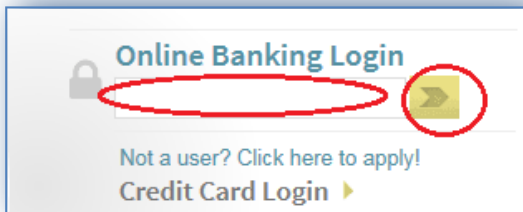
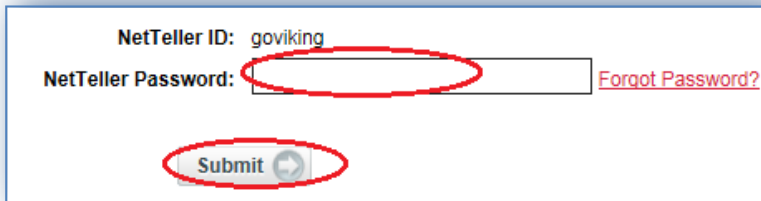


How to Login to Online Banking

1. Go to Financial One website www.financialonecu.com.
2. In the Online Banking Login field, type in your current username. Press **Enter** or click on the arrow.

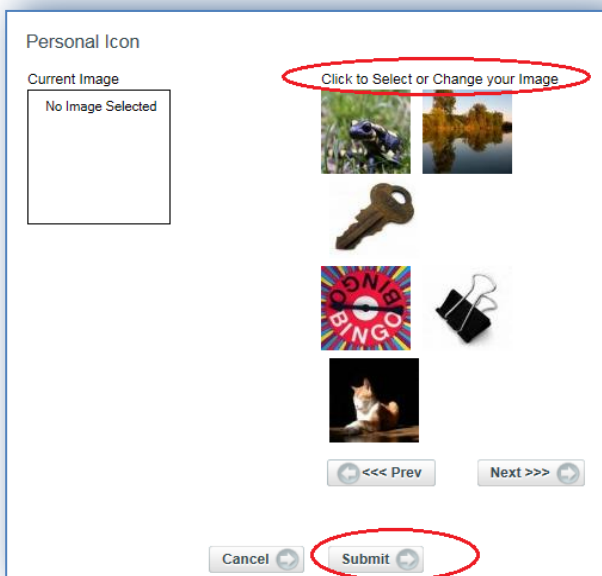


3. Type your current password in the **NetTeller Password** field.



Note: Username is also called **NetTeller ID** as shown above the password field.

4. If this is your first time logging in after the upgrade on Oct. 19, 2015, you'll need to complete the remaining steps below.
5. As part of the new security, a Personal Icon image needs to be selected. To see more images, click Next. To select an image, click on the image. Click **Submit**.



6. Click **Continue** on the Security Features.

Security Features

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

7. Three security questions need to be created. Click the down arrow on the right side and select a question. Provide your answer below the question. When all three are completed, click **Submit**.

Verification Questions (required):

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: Select Question...
Answer:

Question Two: Select Question...
Answer:

Question Three: Select Question...
Answer:

Submit

8. Review the questions and answers. Click Edit if you need to make a change. If all looks good, click **Confirm**.

Settings Modification (optional):

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

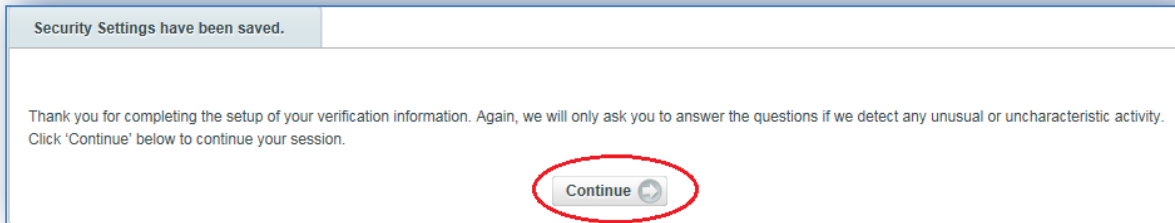
Question One: What is your nickname?
Answer: John

Question Two: In which city was your first elementary school?
Answer: Highland

Question Three: What was the last name of your first grade teacher?
Answer: White

Edit Confirm

9. Click **Continue** and you're in!



10. The first page is the homepage also known as the Dashboard. This page can be customized by clicking on **Configure This Page** link. To see more on your accounts, click on the **Accounts** sub menu as shown below.

