

## » How do I sign up for Online Banking?

You can sign up for Online Banking quickly and easy using the following steps:

1. For your initial sign-on you will use your member number as your username and the last 4 of the Primary Account holder SSN as the password. (note: if you are a brand new member, click on the New User button first and follow step 1).
2. Review and Agree to Terms and Conditions when prompted
3. Create a new username and password.
  - ✓ Username Requirements Must be at least six characters long Must contain one letter Can contain letters, numbers and the following special characters: @\$\*\_-=.!~ Cannot contain any whitespaces
  - ✓ Password Requirements Must be between 8 and 32 characters Must contain characters from at least two of the following three categories: Letters, Numbers, Any special characters Cannot contain any whitespaces Cannot be part of the username Passwords are case sensitive Passwords do not expire
4. Enter your contact information, which can be your phone number or email, so your access can be verified through a one-time verification passcode. This is part of the enhanced multi-factor authentication process and will be used for authenticating any unrecognized devices.
5. After entering your one-time verification passcode you will have the option to register your computer and browser, allowing you to skip the one-time verification on that device.

## » How can I retrieve my username and password for Online Banking?

1. To receive a temporary password, click on the Forgot Password link on the home page next to the login box. Enter in the phone number associated with your Online banking profile and your username. Passwords will be sent via a voice call or as a text message.
2. To retrieve your username, click on the Forgot Password link on the home page next to the login box and then click on “I forgot my username” link on the following page. Input the email address that is associated with your Online Banking profile.

## » How do I unlock my Online Banking?

For security reasons, Online Banking will lock your account access after 5 unsuccessful login attempts. If you have been locked out, please contact us at **850.505.3200** to have your access reset.

## » What is a one-time passcode?

After logging in successfully with your username and password, you may be prompted to verify a one-time passcode. This is part of a multi-factor authentication process that is used to authenticate any unrecognized devices. One-time passcodes can be received as a voice call, text message, or email.

» **How can I change my username?**

To change your username, log into your Online Banking account, click on the My Settings link in the top right hand corner of the page. Scroll down to the Login & Security section to update your username.

» **How can I change my password?**

To change your password, log into your Online Banking account, click on the My Settings link in the top right hand corner of the page. Scroll down to the Login & Security section to update your password.