

Member Guide for Home Banking



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Member Home Banking Start Guide

Welcome to the Sharetec Home Banking Guide for your credit union. Use these instructions to enroll in home banking for your credit union and to learn about the other home banking functions that are available to you.

Home Banking Enrollment Instructions

The following is a guide to assist you in the enrollment process. There are eleven steps to complete enrollment and login.

Before You Begin, You Need to Know

- The member number of the account you wish to enroll
- The social security number on the account to be enrolled
- The home phone number 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. Open your browser and enter <https://www.shareteccu.com/sacu> in the address bar or, click on the **Virtual Branch Online Banking** link on the credit union website. A page similar to below will display.
2. To start the enrollment process, click **Click HERE to enroll now**.

Welcome / Sign In

Welcome!
If you are an existing credit union member, you can enroll in Home Banking today!


Returning Members	New Members
Welcome to NDS Home Banking Login ID: <input type="text"/> Password: <input type="password"/> <input type="button" value="Login"/> Did you forget your password?	Click HERE to enroll now

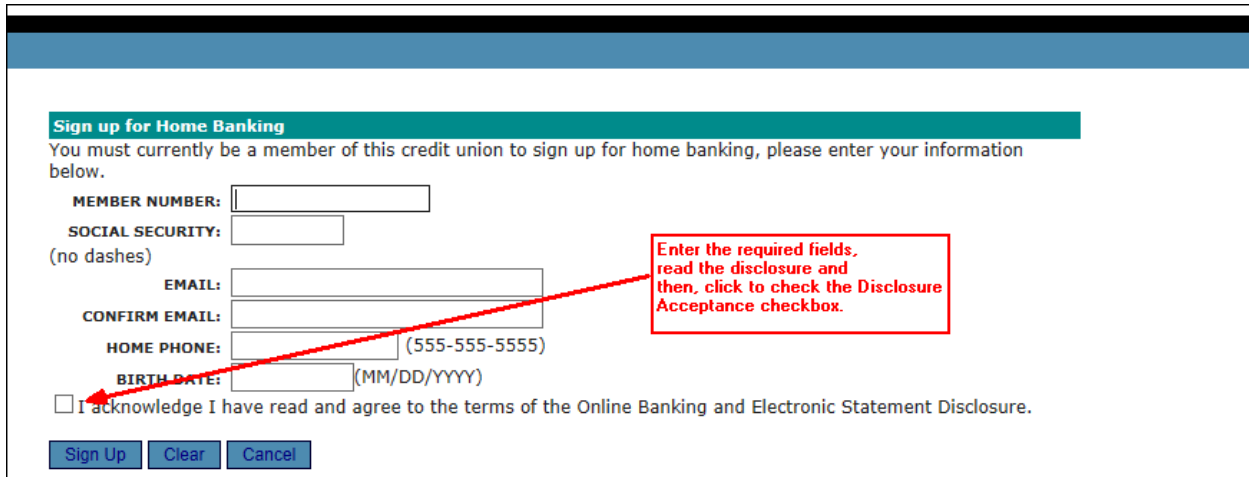

SECURED BY
GeoTrust
click to verify
23-Jun-14 19:16 GMT

Step 2 – Enter Enrollment Information

1. Enter the information requested for the account to be enrolled:
 - Member number
 - Social security number (omit dashes)
 - Email address (remember, a temporary password will be sent to this address during the enrollment process)
 - Home phone (including dashes)
 - 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:

SOCIAL SECURITY:
(no dashes)

EMAIL:

CONFIRM EMAIL:

HOME PHONE: (555-555-5555)

BIRTH DATE: (MM/DD/YYYY)

I acknowledge I have read and agree to the terms of the Online Banking and Electronic Statement Disclosure.


Enter the required fields, read the disclosure and then, click to check the Disclosure Acceptance checkbox.

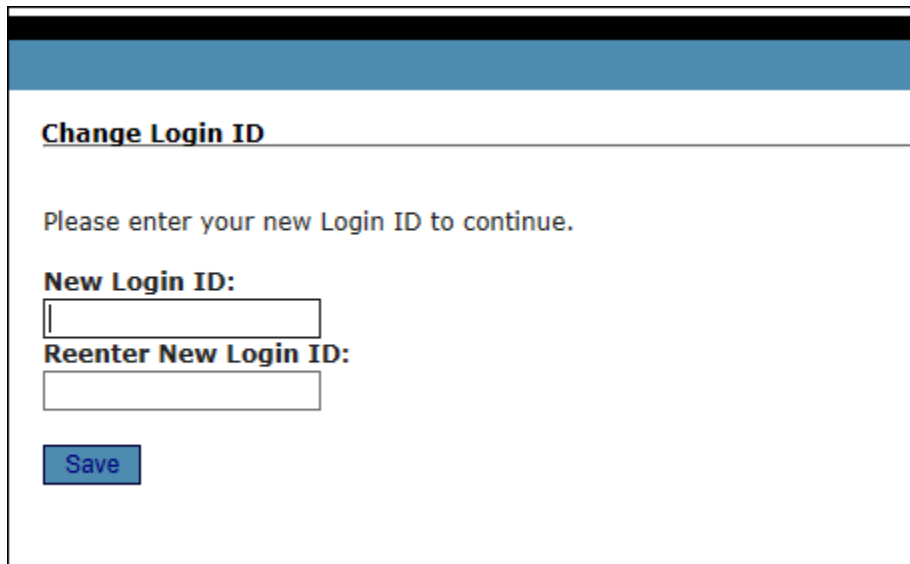
Step 3 – Change Login ID

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.



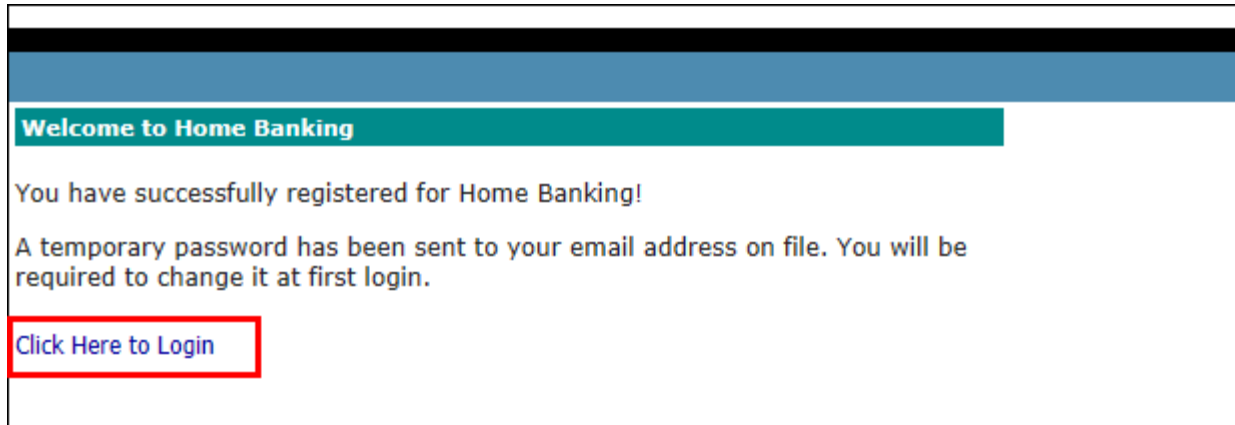
The screenshot shows a web form titled "Change Login ID". Below the title is a horizontal line. The text "Please enter your new Login ID to continue." is displayed. There are two input fields: "New Login ID:" and "Reenter New Login ID:". Below the second input field is a blue "Save" button.

Step 4 – Receive Temporary Home 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 step 2. 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.

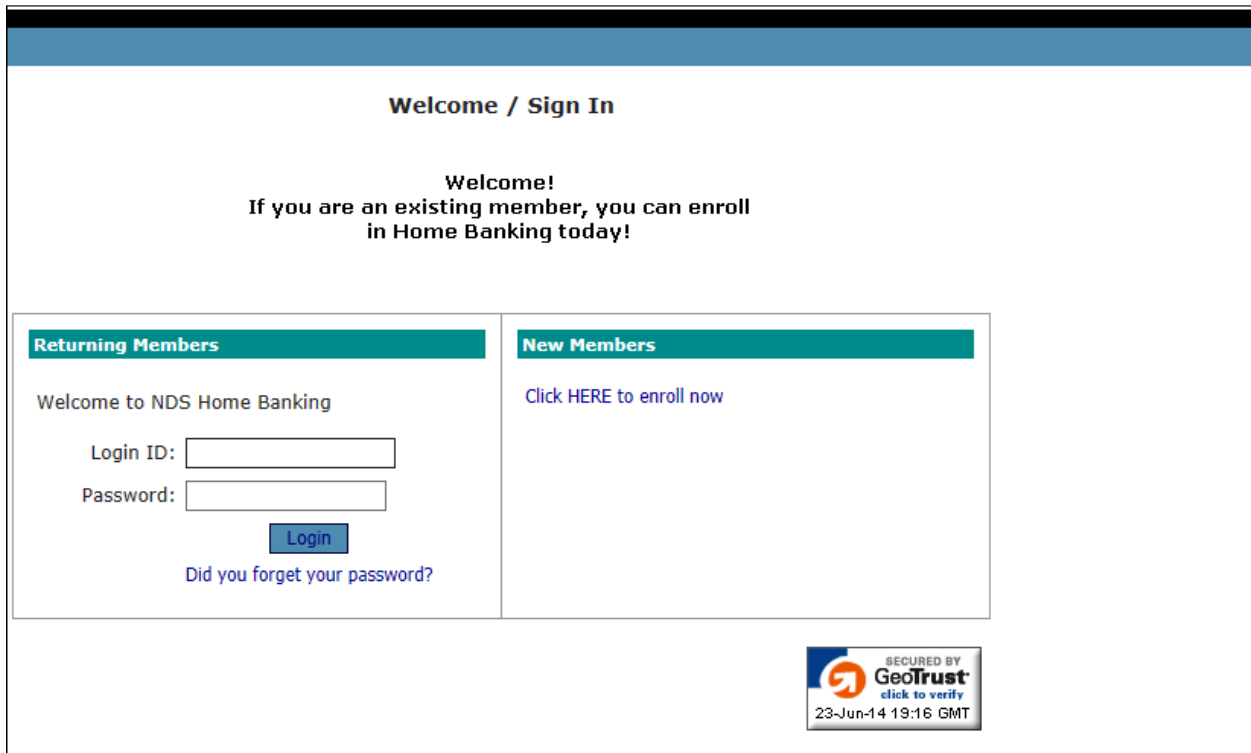


Step 5 – Login with New Home Banking Login ID

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 home banking.


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



The screenshot shows a web page titled "Welcome / Sign In". The main heading is "Welcome / Sign In". Below it, the text reads: "Welcome! If you are an existing member, you can enroll in Home Banking today!". The page is divided into two columns. The left column is titled "Returning Members" and contains the text "Welcome to NDS Home Banking". Below this, there are two input fields: "Login ID:" and "Password:". A blue "Login" button is positioned below the password field. Below the button, there is a link that says "Did you forget your password?". The right column is titled "New Members" and contains a link that says "Click HERE to enroll now". At the bottom right of the page, there is a security badge that says "SECURED BY GeoTrust click to verify 23-Jun-14 19:16 GMT".

Step 6 – Select Authentication Questions & Confidence Word

In this step you will select authentication questions and a confidence word. When you log in to home 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 home 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.

Step 7 – Confidence Word Confirmation


Displays a quick 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 home banking** password that was sent to you by email.

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



Verify Confidence Word and Enter Password

 **Please enter the Login ID name and Password.**
Please call your credit union to be set up for home banking.

Returning Members	New Members
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.	Click HERE to enroll now If you are an existing Credit Union member, you can enroll today into Home Banking!
Confidence Word: confidence Password: <input type="password"/> <input type="button" value="Login"/> <input type="button" value="Return"/> Forgot Your Password?	

 SECURED BY GeoTrust click to verify

Step 9 – Create new home 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 home 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 accounts page.



Step 11 - Welcome to Online Banking

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

We hope you enjoy using the new home banking system!

Print | Privacy | Contact Us | Logout

Home
Accounts
Transfers
Statements
Bill Pay
Applications
Services
Mail
Alerts
Logout

Welcome to Online Banking.

Last Login: 6:15 PM EDT June 20, 2014
 Last Failed Login: 5:24 PM EDT June 20, 2014

Account Information


My Accounts	Available Balance:	Current Balance:
000 REGULAR SHARES	\$21,045.00	\$21,070.00
002 AUXILIARY SHARES	\$0.00	\$0.00
003 AUXILIARY SHARES	\$0.00	\$0.00
015 HEALTH SAVINGS	\$79.02	\$79.02
111 EMPLOYEE DRAFT	\$455,202.25	\$455,202.25
HOME EQUITY LOAN	\$4,342.27	\$46,657.73
Visa Card *9012	\$4,000.00	\$1,000.00
Unknown Card *9012	\$4,000.00	\$1,000.00

Messages

0 New Messages

Email Address

pas@ndsys.com




Credit Union News

CREDIT UNION MESSAGES

Browser Information

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

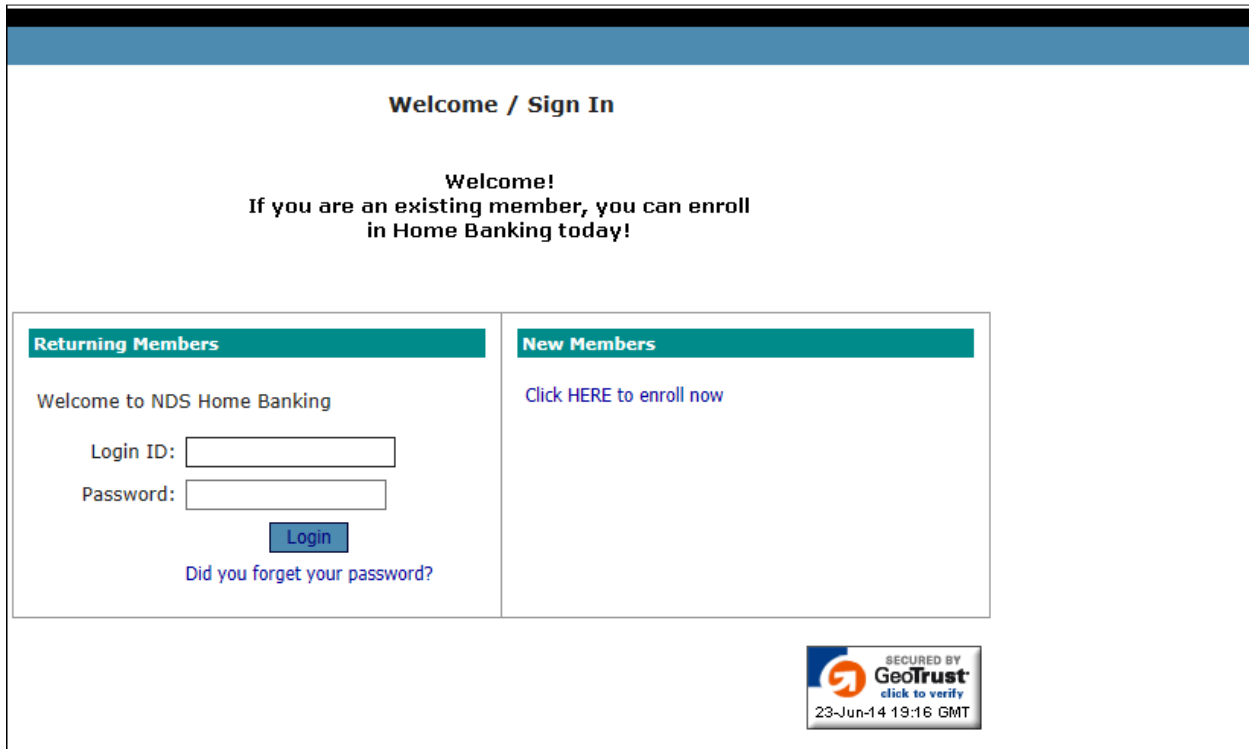


Home Banking Functions


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 home banking ID. The following pages provide directions to these functions.

Home Banking Login

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

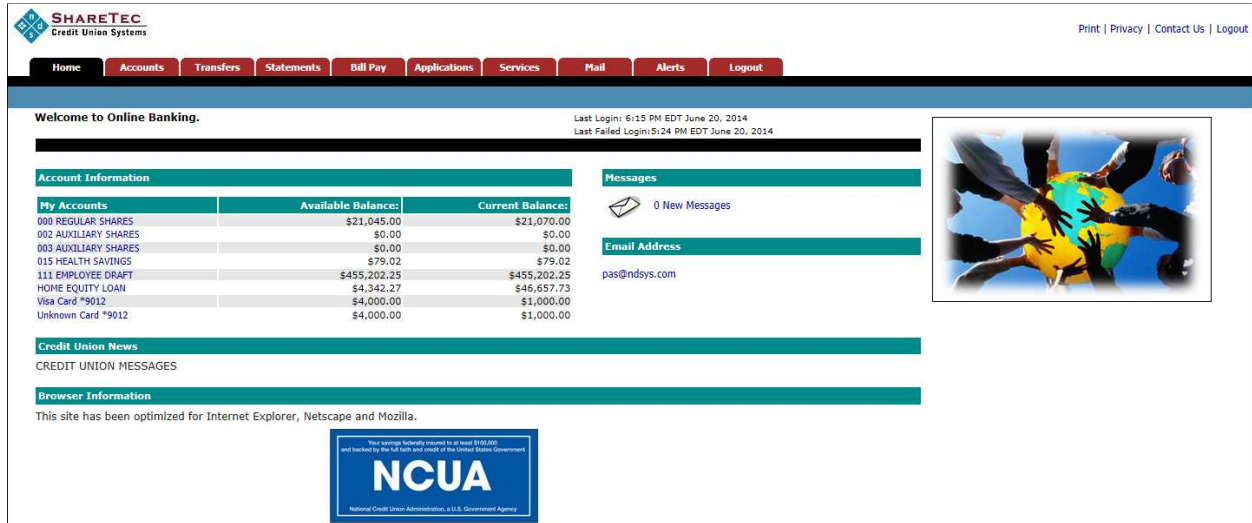


The screenshot shows a web page titled "Welcome / Sign In". The main heading is "Welcome / Sign In". Below it, the text reads: "Welcome! If you are an existing member, you can enroll in Home Banking today!". There are two columns: "Returning Members" and "New Members". The "Returning Members" column contains a "Welcome to NDS Home Banking" message, a "Login ID:" field, a "Password:" field, a "Login" button, and a link "Did you forget your password?". The "New Members" column contains a link "Click HERE to enroll now". At the bottom right, there is a "SECURED BY GeoTrust" logo with a "click to verify" link and a timestamp "23-Jun-14 19:16 GMT".

- **Login ID** – Enter the home banking Login ID created during the enrollment process.
- **Password** – Enter the home banking password.
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**  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.



The screenshot shows the online banking interface for SHARETEC Credit Union Systems. At the top, there is a navigation menu with buttons for Home, Accounts, Transfers, Statements, Bill Pay, Applications, Services, Mail, Alerts, and Logout. The main content area is titled "Welcome to Online Banking" and includes a "Last Login" and "Last Failed Login" timestamp. Below this, there are several sections: "Account Information" with a table of account balances, "Messages" showing 0 new messages, "Email Address" (pas@ndsys.com), "Credit Union News", "Browser Information" (noting optimization for Internet Explorer, Netscape, and Mozilla), and an NCUA logo at the bottom.

My Accounts	Available Balance	Current Balance
000 REGULAR SHARES	\$21,045.00	\$21,070.00
002 AUXILIARY SHARES	\$0.00	\$0.00
003 AUXILIARY SHARES	\$0.00	\$0.00
015 HEALTH SAVINGS	\$79.02	\$79.02
111 EMPLOYEE DRAFT	\$455,202.25	\$455,202.25
HOME EQUITY LOAN	\$4,342.27	\$46,657.73
Visa Card *9012	\$4,000.00	\$1,000.00
Unknown Card *9012	\$4,000.00	\$1,000.00

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:	Type	Current Balance:	
History	Details	000 REGULAR SHARES	000	\$21,045.00		\$21,070.00
History	Details	002 AUXILIARY SHARES	002	\$0.00		\$0.00
History	Details	003 AUXILIARY SHARES	003	\$0.00		\$0.00
History	Details	015 HEALTH SAVINGS	015	\$79.02		\$79.02
History	Details	111 EMPLOYEE DRAFT	111	\$455,202.25		\$455,202.25
History	Details	HOME EQUITY LOAN	57	\$4,342.27		\$46,657.73
History	Details	Visa Card *9012		\$4,000.00		\$1,000.00
History	Details	Unknown Card *9012		\$4,000.00		\$1,000.00

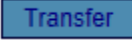
From the History View, you can drill-down to more details about the selected account, by clicking **Account Details** [Account Details](#). In addition, you can:

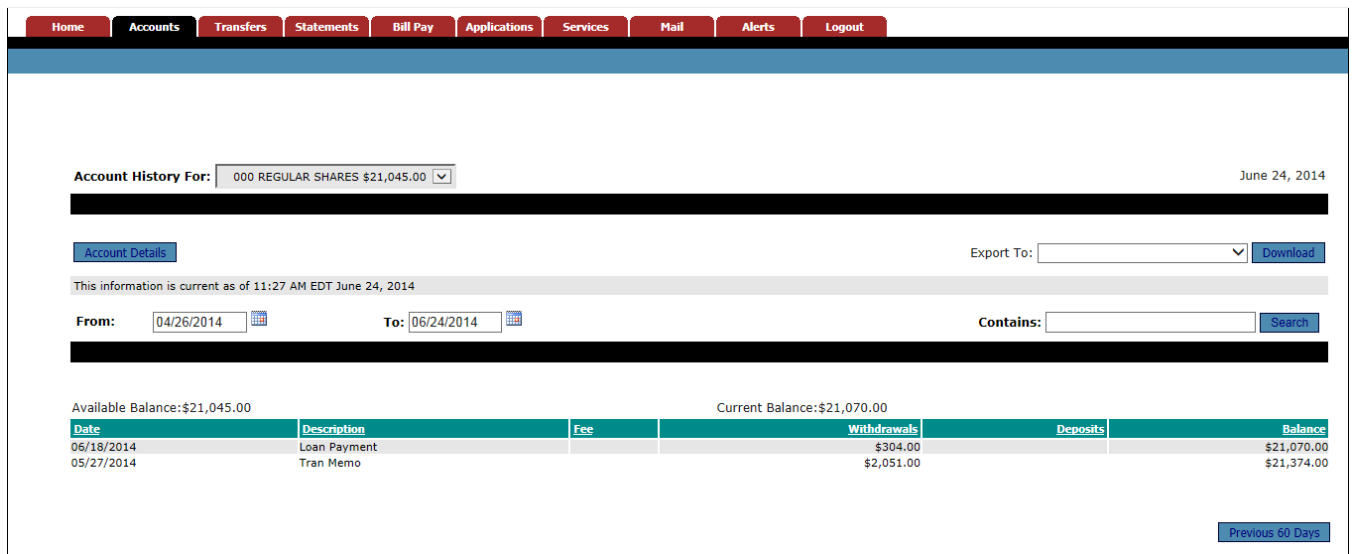
- Specify a date range to display details
- Search for a specific date or transaction amount
- Export the account information to a .csv file or MS Money

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: 04/26/2014 To: 06/24/2014 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](#)

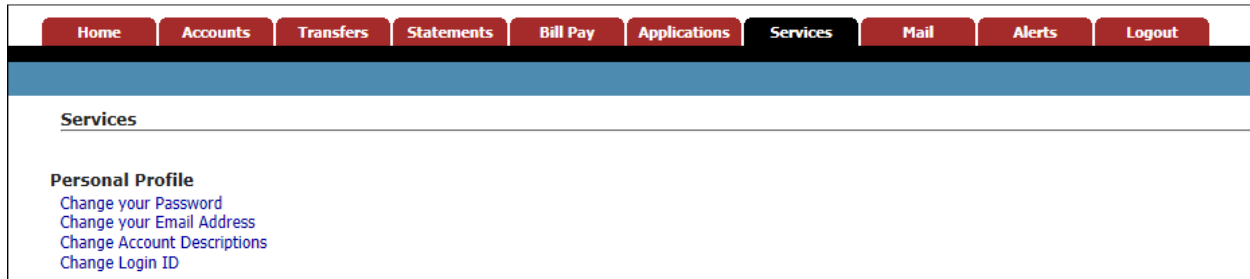
Click **Yes** to post the transfer or **No** to cancel.

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 home banking password, enter or change an e-mail addresses, change your account descriptions, and change your login ID.

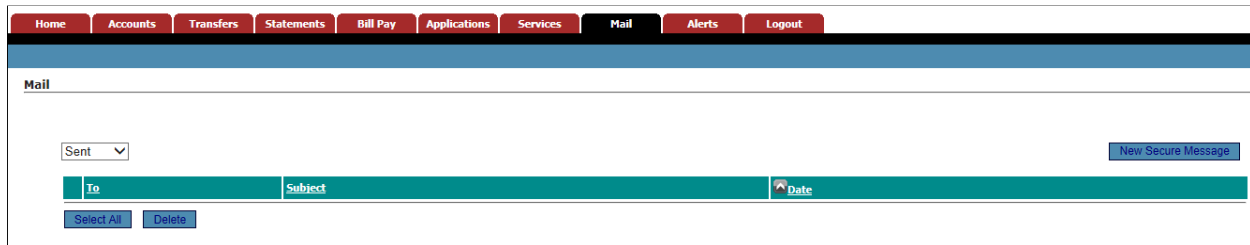


The screenshot shows a navigation bar with the following tabs: Home, Accounts, Transfers, Statements, Bill Pay, Applications, Services (highlighted), Mail, Alerts, and Logout. Below the navigation bar, the Services section is expanded to show the following options:

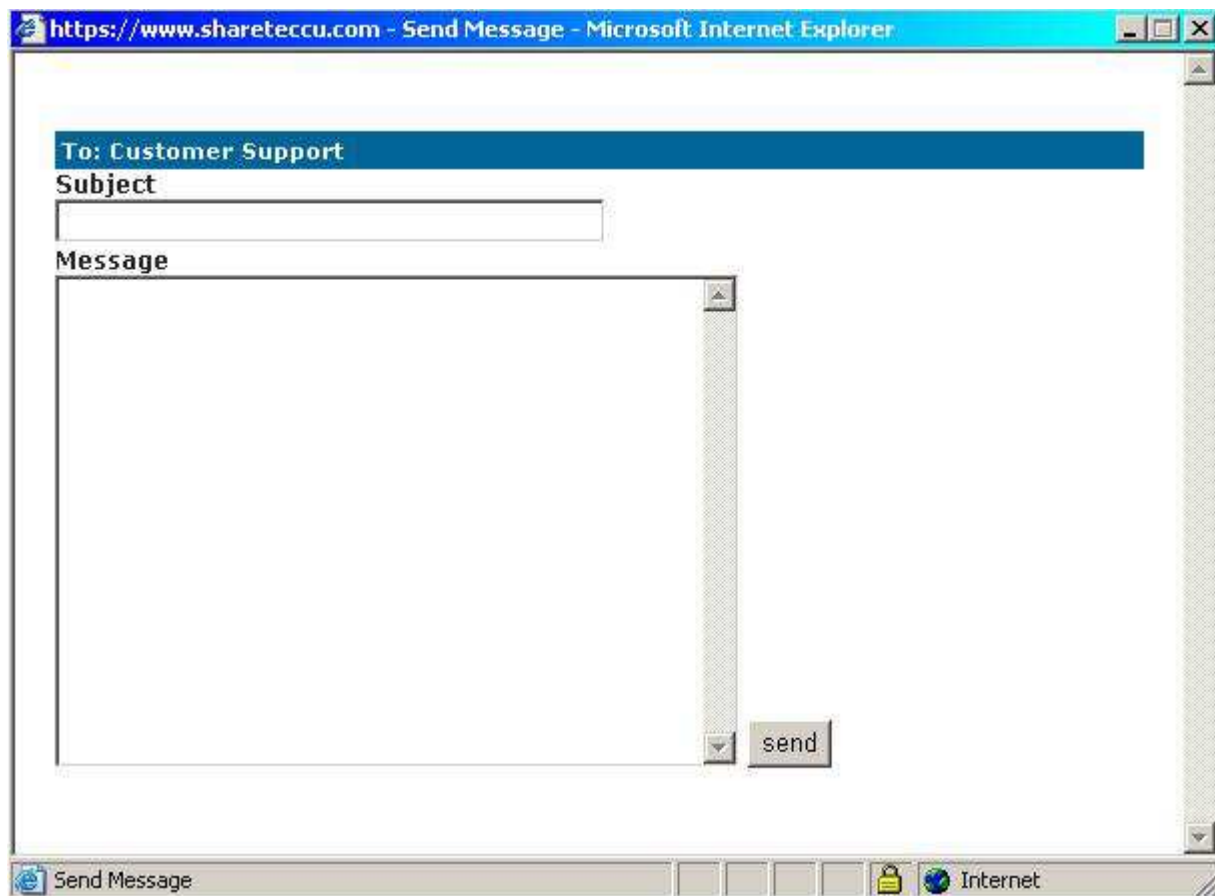
- Services**
- Personal Profile**
 - [Change your Password](#)
 - [Change your Email Address](#)
 - [Change Account Descriptions](#)
 - [Change Login ID](#)

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.



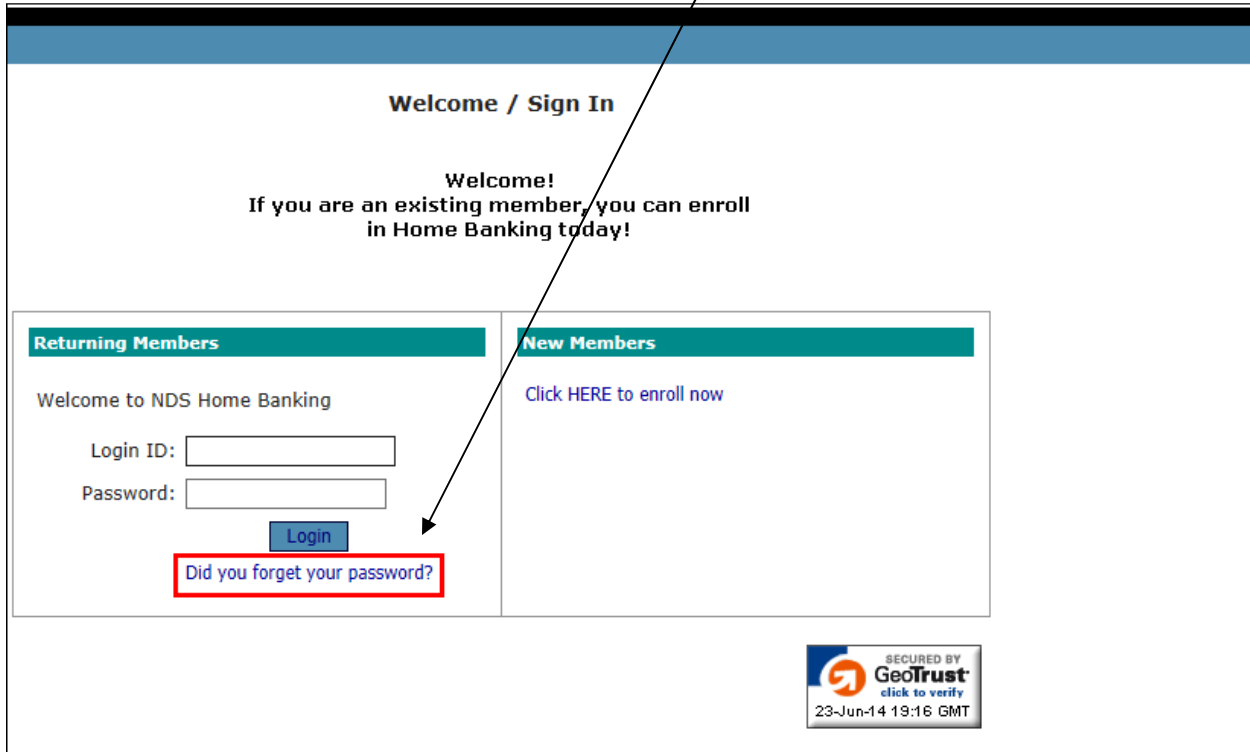
To send a message, click **New Secure Message**  and use the following window to send your message.

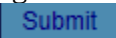


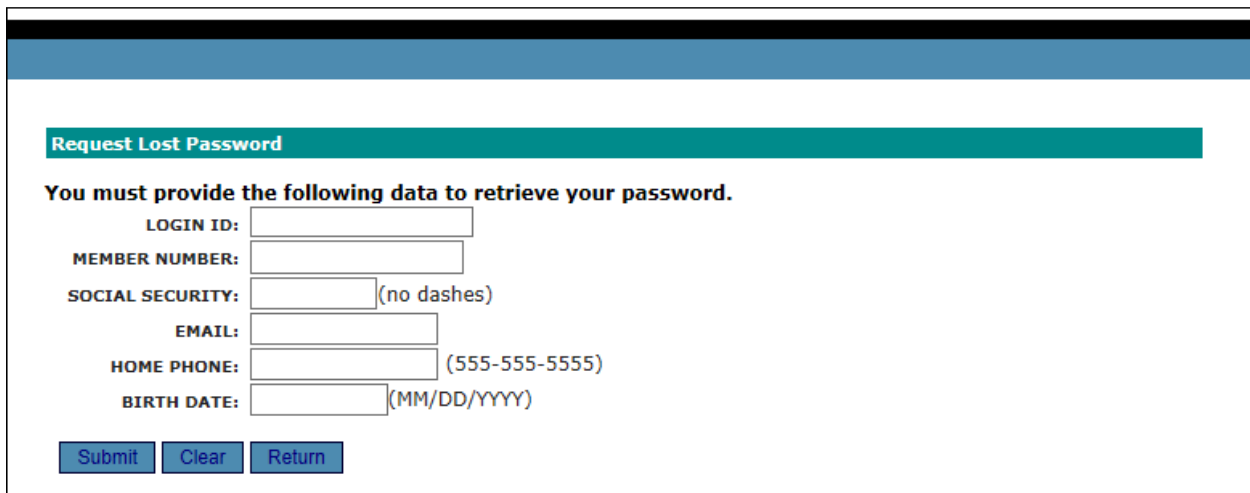
Forgotten Password

If you forget your home banking password, click **forgot 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.



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



Log Out

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