

Step 1:

Username and Password Change

After entering your Internet Banking credentials, the system will require you to setup a Username and Password that meet the following criteria:

User Name:

6-20 characters

Cannot be all numbers

Can contain numbers, letters and the following characters: @\$*_-=.!\- (can be all letters or characters)

Password:

6-32 characters

Including at least one letter, then numbers, and/or symbols

Click on Next Step

Step 2:

Once you have setup your new Username and Password, you will need to provide phone number(s) to receive your one-time-passcode to validate your identity for future logins.

Phone number

The setup screen: You will be required to set up one or two phone numbers for text and/or voice call.

For cell phone users that would like to receive the one-time-passcode via text message: you must validate the cell phone number at this time by entering the 6 digit code into your computer once you receive the text.

E-mail

If you would like to setup to receive a one-time-passcode via email, click on the "I cannot use a phone to verify my identity"

Click on Next Step

Step 3:

Finish Verification

Final Verification will differ depending on the following:

If you added at least one phone to receive text messages:

Because text numbers need to be validated with a One-time-passcode in step 2, no additional authentication will be required during this set up process.

If you added phone or e-mail and no text:

You will now be required to request your One-time-passcode via phone call or e-mail before entering MemberNet.

Click on go to my account

Note about One-time-passcode authentication:

If you do not want to be asked to verify your identity using a one-time-passcode each time you login: You can choose to skip identifying yourself on this computer/device during the initial setup process. If you want to do this on additional computers/devices you will need to go thru the one-time-passcode authentication and then choose yes to register this computer. The next time you log into that computer or device you would only have to enter your Username and Password. You would no longer be asked to validate you identity using a one-time-passcode.