Online and Mobile Banking Enrollment

S M W
FINANCIAL CREDIT UNION

What will I need for enrollment?

- Member number
- First and Last name - You will need to enter your first and last name exactly as it appears on your statement
- DOB and SSN
- Access to your email inbox that we have on file for you.
- You will be asked to create a User ID during enrollment – your member number will not be able to be used for your User ID

Mobile App Features include Biometric ID, quick balance option (balance and last 5 transaction without logging in), bill pay access on our mobile app. Across all channels - credit card balances and transactions, additional alerts, one time passwords for additional security, forgot password option, and many other features!

Enrollment Process

Go to www.smwfcu.com and click "Enroll"

Step 1 – Read and agree to the User Agreement – Check "Yes" and click "Continue

Step 2 – Select the type of account and then enter your personal information and click Continue

(2) **Personal Information** ⑦

Account Type	Personal Account ⌄
Member Number	•••••
First Name	⑦
Last Name	
Date of Birth	MM/DD/YYYY
SSN	•••• Last 4 digits only

Continue »   Cancel

Step 3 – Assign yourself a username, password, confirm your email and optionally your mobile phone. If your email address is incorrect, please contact us to update it at 651-747-1500 or 800-772-1023

(3) **Login Details** ⑦

User Name	⑦	Create a username. This can be any combination of alphabets and numbers. It cannot be your member number.
Password	•••••••• ✓ ⑦	Create a password. The length must be between 7 and 24 characters, and must have atleast 1 upper case, 1 lower case, 1 numbers, 1 special characters.
Confirm Password	•••••••• ✓	
Email Address	info@smwfcu.com	Required field. We will send you one time password and other notification to this e-mail address.
Mobile Number		Optional field. If you register your mobile phone, we will send you one time password and other notifications to your mobile phone.
Confirm Mobile Number		

Step 4 – Login to your email and find the 6 digit Activation code and enter the activation code and click "Continue". Remember to check your junk/spam folder if you do not receive the email within a couple minutes. The email will come from IBAlerts@smwfcu.com

④ **Email Activation** ⑦

An email activation code has been sent to your registered email address.

To verify your email address:

1) Open your email using the links below or by opening another browser tab (if web based)

2) Check your inbox and/or spam folder for the activation email. *If you did not receive the email, click here to resend.*

3) Retrieve the code within the email and return to this screen.

| iCloud | Gmail | Yahoo | AOL. | Outlook.com | Other |

4) Enter the activation code here: 142696 ✕

5) Click continue to proceed.

Continue » | Cancel

Step 5 – If you choose to register your mobile phone, enter the Activation code sent via text message. This and future text messages will come from 651-314-9017.

NEW USER REGISTRATION

⑤ **Mobile Phone Activation** ⑦

A mobile phone activation code has been sent to your mobile phone. Please check your text messages to retrieve the activation code and enter the code below.

Mobile Phone Activation Code   305070   Resend .

Continue » | Activate later » | Cancel

1. Online Banking User Agreement
2. Personal Information
3. Login Details
4. Email Activation
5. **Mobile Phone Activation**
6. One Time Password
7. Challenge Questions
8. Register Computer
9. Registration Complete

Application Version: 3.3.0.34

Step 6 – Select where you would like you your One Time Passwords sent to - Your Primary Email Address, your mobile phone via text or both. You are able to change this later as well.

⑥ **One Time Password** ⓘ

For additional security, we will send you a one time password to either your Email address or your mobile phone. These one time password will be required when you log in from a public PC, when you transfer a large sum of money, or if you forget your username or password.

I want the one time password sent to:

☑ Primary Email Address (*info@smwfcu.com*)

☐ Primary Mobile Phone

[Continue »] [Cancel]

Step 7 – Select and setup answers to your challenge questions. These may be asked for additional security for certain functions. The personal challenge questions is a question and answer only you would know the answer to.

⑦ **Challenge Questions** ⓘ

To increase the security of your online banking sessions and to protect your online banking identity, we will ask you to answer a set of challenge questions. First, you must create the answer to these questions. Select a question from drop down list and enter an answer. In addition to credit union provided questions, create your own question and answer
Note: you must answer every question displayed on the screen.

☑ Show answer(s)?

Credit Union Challenge Questions
ⓘ

1 [-select-   ⌄]   Answer [Enter Challenge Answer]

2 [-select-   ⌄]   Answer [Enter Challenge Answer]

Personal Challenge Questions ⓘ
Enter a personal challenge question & answer that only you know

3 [Enter Challenge Question]   Answer [Enter Your Challenge Answe]

(e.g.Favorite Uncle)   (e.g. Bob)

Step 8 – Select weather you want to register the computer/device you are signing on. Registering the computer will make the sign on process quicker, but only register the computer if it is a personal computer or device – do not register public computers.

NEW USER REGISTRATION

⑨ **Register Computer** ⑦

Is this a public PC or Your Personal PC? *(A public PC is one that is shared by others e.g. at work, an airport, a library, etc. A personal PC is one that you use for personal work and don"t generally shared with others.)*

If this is a public PC, to further protect your identity, we will ask you to answer some of the challenge questions you"ve selected. If this a personal PC we not ask you to answer these questions.

◉ This is a public Computer

○ This is my Personal Computer
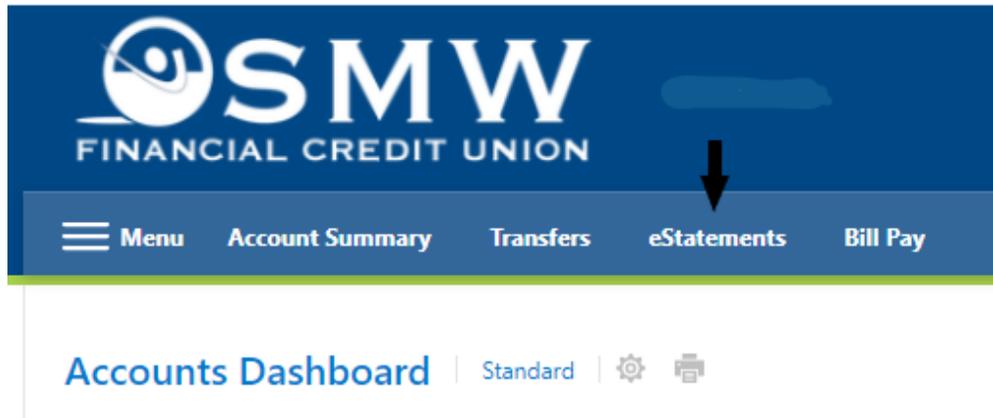
[Continue »] [Cancel]

You are done! After completeing the registration, you will then need to login with your new unername and password.

Enrolling in Estatements

Once logged in you will click on the "Estatements" tab

(If on a mobile device, the eStatements link will be located within the Menu in the upper left hand corner)

Click "Register" and then verify your Name and Email Address, and click "Next"

Thank you for choosing to access your statements online. Since this is your first time to our eStatement site, we ask that you register by providing your email address and accepting our user agreement. Once you have registered, we will begin posting all of your future statements, notices and tax statements here as eStatements.

To start the registration process, click "Register" below.

Register

Privacy and Security Statement | FAQ

Unauthorized use is prohibited. Computer Fraud and Abuse Act (Title 18, Section Chapter 1030)

Contact Information
User Agreement
Completed

🔴 Indicates a required field.
🟡 Indicates help is available.

Contact Information:

🔵 Personal Account
⚪ Business Account

First Name: 🔴
[   ] *

Last Name: 🔴
[   ] *

E-mail Address: 🔴 🟡
[   ] *
Example: JSmith@xyzcorp.com

Confirm E-mail Address: 🔴 🟡
[   ] *
Example: JSmith@xyzcorp.com

Next

Read the Agreement, and Check the box the you "have read and agree to the terms" of the eStatements Agreement and click the "Finish" button. That's it, you are now enrolled!

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🔴 Indicates a required field.
❓ Indicates help is available.

Contact Information

User Agreement

Completed

By accepting the terms below, you agree to receive your periodic account statements online through our eStatement service from this point forward. Your online statements may include the periodic account and transaction activity for your deposit and loan accounts; notices for insufficient funds, certificate maturity, and other similar account notices; year-end tax statements for dividends earned and any disclosures.

We will send you an e-mail whenever your monthly statement, account notice, or tax form is available for review, as well as a link to our website to access and view these documents. You will need Adobe Acrobat Reader software to read your statements, which can be downloaded at no charge from the eStatement registration screen. You will be able to access your statements and other documents online for a period of 24 months. You also have the option to download or print the documents for your future reference.

You have the right to request and receive your statements and other documents in paper form if you prefer. Just give us a call at (651) 747-1500 and let us know you wish to cancel your enrollment in eStatements so your future statements will arrive via USPS.

☐ I have read and agree to the terms outlined above.

[Previous] [Finish]