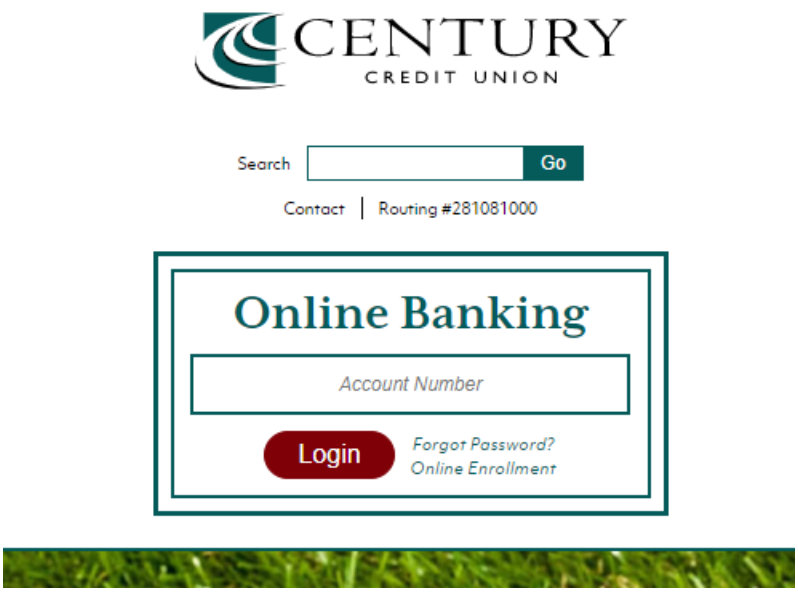
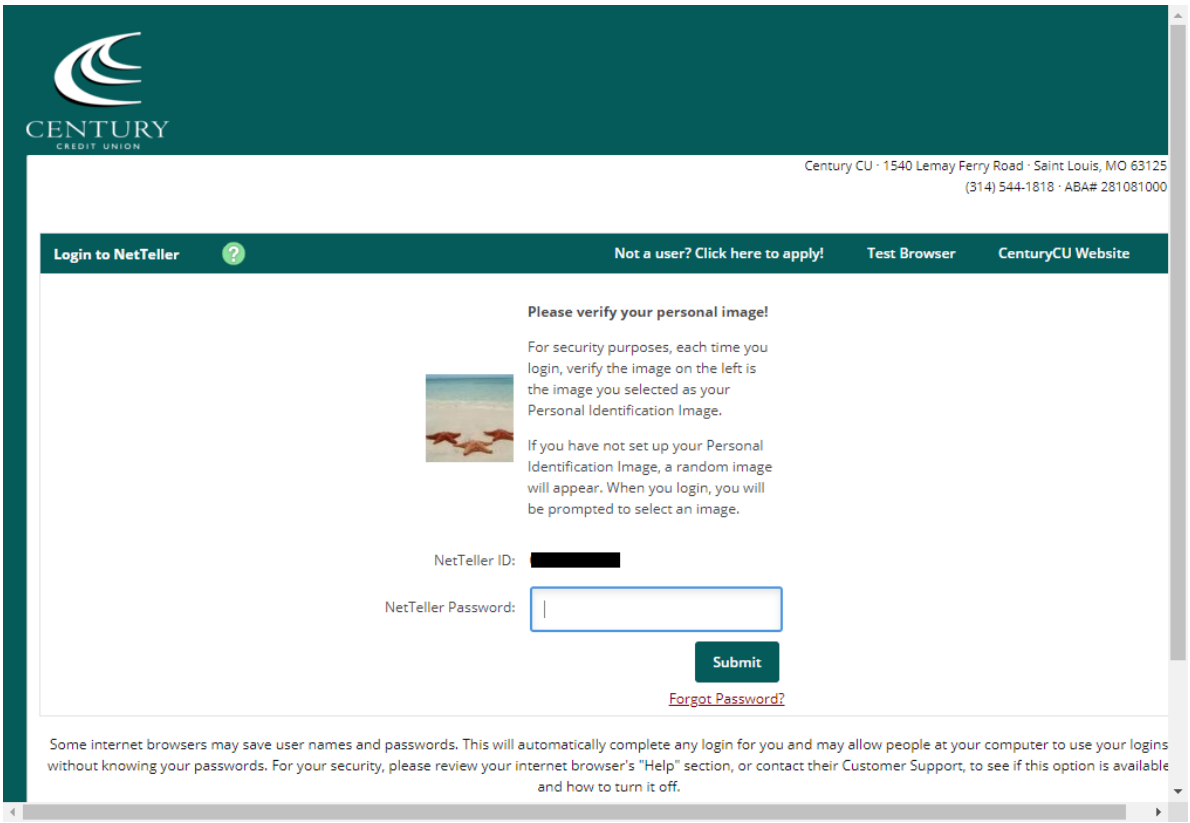
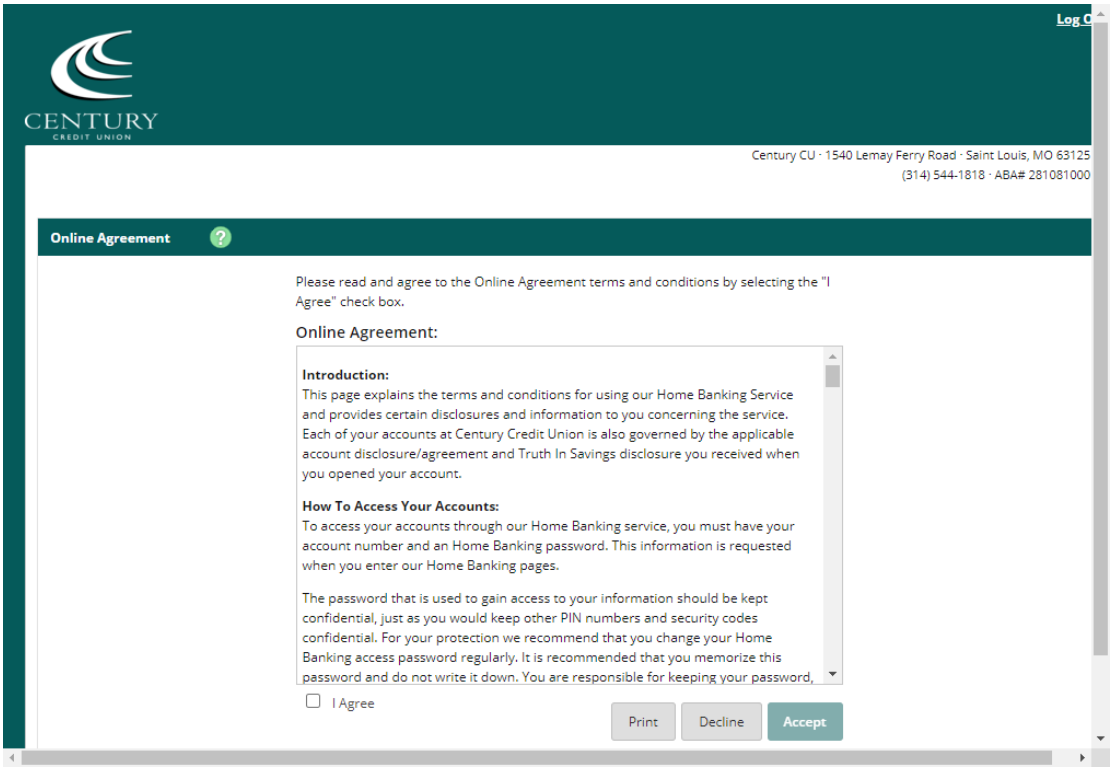
1. Member goes to the Century CU website and uses the Online Banking login. All members will use their account number for their first time user ID.



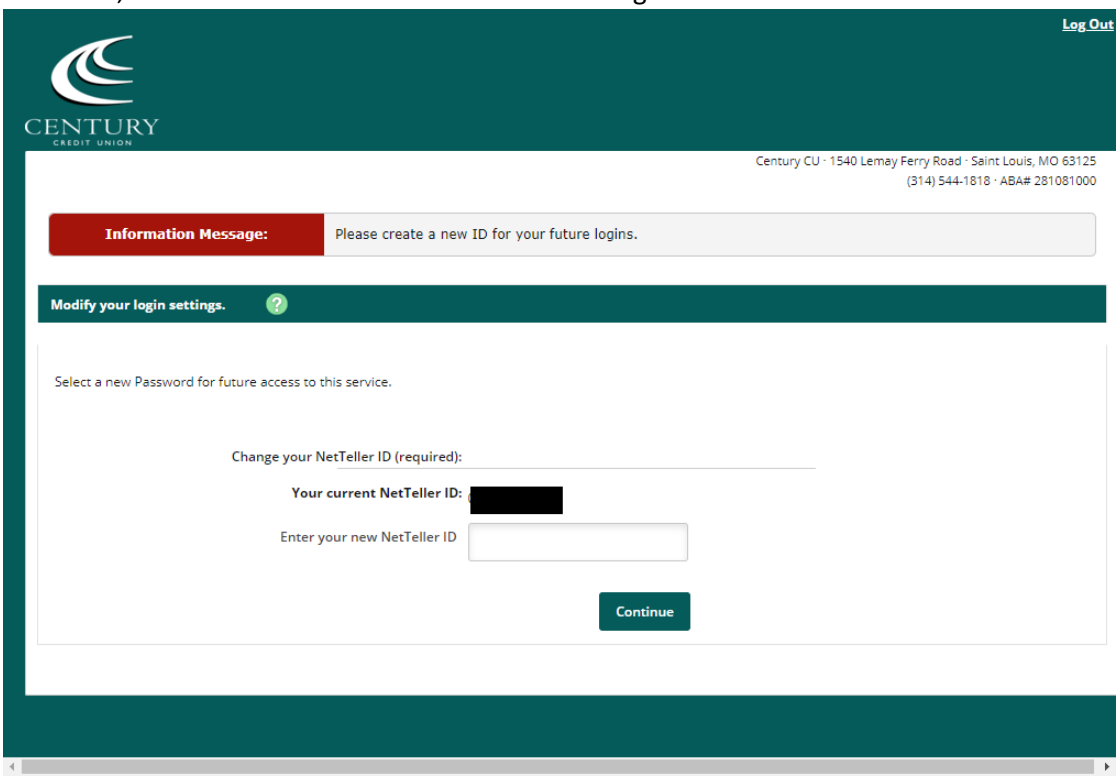
2. The member is shown a temporary watermark image and asked to enter their password. For first time login, the password is ccu# and the last for of the primary account holder's SSN. The password is all lowercase, ex., "ccu#1234".



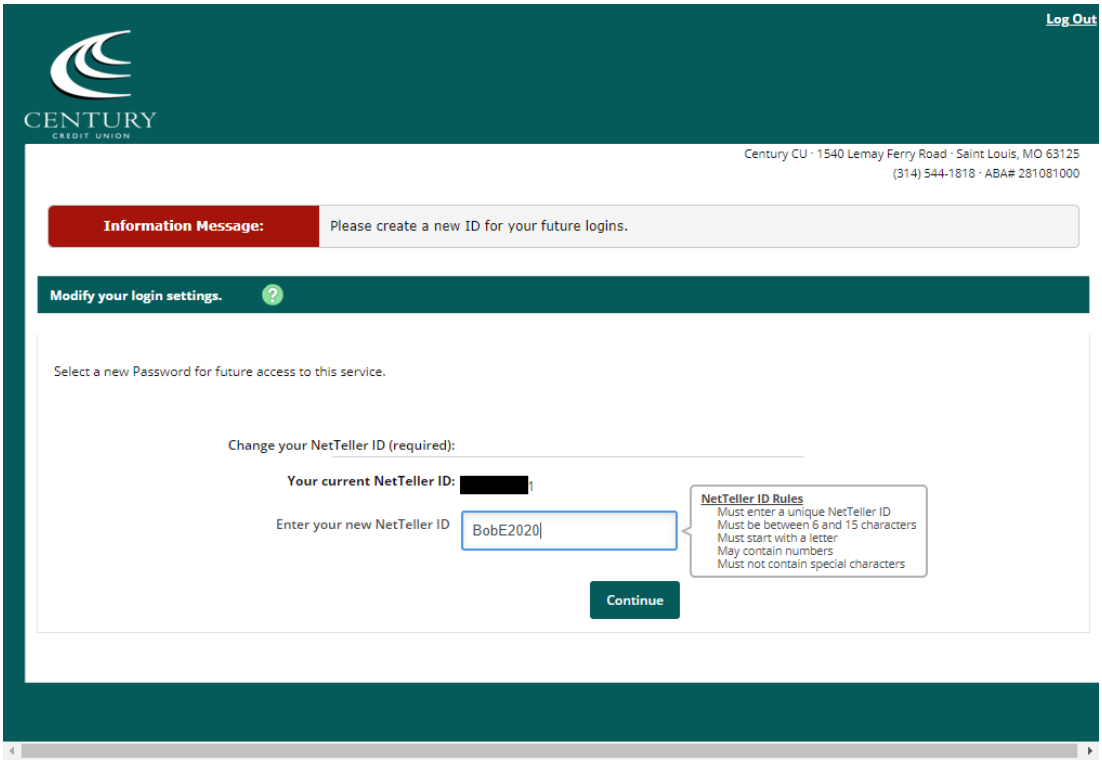
3. The member agrees to terms of service.



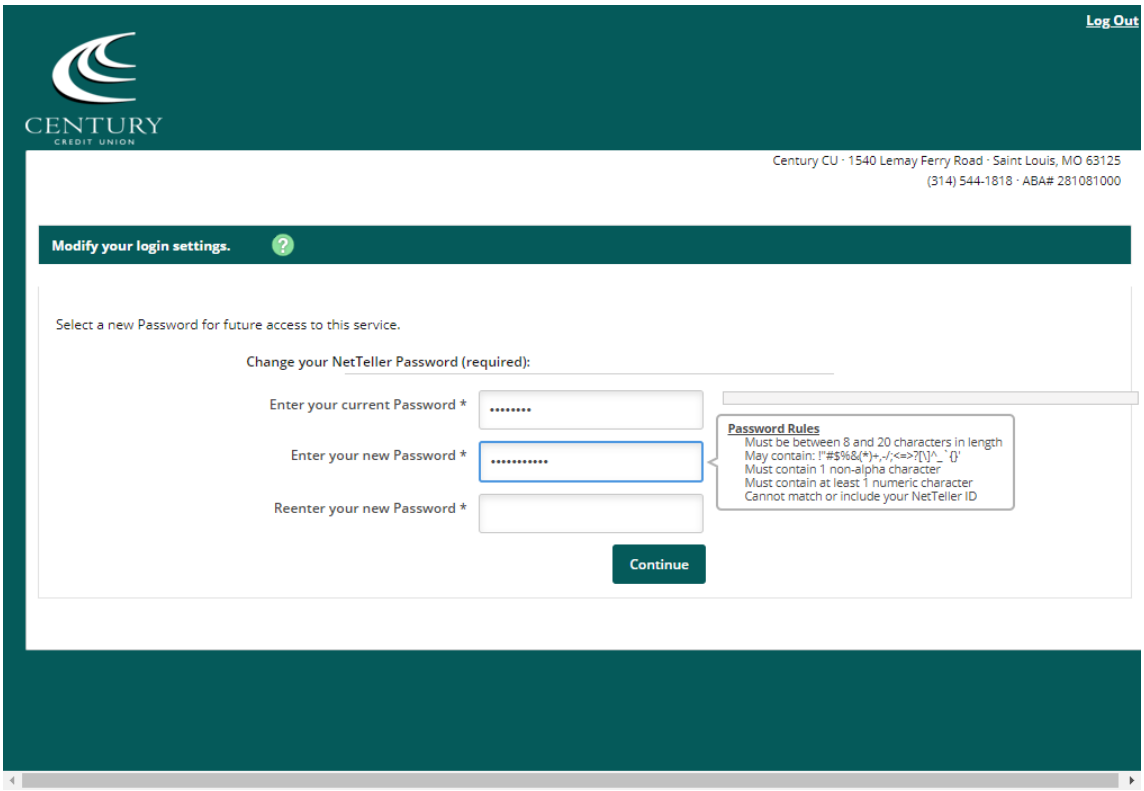
4. The member is prompted to create a new login/NetTeller ID. This cannot start with a number - therefore, members will not be able to continue using their account numbers.



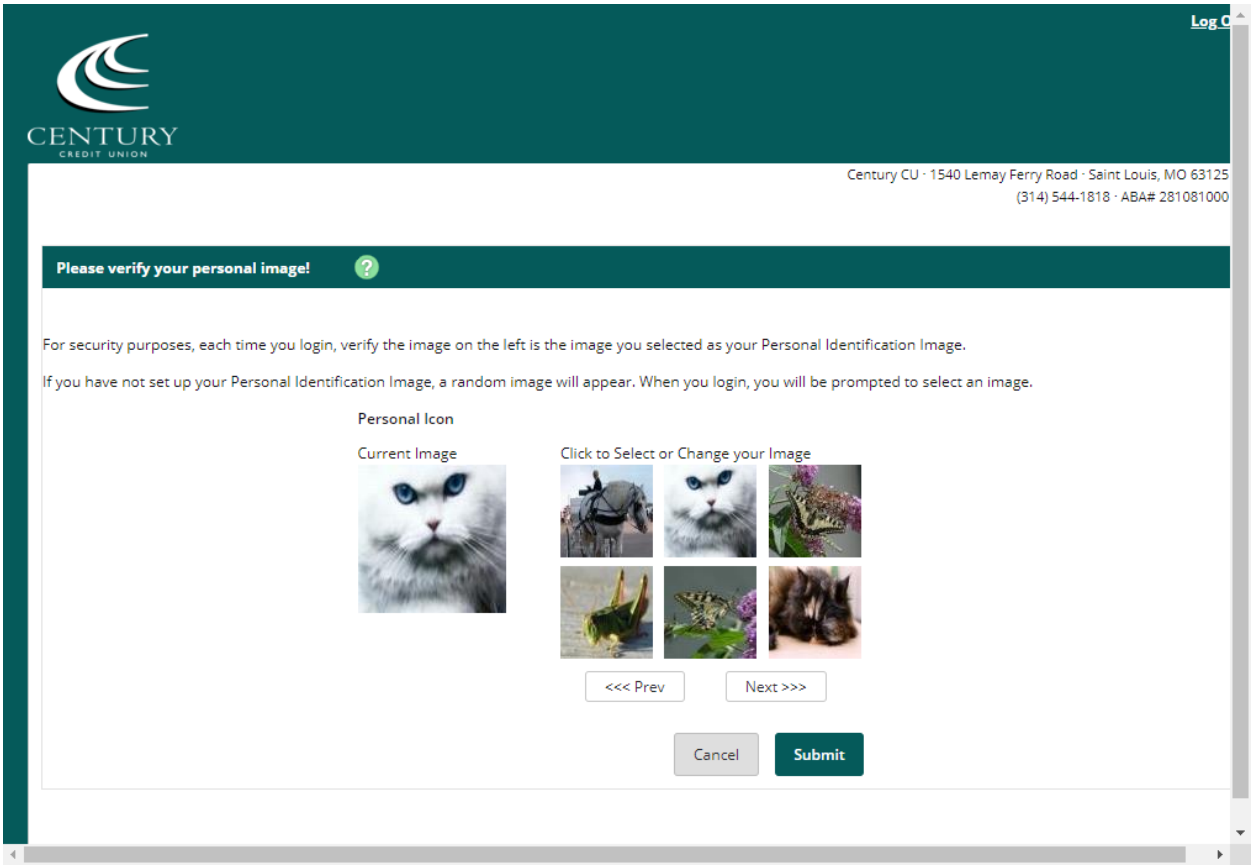
5. Please note, the new NetTeller ID criteria in the text bubble to the right of the entry.



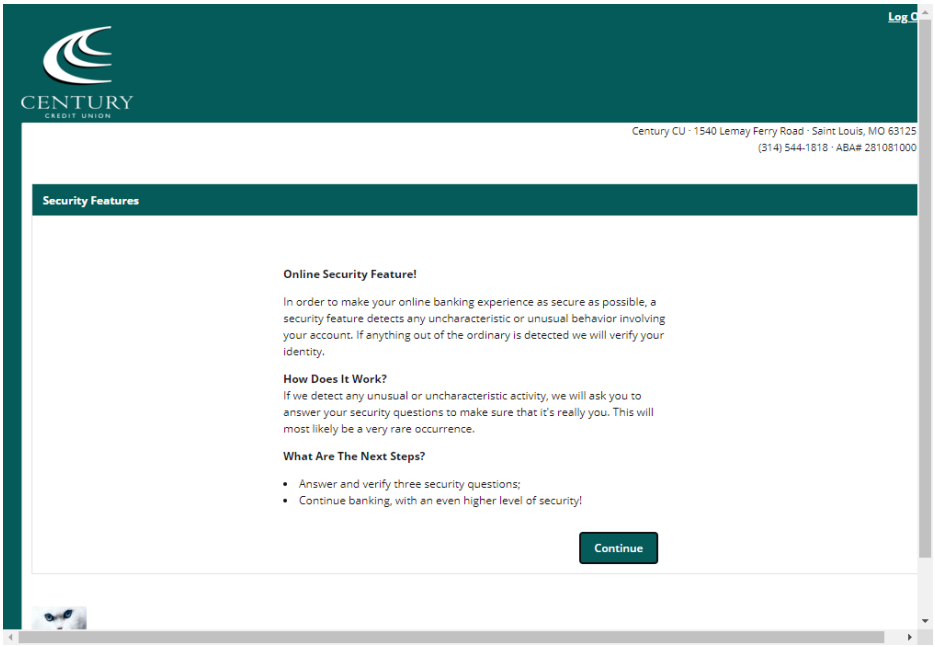
6. Member is prompted to change their password. Please note, the first field requests the current password, ex. ccu#1234. Please note the password requirements displayed on the right.



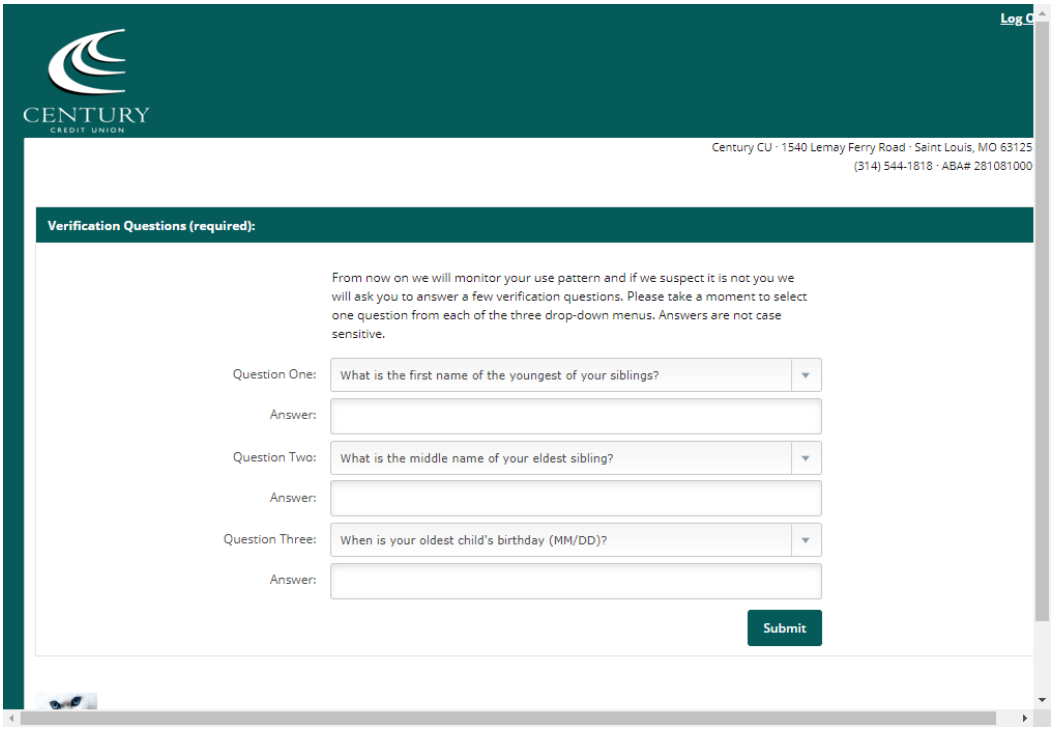
7. Member selects a watermark security image.



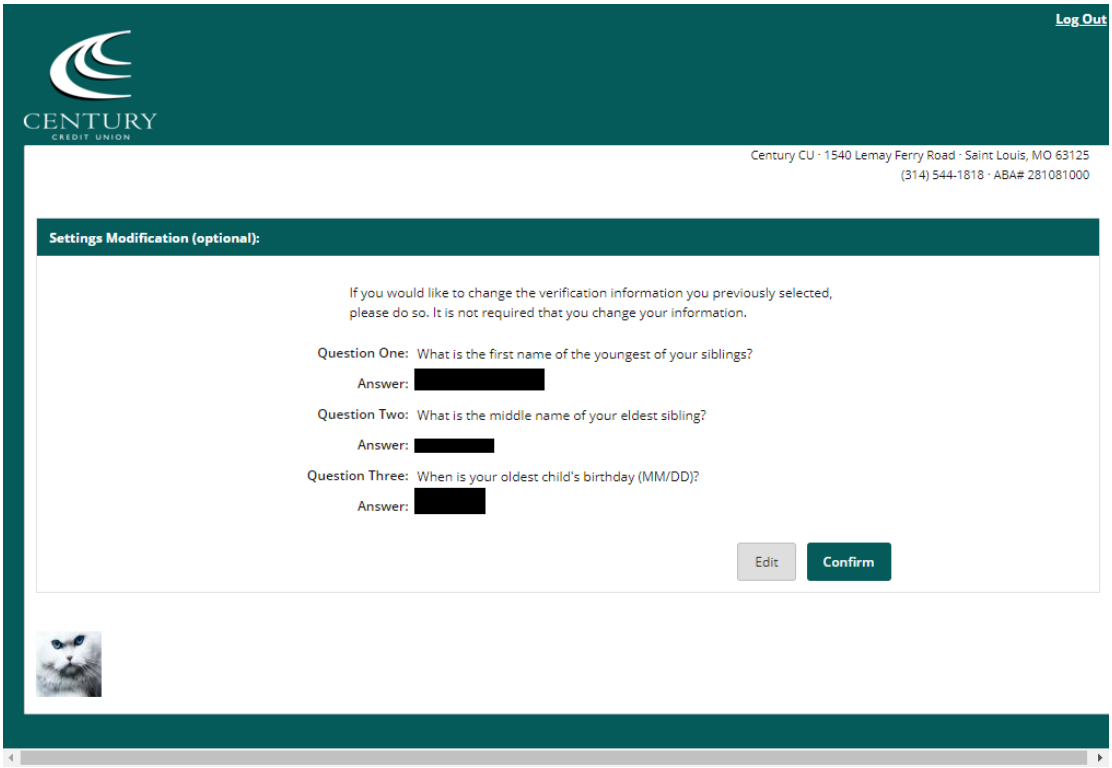
8. Member selects Multi Factor Authentication questions.



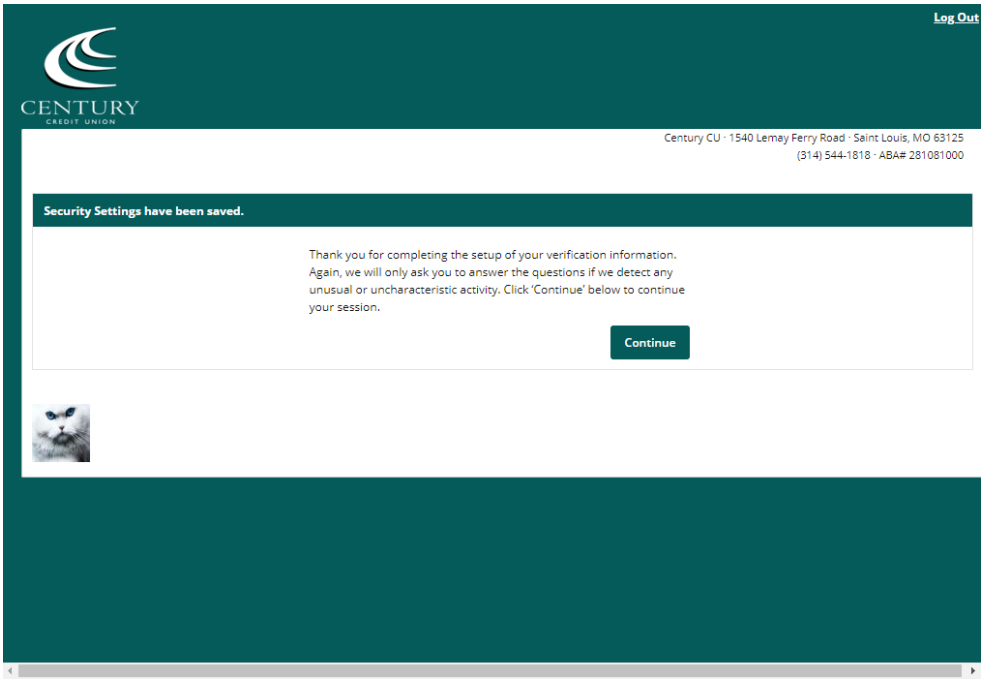
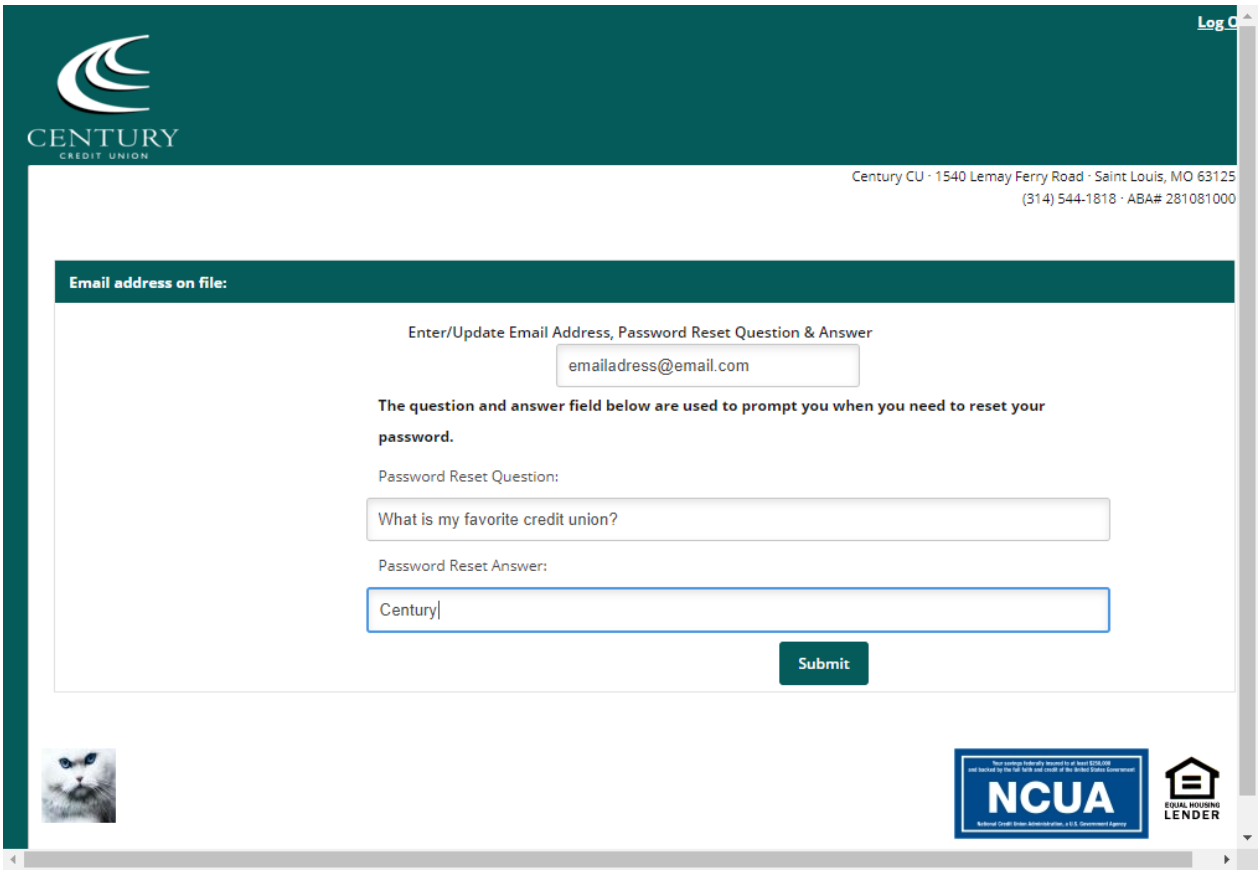
8. cont. Each of the three dropdown menus has it's own list of questions.



The answers can then be edited or confirmed.



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



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