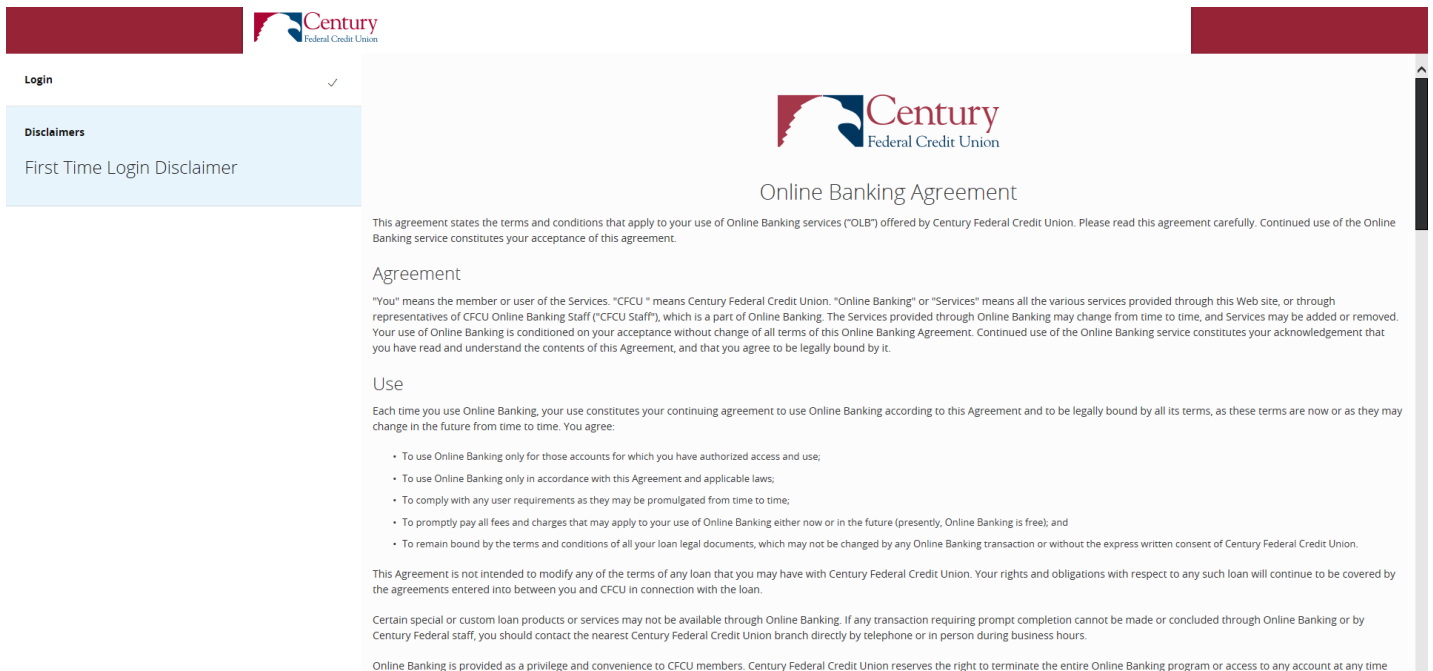
New Password

Confirm New Password

Password must be at least 8 characters long.  
Password can be no more than 20 characters long.  
Password must contain a minimum of 1 number.  
Password must contain a minimum of 1 lower case character.  
Password must contain a minimum of 1 upper case character.  
Password may not be the same as last 10 passwords.

Submit

You will then be presented with the First Time Login Disclaimer. Please review the information and scroll to the bottom of the screen and choose **Accept**.



Century Federal Credit Union

Login ✓

Disclaimers

First Time Login Disclaimer

Century Federal Credit Union

### Online Banking Agreement

This agreement states the terms and conditions that apply to your use of Online Banking services ("OLB") offered by Century Federal Credit Union. Please read this agreement carefully. Continued use of the Online Banking service constitutes your acceptance of this agreement.

#### Agreement

"You" means the member or user of the Services. "CFCU" means Century Federal Credit Union. "Online Banking" or "Services" means all the various services provided through this Web site, or through representatives of CFCU Online Banking Staff ("CFCU Staff"), which is a part of Online Banking. The Services provided through Online Banking may change from time to time, and Services may be added or removed. Your use of Online Banking is conditioned on your acceptance without change of all terms of this Online Banking Agreement. Continued use of the Online Banking service constitutes your acknowledgement that you have read and understand the contents of this Agreement, and that you agree to be legally bound by it.

#### Use

Each time you use Online Banking, your use constitutes your continuing agreement to use Online Banking according to this Agreement and to be legally bound by all its terms, as these terms are now or as they may change in the future from time to time. You agree:

- To use Online Banking only for those accounts for which you have authorized access and use;
- To use Online Banking only in accordance with this Agreement and applicable laws;
- To comply with any user requirements as they may be promulgated from time to time;
- To promptly pay all fees and charges that may apply to your use of Online Banking either now or in the future (presently, Online Banking is free); and
- To remain bound by the terms and conditions of all your loan legal documents, which may not be changed by any Online Banking transaction or without the express written consent of Century Federal Credit Union.

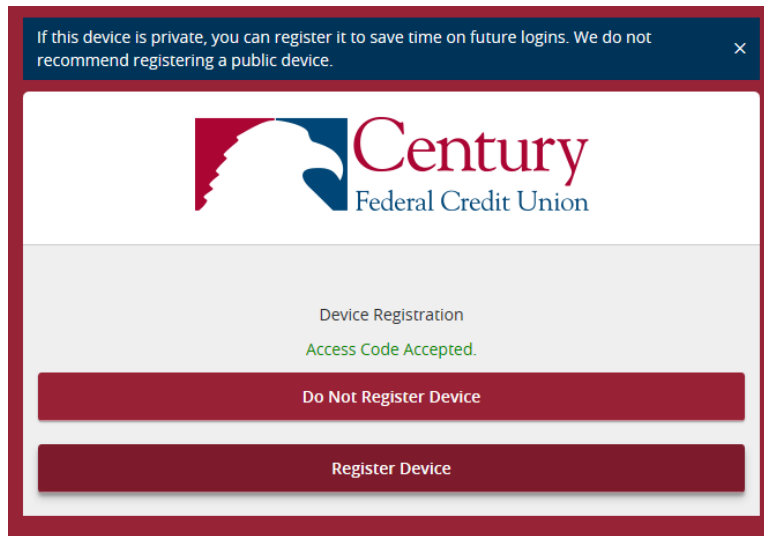
This Agreement is not intended to modify any of the terms of any loan that you may have with Century Federal Credit Union. Your rights and obligations with respect to any such loan will continue to be covered by the agreements entered into between you and CFCU in connection with the loan.

Certain special or custom loan products or services may not be available through Online Banking. If any transaction requiring prompt completion cannot be made or concluded through Online Banking or by Century Federal staff, you should contact the nearest Century Federal Credit Union branch directly by telephone or in person during business hours.

Online Banking is provided as a privilege and convenience to CFCU members. Century Federal Credit Union reserves the right to terminate the entire Online Banking program or access to any account at any time.

The last step is to decide whether or not to register your device. If you register your device, you do not need to request a Secure Access Code each time you log in.

**Important note:** if you are logging in using a public device, please choose Do Not Register Device.



Once complete, you will be on the home page.

**Important note:** when you're finished with your Online or Mobile Banking session, don't just close the tab ... please be sure to choose **Log Off**.

