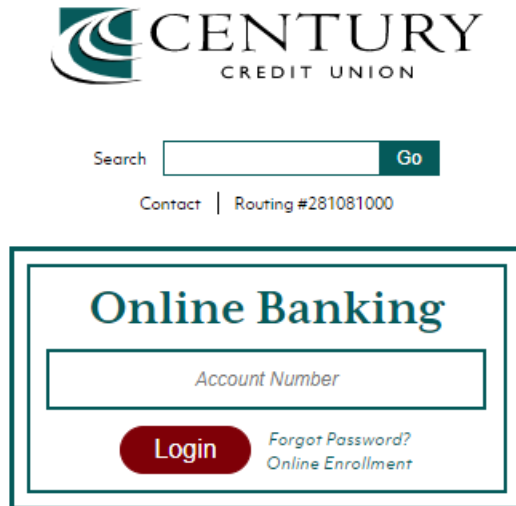
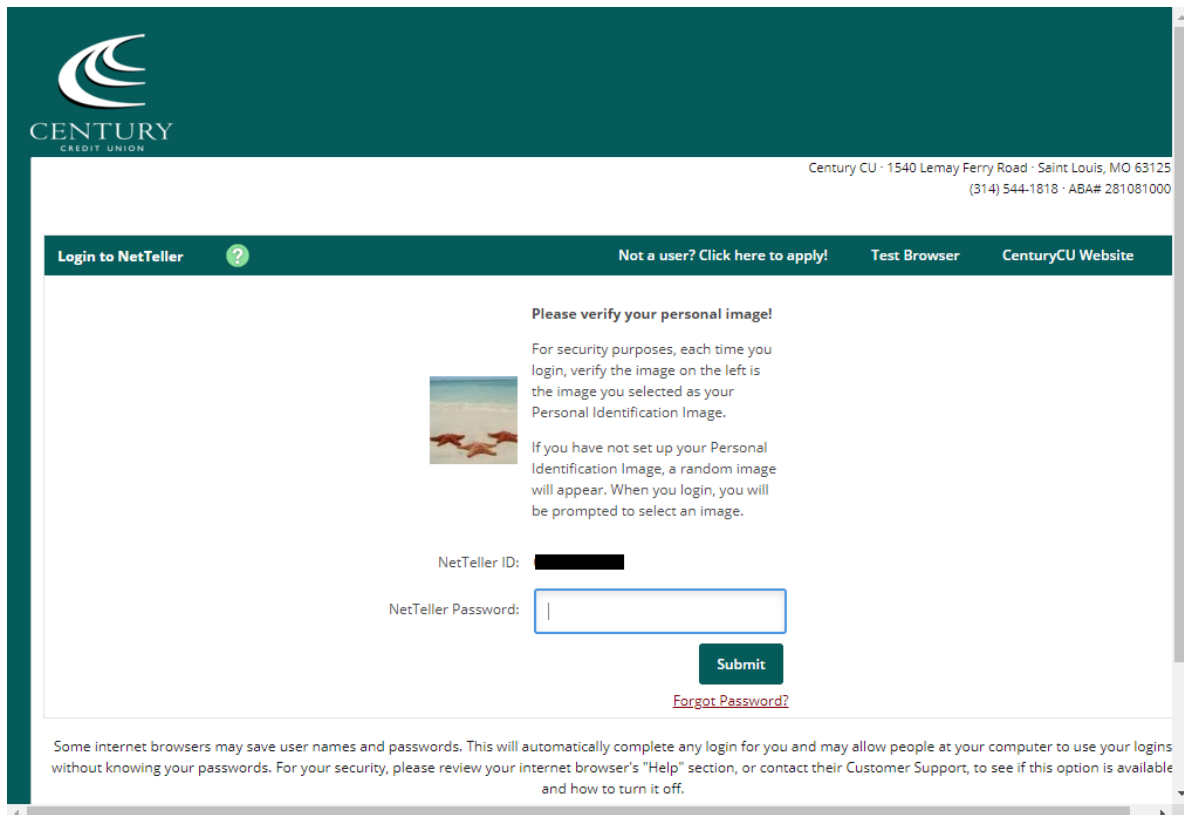


1. Member goes to the Century CU website and uses the Online Banking login. All members will use their account number for their first time user ID.



2. The member is shown a temporary watermark image and asked to enter their password. For first time login, the password is ccu# and the last four of the primary account holder's SSN. The password is all lowercase, ex., "ccu#1234".



3. The member agrees to terms of service.

The screenshot shows the Century Credit Union website's Online Agreement page. At the top left is the Century Credit Union logo. At the top right, there is a "Log Out" link and contact information: "Century CU · 1540 Lemay Ferry Road · Saint Louis, MO 63125 (314) 544-1818 · ABA# 281081000". Below the header is a dark green bar with the text "Online Agreement" and a question mark icon. The main content area contains the following text: "Please read and agree to the Online Agreement terms and conditions by selecting the 'I Agree' check box." Below this is a scrollable box titled "Online Agreement:" containing an "Introduction:" section and a "How To Access Your Accounts:" section. The "Introduction:" section states: "This page explains the terms and conditions for using our Home Banking Service and provides certain disclosures and information to you concerning the service. Each of your accounts at Century Credit Union is also governed by the applicable account disclosure/agreement and Truth In Savings disclosure you received when you opened your account." The "How To Access Your Accounts:" section states: "To access your accounts through our Home Banking service, you must have your account number and an Home Banking password. This information is requested when you enter our Home Banking pages. The password that is used to gain access to your information should be kept confidential, just as you would keep other PIN numbers and security codes confidential. For your protection we recommend that you change your Home Banking access password regularly. It is recommended that you memorize this password and do not write it down. You are responsible for keeping your password,". Below the scrollable box is an "I Agree" checkbox and three buttons: "Print", "Decline", and "Accept".

4. The member is prompted to create a new login/NetTeller ID. This cannot start with a number - therefore, members will not be able to continue using their account numbers.

The screenshot shows the Century Credit Union website's login settings page. At the top left is the Century Credit Union logo. At the top right, there is a "Log Out" link and contact information: "Century CU · 1540 Lemay Ferry Road · Saint Louis, MO 63125 (314) 544-1818 · ABA# 281081000". Below the header is a dark green bar with the text "Modify your login settings." and a question mark icon. Below this is a white box with the text "Select a new Password for future access to this service." Below this is a section titled "Change your NetTeller ID (required):" with two input fields. The first field is labeled "Your current NetTeller ID:" and contains a blacked-out value. The second field is labeled "Enter your new NetTeller ID" and is empty. Below the input fields is a "Continue" button. Above the input fields is an "Information Message:" box with the text "Please create a new ID for your future logins."

5. Please note, the new NetTeller ID criteria in the text bubble to the right of the entry.

Century CU · 1540 Lemay Ferry Road · Saint Louis, MO 63125  
(314) 544-1818 · ABA# 281081000

**Information Message:** Please create a new ID for your future logins.

**Modify your login settings.** ?

Select a new Password for future access to this service.

Change your NetTeller ID (required):

Your current NetTeller ID: [REDACTED]

Enter your new NetTeller ID: BobE2020

**NetTeller ID Rules**  
Must enter a unique NetTeller ID  
Must be between 6 and 15 characters  
Must start with a letter  
May contain numbers  
Must not contain special characters

Continue

6. Member is prompted to change their password. Please note, the first field requests the current password, ex. ccu#1234. Please note the password requirements displayed on the right.

Century CU · 1540 Lemay Ferry Road · Saint Louis, MO 63125  
(314) 544-1818 · ABA# 281081000

**Modify your login settings.** ?

Select a new Password for future access to this service.

Change your NetTeller Password (required):

Enter your current Password \* [REDACTED]

Enter your new Password \* [REDACTED]

Reenter your new Password \* [REDACTED]

**Password Rules**  
Must be between 8 and 20 characters in length  
May contain: !#\$%&()\*+,-/;<=>?[\]^\_`{|}~  
Must contain 1 non-alpha character  
Must contain at least 1 numeric character  
Cannot match or include your NetTeller ID

Continue

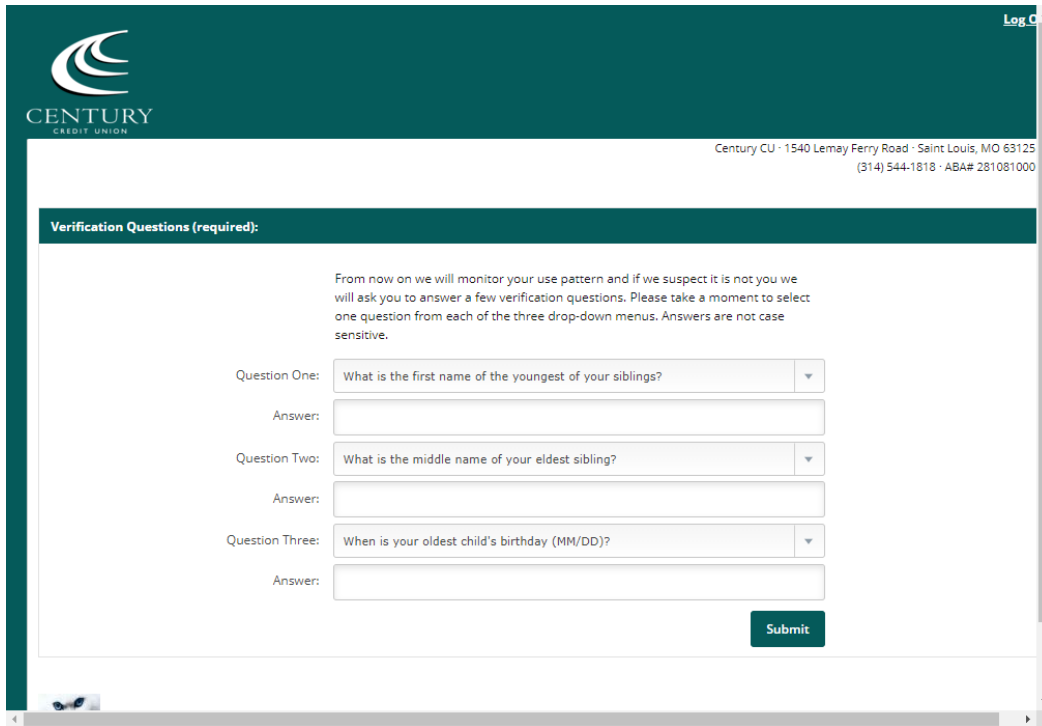
7. Member selects a watermark security image.

The screenshot shows the Century Credit Union login interface. At the top left is the Century Credit Union logo. At the top right, there is a "Log Out" link and contact information: "Century CU · 1540 Lemay Ferry Road · Saint Louis, MO 63125 (314) 544-1818 · ABA# 281081000". A dark green banner contains the text "Please verify your personal image!" with a question mark icon. Below this, a message states: "For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image. If you have not set up your Personal Identification Image, a random image will appear. When you login, you will be prompted to select an image." The main content area is titled "Personal Icon" and "Current Image", showing a large image of a white cat. To the right, under "Click to Select or Change your Image", there is a grid of six smaller images: a horse, a white cat, a green frog, a green frog, a green frog, and a brown cat. Below the grid are navigation buttons: "<<< Prev", "Next >>>", "Cancel", and "Submit".

8. Member selects Multi Factor Authentication questions.

The screenshot shows the Century Credit Union login interface. At the top left is the Century Credit Union logo. At the top right, there is a "Log Out" link and contact information: "Century CU · 1540 Lemay Ferry Road · Saint Louis, MO 63125 (314) 544-1818 · ABA# 281081000". A dark green banner contains the text "Security Features". Below this, the text reads: "Online Security Feature! In order to make your online banking experience as secure as possible, a security feature detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity." This is followed by "How Does It Work? If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence." and "What Are The Next Steps?" with a bulleted list: "• Answer and verify three security questions;" and "• Continue banking, with an even higher level of security!". At the bottom center, there is a "Continue" button.

8. cont. Each of the three dropdown menus has it's own list of questions.

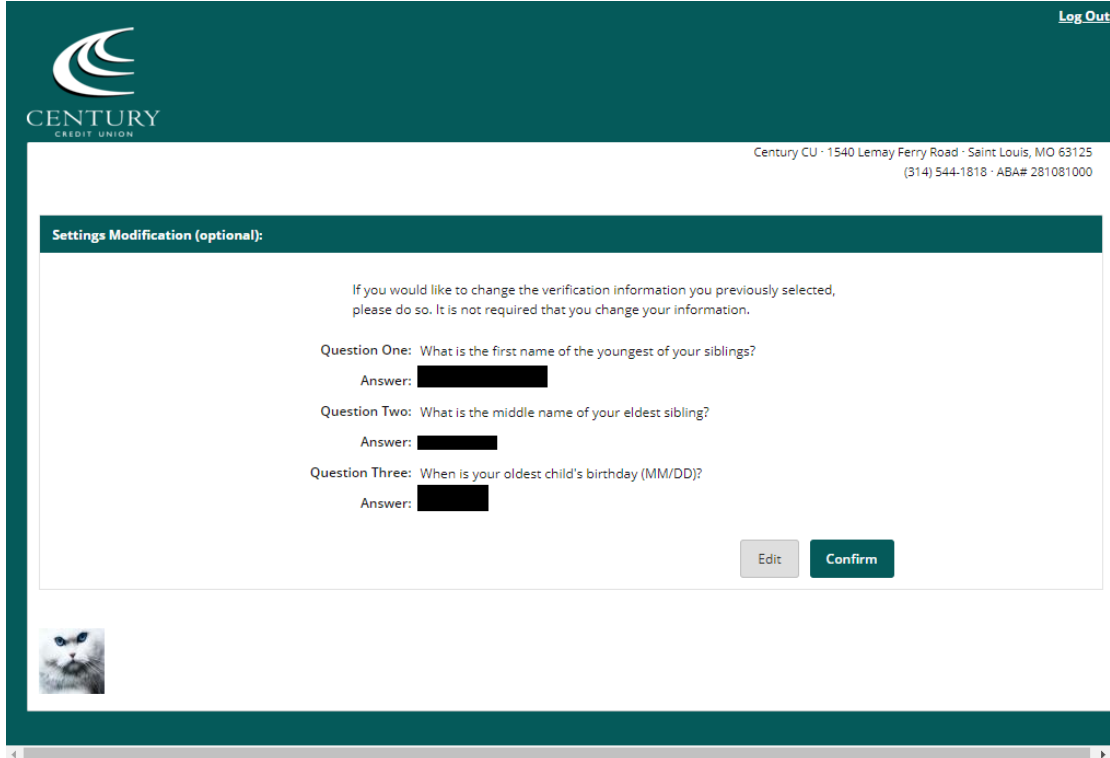


The screenshot shows the Century Credit Union website header with the logo and contact information. Below the header is a section titled "Verification Questions (required):". A paragraph explains that the user's use pattern is being monitored and they are asked to answer three verification questions. The questions are:

- Question One: What is the first name of the youngest of your siblings?
- Question Two: What is the middle name of your eldest sibling?
- Question Three: When is your oldest child's birthday (MM/DD)?

Each question has a dropdown menu and an answer field. A "Submit" button is located at the bottom right of the form area.

The answers can then be edited or confirmed.

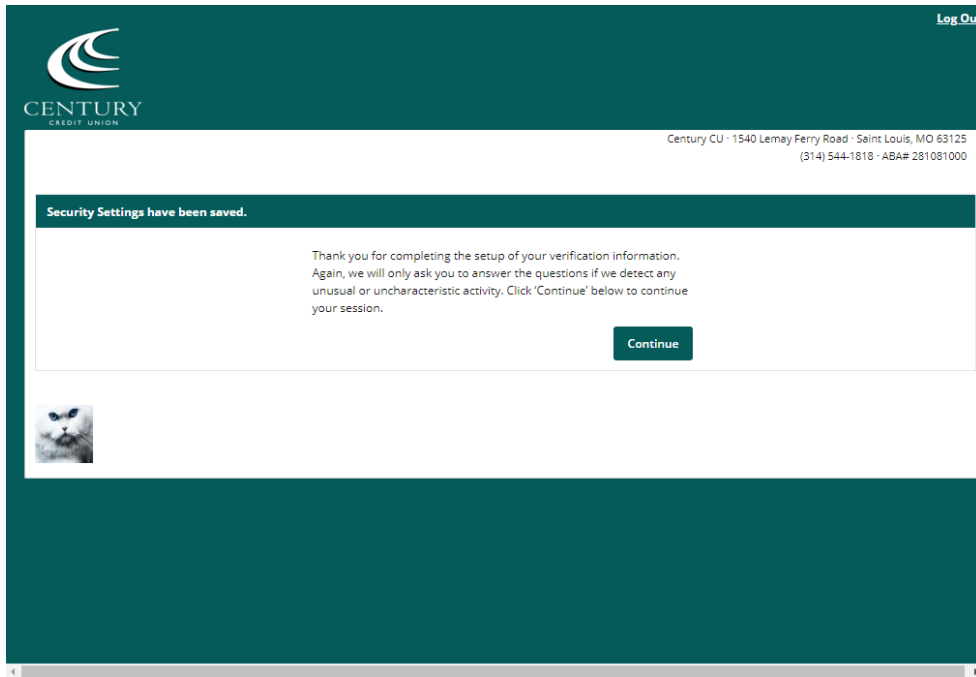


The screenshot shows the Century Credit Union website header with the logo and contact information. Below the header is a section titled "Settings Modification (optional):". A paragraph explains that the user can change their verification information if they wish. The questions and their answers are displayed as follows:

- Question One: What is the first name of the youngest of your siblings?  
Answer: [Redacted]
- Question Two: What is the middle name of your eldest sibling?  
Answer: [Redacted]
- Question Three: When is your oldest child's birthday (MM/DD)?  
Answer: [Redacted]

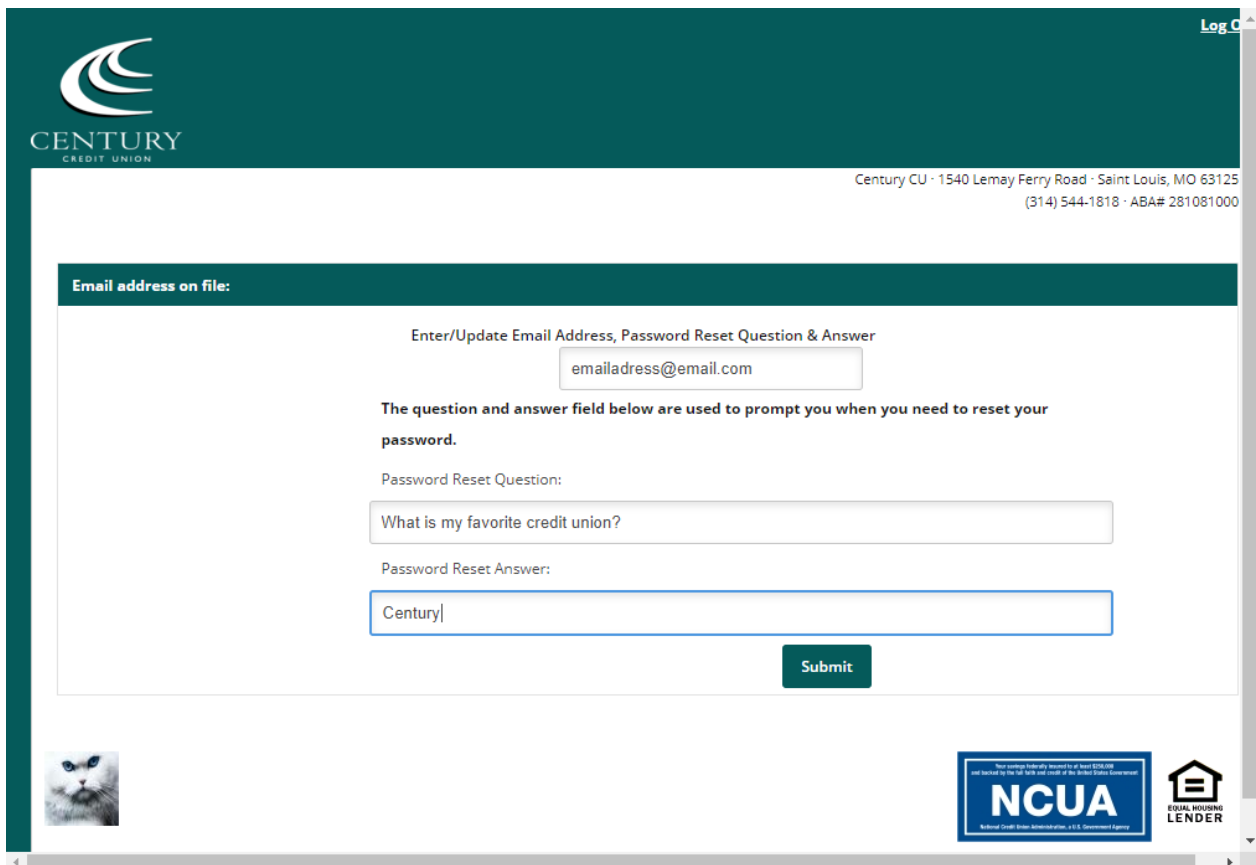
At the bottom right of the form area, there are two buttons: "Edit" and "Confirm".

9. The member is thanks for completing the MFA security settings and clicks continue.



The screenshot shows the top navigation bar with the Century Credit Union logo on the left and a "Log Out" link on the right. Below the logo is the text "CENTURY CREDIT UNION". On the right side of the header, the address "Century CU - 1540 Lemay Ferry Road - Saint Louis, MO 63125" and phone number "(314) 544-1818 - ABA# 281081000" are displayed. A dark green banner contains the text "Security Settings have been saved." Below this, a white box contains a message: "Thank you for completing the setup of your verification information. Again, we will only ask you to answer the questions if we detect any unusual or uncharacteristic activity. Click 'Continue' below to continue your session." A "Continue" button is centered below the message. At the bottom left of the page, there is a small image of a white cat's face.

10. The member establishes a password reset email address and creates their own custom question and answer. After clicking submit the process is complete.



The screenshot shows the top navigation bar with the Century Credit Union logo on the left and a "Log Out" link on the right. Below the logo is the text "CENTURY CREDIT UNION". On the right side of the header, the address "Century CU - 1540 Lemay Ferry Road - Saint Louis, MO 63125" and phone number "(314) 544-1818 - ABA# 281081000" are displayed. A dark green banner contains the text "Email address on file:". Below this, a white box contains the heading "Enter/Update Email Address, Password Reset Question & Answer". There is an input field with the text "emailaddress@email.com". Below this, a message states: "The question and answer field below are used to prompt you when you need to reset your password." There are two input fields: "Password Reset Question:" with the text "What is my favorite credit union?" and "Password Reset Answer:" with the text "Century". A "Submit" button is centered below the input fields. At the bottom left of the page, there is a small image of a white cat's face. At the bottom right, there are logos for "NCUA" (National Credit Union Administration, a U.S. Government Agency) and "EQUAL HOUSING LENDER".