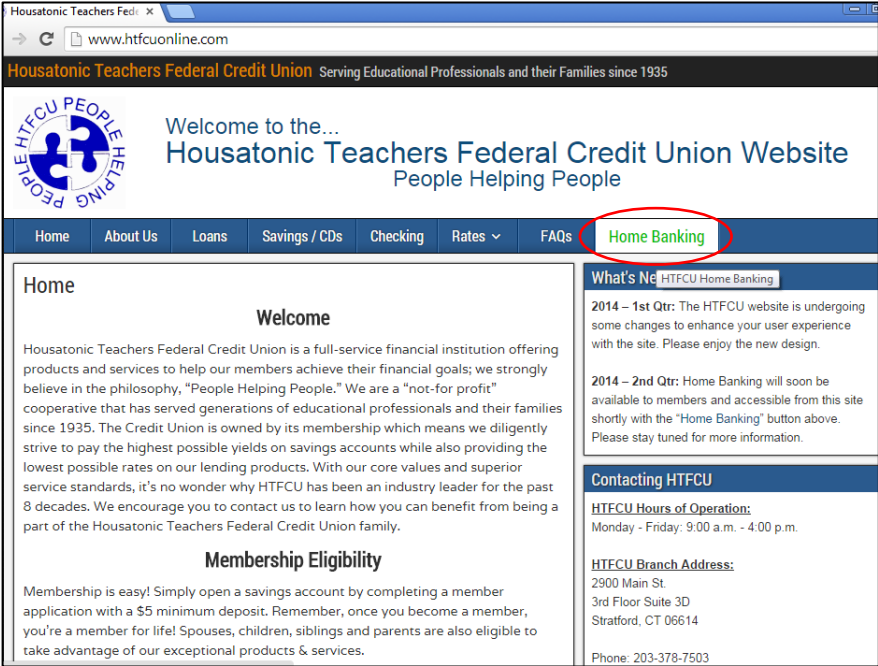
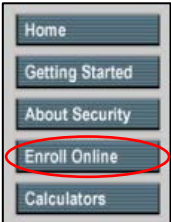


Housatonic Teachers Federal Credit Union

Virtual Banking Initial Sign on Instructions

Steps	Actions
1	<p>Initial sign on for Housatonic Teachers Federal Credit Union Website: www.htfcuonline.com → Select Home Banking from the menu bar</p> <p>or</p> <p>Access using the web address https://www.financial-net.com/housatonicftcu/</p> 
2	 <p>To enroll in virtual banking select “Enroll Online”</p> <p>From the menu on the left on HTFCU Home Page, sign in screen.</p>

3

Enter the following information into the Step 1 Enroll page:

- **Member Account Number**
- **Last four digits of your Social Security Number**
- **Your Social Security Number with no dashes**
- **Address numbers only**
- Read the terms and conditions and then check the box stating:

I have read and agree to the [Terms and Conditions](#)

- Click the button to complete the enrollment process.

The screenshot shows the HTFCU Home Page with the enrollment form. The form is titled "Enrollment" and "Step 1: Enroll". It includes instructions for entering address information and fields for Member Account Number, Last 4 Digits of SSN, SSN (no dashes), and Address Number Only. There is a checkbox for "I have read and agree to the Terms and Conditions" and a "Continue" button. The footer of the page includes the HTFCU logo and contact information: "Housatonic Teachers Federal Credit Union, Online Banking Member Service: 203-376-7503, Terms and Conditions".

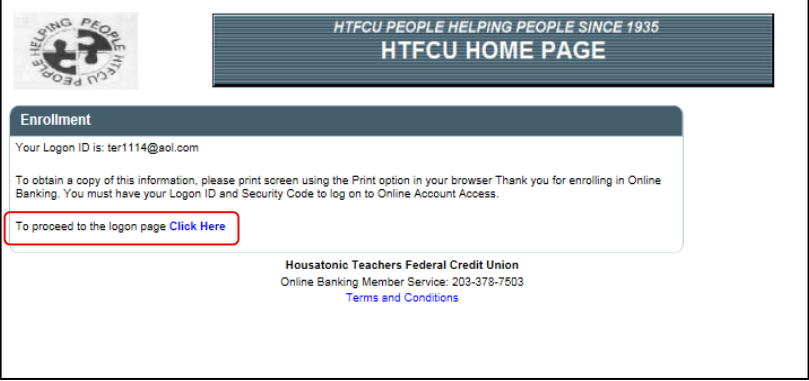
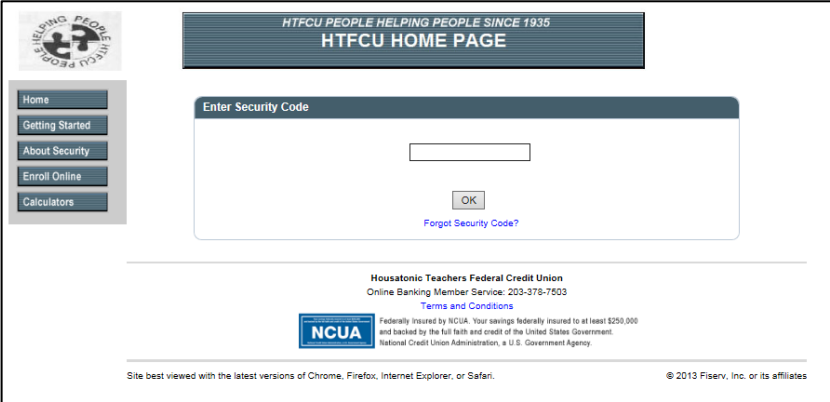
4

On the Step 2: Setup Page enter:

- **Email address**
- **Your Login ID**
- **Security Code (Password)**
- **Verify Security Code (Password)**

Click the **Finish** button to proceed to the next screen.

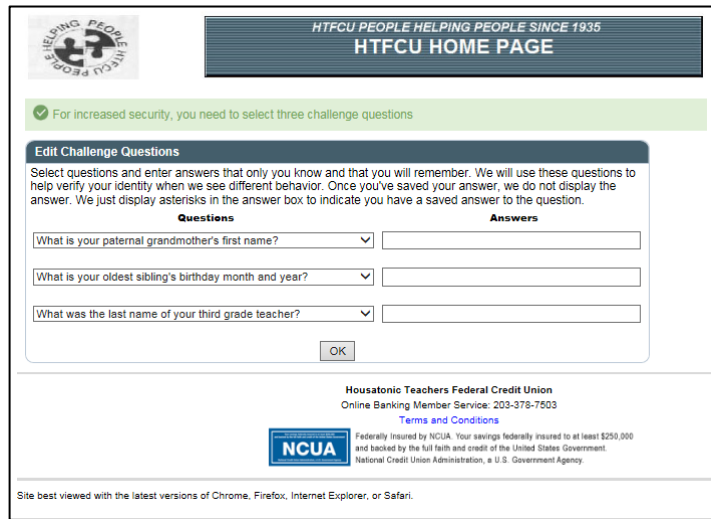
The screenshot shows the "Step 2: Setup" page. It includes instructions for setting up email, login, and security information. The form has four fields: "Email Address", "Logon ID", "Security Code", and "Verify Security Code". Each field is highlighted with a red box. Below the "Security Code" field, there are instructions: "Security code must be between 8-16, have at least two numbers and two letters and cannot include special characters." At the bottom of the form, there are "Finish" and "Cancel" buttons.

5	<p>The HTFCU Home Page Enrollment screen will appear with the Logon ID created in the previous screen.</p> <p>Select “Click Here” To proceed to the logon page Click Here</p> 
6	<p>To sign into Virtual Banking - Enter Security Code and select OK.</p> 

Updated 10/15/2014

7	Select the Edit Challenge Questions using the drop down and then enter personal
---	--

Answers for each question. The answers are case sensitive. Upon completion, select the OK button to proceed to the Edit Security Phase Screen.



HTFCU PEOPLE HELPING PEOPLE SINCE 1935
HTFCU HOME PAGE

✔ For increased security, you need to select three challenge questions

Edit Challenge Questions
Select questions and enter answers that only you know and that you will remember. We will use these questions to help verify your identity when we see different behavior. Once you've saved your answer, we do not display the answer. We just display asterisks in the answer box to indicate you have a saved answer to the question.

Questions	Answers
What is your paternal grandmother's first name?	<input type="text"/>
What is your oldest sibling's birthday month and year?	<input type="text"/>
What was the last name of your third grade teacher?	<input type="text"/>

OK

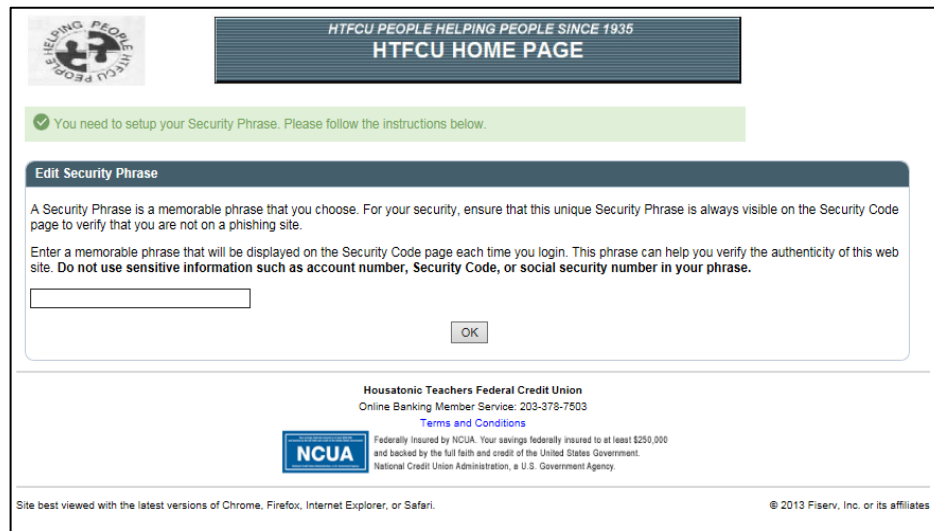
Housatonic Teachers Federal Credit Union
Online Banking Member Service: 203-378-7503
[Terms and Conditions](#)

NCUA Federally Insured by NCUA. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.
National Credit Union Administration, a U.S. Government Agency.

Site best viewed with the latest versions of Chrome, Firefox, Internet Explorer, or Safari.

The Edit Security Phrase page will open; **Enter a phrase** that will appear on the security code page to verify that you are not on a phishing site. Select **OK** to complete the initial sign in process.

8



HTFCU PEOPLE HELPING PEOPLE SINCE 1935
HTFCU HOME PAGE

✔ You need to setup your Security Phrase. Please follow the instructions below.

Edit Security Phrase
A Security Phrase is a memorable phrase that you choose. For your security, ensure that this unique Security Phrase is always visible on the Security Code page to verify that you are not on a phishing site.
Enter a memorable phrase that will be displayed on the Security Code page each time you login. This phrase can help you verify the authenticity of this web site. **Do not use sensitive information such as account number, Security Code, or social security number in your phrase.**

OK

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NCUA Federally Insured by NCUA. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.
National Credit Union Administration, a U.S. Government Agency.

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