

First-Time Login for Existing Users

ONLINE & MOBILE BANKING

Access Information

- Anytime after **9:00 am on Monday, March 4th**, complete these easy steps to log into your Online/Mobile Banking application.
- Logging in from one automatically grants access to the other, creating a seamless, omni-channel experience.

Enroll in Online/Mobile Banking

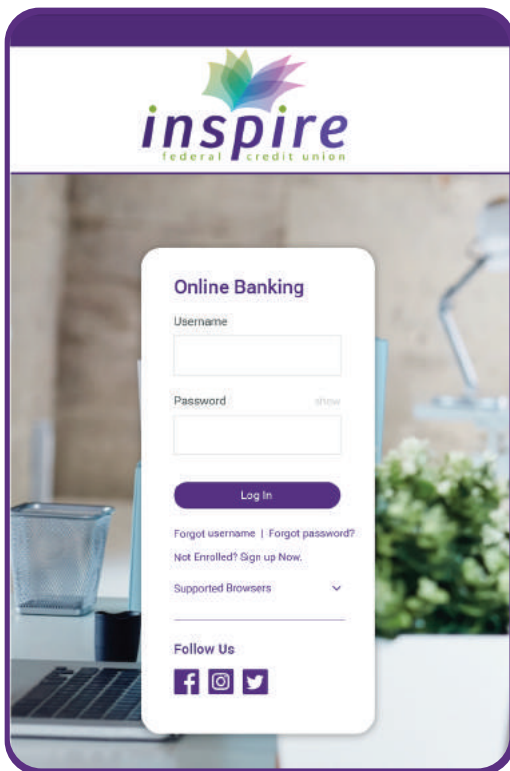
1 Upon your first login, select the **Not Enrolled? Sign up Now** link. You will then be directed to the **Online Banking Enrollment Form**.

2 Enter the following information into the **Online Banking Enrollment Form** to verify your information against Inspire FCU's current database.

- First and Last Name
- Social Security Number
- Date of Birth
- Registered Email Address (your primary email address set at Inspire FCU)
- Account Number (this can be any of your new 11 digit loan or deposit account numbers, or your existing member number. If you have multiple member numbers, please use your earliest established active number)

For assistance with Online Banking enrollment, please contact our 24/7 Contact Center directly at **215.788.5270.**

Press **Verify**



Online Banking Enrollment Form

You must currently be an Inspire FCU member to complete this form. The information requested below is for the PRIMARY member on the account.

First Name Last Name

Social Security Number - -

Date of Birth / /
MM DD YYYY

Registered E-mail Address

Account Number

Unable to enroll your personal account in Online Banking? Contact Member Care at xxx-xxx-xxxx. If you need to enroll a commercial membership in Online Banking, please contact Business Services at xxx-xxx-xxxx between 8:30a.m. and 5:30 p.m. Monday-Friday.

3 FRIENDS LANE, NEWTOWN, PENNSYLVANIA 18940 PHONE: (215)788-5270 FAX: (215) 788-5083

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Provide Your Mobile Number

- 3** Once your identity has been confirmed by Inspire FCU, you will need to provide your primary **Mobile Number** to receive your one-time passcode to enroll in Online or Mobile Banking.

PLEASE NOTE: *If you do not receive your passcode within 5 minutes of submission, please contact Inspire FCU for help.*

Receiving Verification Code

- 4** Once your mobile number is submitted, you will receive a “Welcome to Online Banking” email. Your **Username** is your primary registered email address.

Additionally, you will be sent a 6-digit code, your temporary password, via SMS. Enter the 6-digit code in the **Password** field.

After logging in, you will be directed to set up your permanent password.

Password Setup

- 5** Enter a password that follows the defined rules, confirm your password and select **Log In**.

Online Validation

Your identity has been confirmed. Please provide your mobile number to receive your one-time passcode to enroll in Online Banking. If you do not receive your passcode within 5 minutes, please call 215.788.5270.

Mobile Phone

Submit

We do not charge for text messages; however, standard text and data rates may apply.

Welcome to Online Banking

Please use your registered e-mail address and your temporary passcode to log in. You will be prompted to enter a new password in the next screen. You can change your username in Settings later.

Registered E-mail Address

Temporary Passcode

Log In

Welcome to Online Banking

Please create your password now. Your password must contain at least 8 characters and at least three of the following:

- Lowercase letter
- Uppercase letter
- Number
- Special character: !@#\$\$%^&*()

Password

Confirm Password

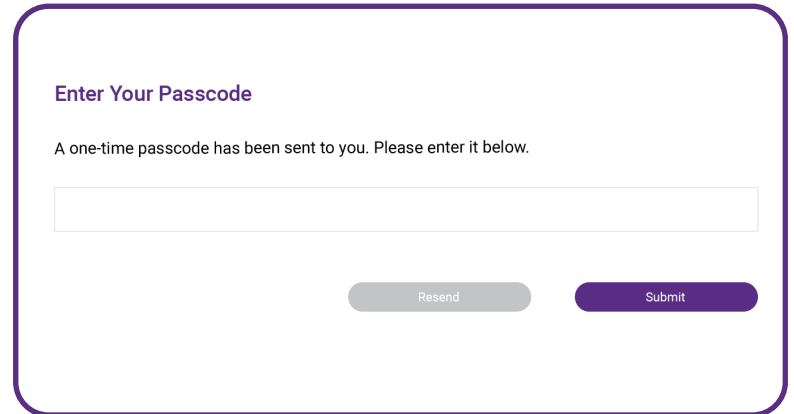
Log In

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User Authentication

- 6** In order to authenticate your device, you will receive another one-time passcode via SMS. Enter the 6-digit code and click **Submit**.



Enter Your Passcode

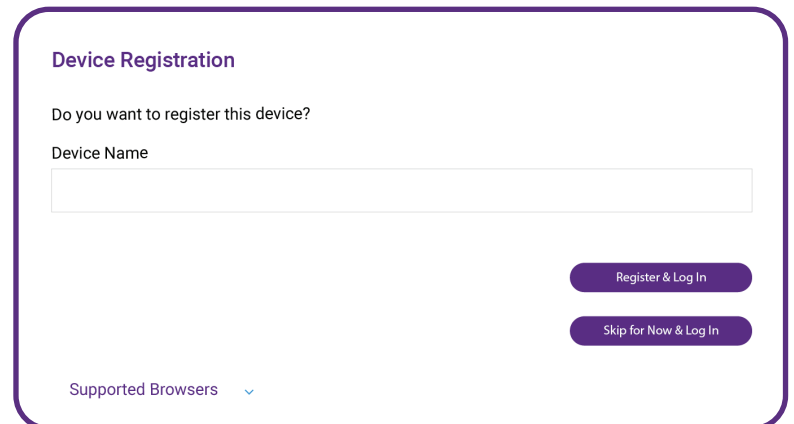
A one-time passcode has been sent to you. Please enter it below.

Resend Submit

Registering Your Device

- 7** After you authenticate yourself as a user, you can choose to register your device for future logins. If you click the **Register & Log In** button, you will not need to authenticate your device again, and will bypass this screen during future logins.

If you select **Skip For Now & Log In**, you will have to re-authenticate yourself next time you access Online Banking, and will be sent another 6-digit code.



Device Registration

Do you want to register this device?

Device Name

Register & Log In

Skip for Now & Log In

Supported Browsers ▾

TAKE A LOOK INSIDE ONLINE BANKING

Dashboard Screen

- Our new Online Banking experience conveniently displays all of your accounts in one place. Accounts in which our records reflect you as primary and joint owner will appear in a list under the **Dashboard** menu tab.
- You'll notice your new account numbers are masked, only showing the last 4 digits of your account number.

Deposit Accounts	
Total Available	\$35,206.00
Premier Checking ****7492	\$15,900.00
Standard Checking ****8792	\$8,944.00
Standard Savings ****5481	\$10,362.00

Certificate/IRA Accounts	
Total Balances	\$364,200.00
ROTH IRA Moderate ****6753	\$67,398.00
College Fund ****4295	\$75,000.00
401K Savings ****7351	\$80,000.00

Have Joint Accounts?

If you have joint accounts, they will appear in Online and Mobile Banking under the **Dashboard** menu tab, along with all primary accounts, making your entire relationship easier to view and access.

TAKE A LOOK INSIDE ONLINE BANKING

Want to Create Account Nicknames?

- Choose the account you would like to rename.
- Select the **pencil icon** to the right to rename the account to whatever you choose.

The screenshot displays three sequential views of an online banking account page. Each view shows the account name, available balance, and current balance, all set to \$19.12. The first view shows 'Regular Savings (****0163)' with a pencil icon. The second view shows the account name changed to 'John Smith Savings' with 'Cancel' and 'Save' buttons. The third view shows the final state with 'John Smith Savings (****0163)' and the pencil icon.

Have Scheduled Recurring Transfers/Payments in Online Banking?

- Transfer/Loan Payments currently set up as Scheduled Recurring **will not** convert and will need to be set up again after the conversion.
 - **PLEASE NOTE:** This does not include those set up within iPay's Bill Pay system. All iPay biller account information, e-Bills, scheduled/recurring payments, payment history, and reminders **will** convert.
- We recommend logging into Online Banking **prior** to **February 28th** to take note of your current payments and transfers; take screenshots or jot down your settings and routing numbers to make the process easier.

TAKE A LOOK INSIDE ONLINE BANKING

How to Set Up Recurring Deposit Transfers After Conversion

- Select the **Move Money** menu tab.
 - For **Internal Transfers** (between Inspire accounts): select **Scheduled Transfer** and toggle the **Recurring Transfers** button to “On”.
 - For **External Transfers** (between an Inspire deposit account and an account you own at another institution): select **Move Money** and in the dropdown select **External Transfers**.
- Follow the on-screen instructions to re-establish your transfers.

How to Set Up Recurring Loan Payments After Conversion

- Select the **Move Money** menu tab.
 - For **Internal Transfers** (between Inspire accounts): select **Scheduled Transfer** and toggle the **Recurring Transfers** button to “On”.
 - For **External Transfers** (to pay your loan from an account you own at another institution): select **Move Money** and in the dropdown select **External Transfers**.
- Follow the on-screen instructions to re-establish your payments and/or transfers.

Browser Requirements and Settings

- For the optimal Online Banking experience, the following browsers are supported:
 - Google Chrome – 40 or later
 - Internet Explorer – 12 or later
 - Safari – 7 or later
 - Microsoft Edge – 12 or later
 - FireFox – 38.0 or later
- Online Banking requires the use of cookies for several different functions to improve your user experience, including:
 - Multifactor Authentication (MFA) uses them to remember if your device has been noted as a trusted site by you for future visits, making logging in from your personal device quick and easy.

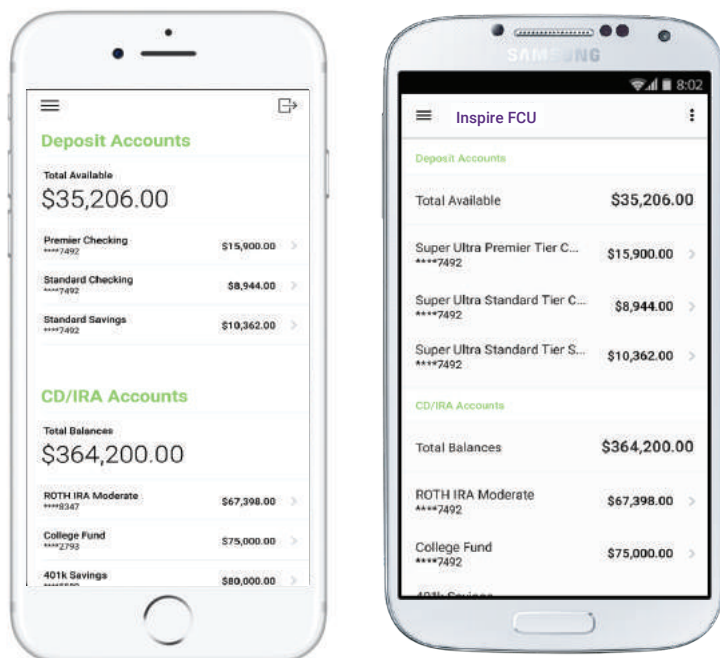
If your browser wants to verify your identity every time you visit Online Banking (even after registering your personal device), your cookies are likely disabled.

TAKE A LOOK INSIDE MOBILE BANKING



Download Our New Mobile App!

Beginning March 4th, experience a new and improved way to manage your finances at your fingertips. Search “**Inspire Federal Credit Union**” and look for our logo.



Device Requirements

Mobile Banking is supported by the following devices:

- Apple operating systems – iOS 9.0 and newer.
- Android operating systems – Android 4.1 (API 16) and newer.

A More Robust Mobile Experience

- Enhanced mobile security with Facial Recognition ID and Touch ID/Fingerprint ID and Pin-Based Login.
- The ability to control your debit card (e.g. turn card on/off).
- MoneyManager, powered by Geezeo (an industry-leading, next generation money management tool provider), will provide a practical approach to aid in managing day-to-day spending decisions, budgeting, and planning.
- Robust, customizable alert options.
- Secure support communication with our Contact Center (Member Services).
- The ability to turn on/off, view and download e-Statements.

TAKE A LOOK INSIDE MOBILE BANKING

Enhanced Mobile Security



Facial Recognition

- Pin-based login feature allows you to use a 6-digit numeric password to securely enter Mobile Banking.
 - Once feature is enabled in the mobile app settings, you can quickly and securely log in by verifying your 6-digit numeric PIN Code.
- Facial Recognition ID uses industry-leading technology to create an eye print from your eye's unique vein patterns allowing you to use your eyes as a secure biometric. Once this feature is enabled in the settings of the mobile app, you can quickly and securely log in by verifying your Face ID.
 - Using Face ID to protect your financial information is equivalent to securing it with a 50-character, complex password.



Touch & Fingerprint ID

- If your device has fingerprint authentication technology, setting up Touch/Fingerprint ID is easy:
 - After downloading the new app from your app store and logging in, in the **Settings** menu, you'll be prompted to set this up. Both Facial Recognition ID and Touch ID/Fingerprint ID can be enabled/disabled from the Settings page within our Mobile Banking app.
 - When opening the Mobile Banking app, you will be prompted with the same login method as your previous login (by entering username and password, Facial Recognition ID, Touch ID/Fingerprint ID, or PIN-based login). You can change the method of logging in via the **Settings** menu of your device.