

10 EASY STEPS

For first-time Web Branch Users

1

The login for your account will be in the lower right-hand corner of the motorcitycoopcu.com home page.

For this time only, enter your account number and click **LOGIN**

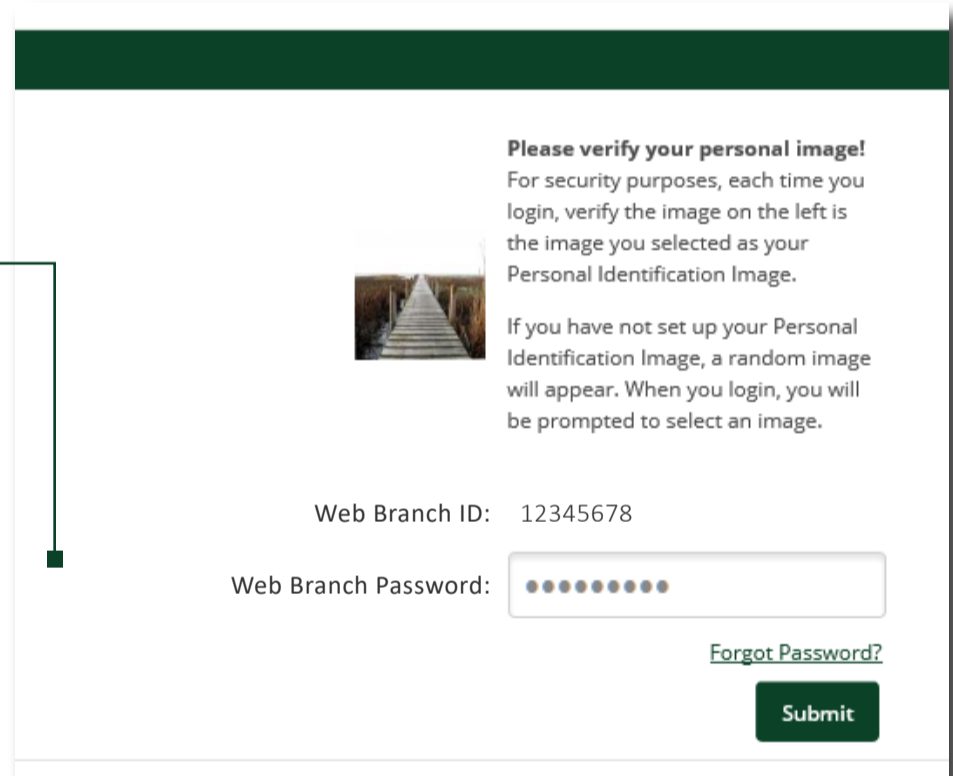


2

On this page, enter the password you were given. Then click **Submit**

NOTE: Don't worry about the Personal Image shown here. You'll pick out your own personal image in a few steps.

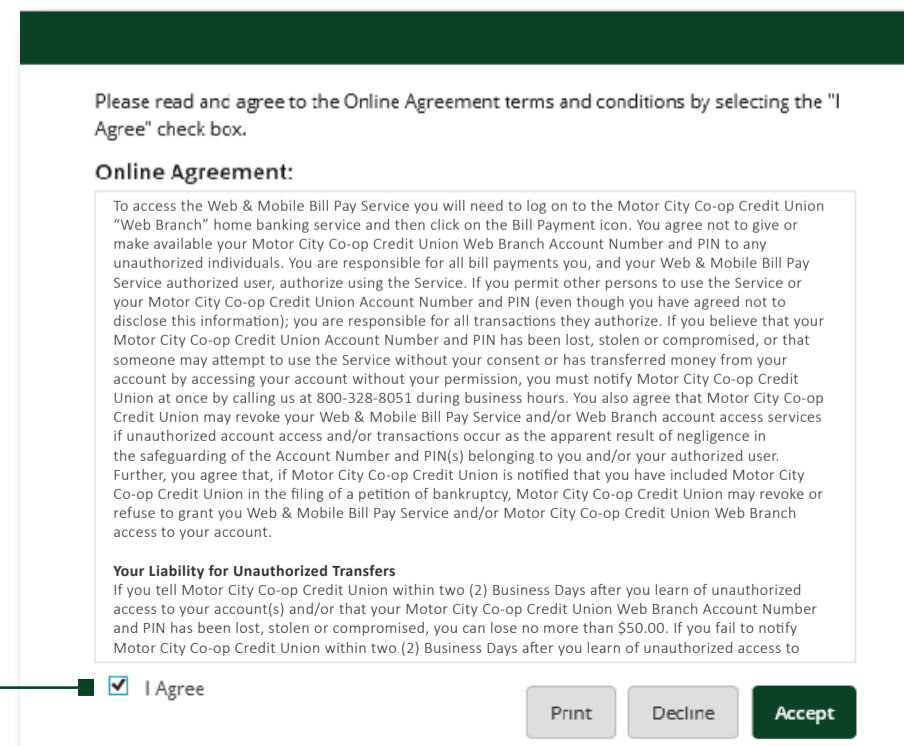
If you cannot remember or recall your password used on Web Branch before, then contact us for a reset at 800-328-8051, option 5.



3

Read through the Online Agreement. If you agree with the terms, then click on the "I Agree" check box.

Then click **Accept**



4

At this step, you will choose a new, unique Web Branch ID that will take the place of your account number when you login.

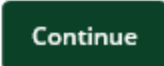
Be sure to write down your new Web Branch login and keep it in a safe place!

Then click 

Change your Motor City Co-op CU Web Banking ID (required):

Your current Web Branch ID: 12345678

Enter your new Web Branch ID:




SECURITY NOTE: Using the Web Branch ID instead of your account number is a security measure. By eliminating the typing or keying in of your account number online, you have reduced the risk from “key-logging” malware that may try to harvest your account number.

NOTE: If you happen to choose the same Web Branch ID as someone else, then the system will require you to choose a different Web Branch ID.

5

Now, you will be asked for your current Web Branch password, then asked to enter a New Password twice. There are specific password rules to follow, and choose a new password that cannot be easily guessed. Choose a secure password, with a mix of numbers, characters and letters, including upper and lower case.

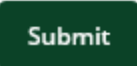
Be sure to remember your new password, then click 

Motor City Co-op CU Web Banking Password

Enter Current

Enter New

Enter New Again



NOTE: Take time to choose a strong password. Don't duplicate numbers excessively, such as “99999..”. If you write down the password, don't leave it where it can be easily viewed.

6

Choose a Personal Image that will appear on your Web Branch pages after you login.

Then click 


The image you choose will now appear in the lower left of every page of Web Branch after you login.

NOTE: This Personal Image is sometimes called a “watermark”. It serves as assurance that you are on the legitimate Web Branch page, not a spoofed or fake website.







For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image.

login, you will be prompted to select an image.

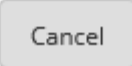

Personal Icon

Current Image 

Click to Select or Change your Image

<<< Prev Next >>>

7

These pages will introduce the three security questions you will be asked.

Click **Continue** on this first page

If Web Branch's security algorithms detect any unusual activity, you will be asked one (or more) of the security questions as a precaution. For example, if you usually login at 8AM in Detroit, but there's an attempted login at midnight in San Diego, that's unusual, and you may be prompted to answer one or more of these security questions.

■ 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.

■ 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.

■ What Are The Next Steps?

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

Continue

Choose the three security questions you want to answer from the drop-down menu. Your answers are not case-sensitive.

Then click **Submit**

From now on we will monitor your use pattern and if we suspect it is not you we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

■ Question One: Which state did you first visit (outside the one you were born in)?

Answer: Florida

■ Question Two: What is the first name of the youngest of your siblings?

Answer: John

■ Question Three: In which city was your spouse born?

Answer: Detroit

Submit

Review your questions and answers. If you want to go back and make changes, just click "Edit".

If these are okay, click **Confirm**

If you would like to change the verification information you previously selected, please do so. It is not required that you change your information.

Question One: Which state did you first visit (outside the one you were born in)?

Answer: Florida

Question Two: What is the first name of the youngest of your siblings?

Answer: John

Question Three: In which city was your spouse born?

Answer: Detroit

Edit

Confirm

Great! You have set and saved the Security Settings for Web Branch.

You may now click **Continue**



Security Settings have been saved.

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.

Continue



NOTE: Your Personal Image, or watermark, (in this case, the dog) is shown on the lower left of the page. This is a security feature—letting you know you are on the right website.

8

You're almost there.

This last step is helpful in case you forget your password.

First, verify your **Email Address** that matches what Motor City Co-op Credit Union has on file.

Then choose your own **Password Reset Question** and **Reset Answer** (one you will know and easily remember).

Enter/Update Email Address, Password Reset Question & Answer

Email address on file:

* The question and answer field below are used to prompt you when you need to reset your password.

Password Reset Question:

Password Reset Answer:

Then click

9

WELCOME TO THE WEB BRANCH!

Icons across the top have grouped options available for you. In the image below, the user has chosen the **Web Branch** icon, then chose the **Accounts** option, to show all accounts below.

Options by group
Available Options under each group

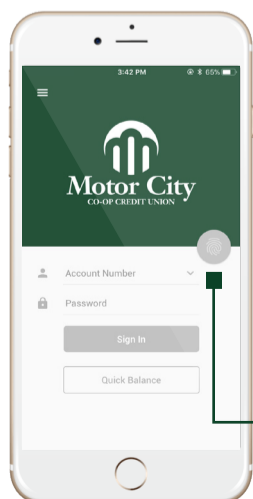
IMPORTANT:
eAlerts are easily set up by choosing the **Services** tab, then **e-Alerts**.

The screenshot shows the Motor City Co-op Credit Union Web Branch interface. At the top, there is a navigation bar with icons for Web Branch, Bill Pay, e-Statements, User Settings, and Services. Below this is a secondary navigation bar with icons for My Dashboard, Accounts, Order Checks, Transactions, and Transfers. A message banner at the top reads "Information Message: Your e-mail address has been submitted." Below the message, it says "Welcome Bill Smith". The main content area displays a table of "Deposit Accounts" with columns for Description, Available, Balance, and a "Select Option" dropdown menu for each account. The table lists four accounts: S0000 REGULAR SH (Regular Share), S0002 VACATION A (Vacation Account), S0020 SHARE DRAF (Share Draft), and S0030 HOLIDAY CL (Holiday Club Account). To the right of the table is a promotional banner for IRAs with the text "helping you save for retirement" and "giving you tax-saving benefits". At the bottom right, there is another banner that says "FREE UP YOUR CASH WITH".

Description	Available	Balance	Select Option
S0000 REGULAR SH Regular Share	\$988.00	\$30,798.00	Select Option
S0002 VACATION A Vacation Account	\$0.00	\$0.00	Select Option
S0020 SHARE DRAF Share Draft	\$0.00	\$0.00	Select Option
S0030 HOLIDAY CL Holiday Club Account	\$0.00	\$0.00	Select Option

Options are also available for you to select by each account you have using the drop-down menu.

10



If you use our **Mobile Branch App**, your setup is now complete.

Remember to use the New **Web Branch ID** you set up in **Step 4** during your login.

Then use the **New Password** you set up in **Step 5**.

You will need to authenticate your account when logging in.