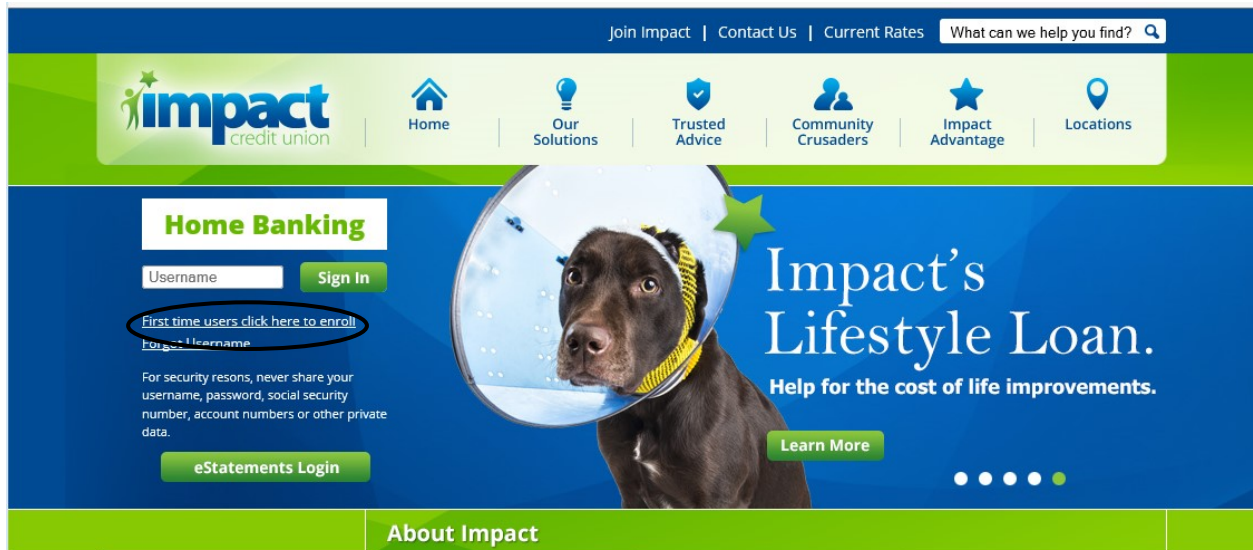Listed below are the steps to enroll in the new Home Banking system. Once you start the enrollment process, the area on the right-hand side of the screen, will show the steps necessary to complete the enrollment. As you go through the enrollment process, the step you are on will show in **bold** print.

**An email address is required in order to enroll in the new Home Banking system. For security, you will be alerted through your email for such things as: username and password changes, unsuccessful login attempts etc. Also, if you forget your password, an access code will have to be sent to your email in order for you to reset it. If your email address changes, it is important that you update it under your profile inside home banking or contact the credit union.

Step 1

Go to our website, www.impactcu.org, and click the **First time users click here to enroll** link, circled below.

<u>Step 2</u>

Enter the following requested information:

- Your Impact CU member/account number
- The last 4 digits of your Social Security number
- Your birth date (in the following format: MM/DD/YYYY)
- Type in the word **YES** (after reading the Home Banking Agreement & Disclosure)

Then click on the **Start** button

Business Accounts

You will use the last 4 digits of the business's Tax ID number in place of the last 4 digits of a Social Security number. You will also use the business's start date (in the following format: MM/DD/YYYY) in place of the birth date.

Trust Accounts

You will use either the last 4 digits of the Social Security number of the primary person on the trust, or the Tax ID number of the trust – whichever one you gave to the credit union when the trust account was opened – in place of the last 4 digits of the Social Security number.

Minor/Custodial Accounts

You will use the last 4 digits of the child's Social Security number and the birth date of the child.

Step 3

Select which delivery method that you want to have the access code to be sent to you – email, text message, or phone call, as shown below.

***The contact information shown on this page is what we currently have on file for your account in our system. For security reasons, you **CANNOT** edit this information during the enrollment or login process. If you see incorrect contact information, please contact Impact Credit Union to update your information. Once we update your contact information in our system, this page will show the updated information.

Step 4

Once you have received your access code, enter it in the field shown below and click the **Confirm Access Code** button.

**NOTE: *You have up to 10 minutes to enter in the access code before it expires. If you wait longer than 10 minutes to enter in the code, you will have to start over with enrollment and a new access code will have to be generated and sent to you.*

If you selected the email delivery option and you do not get an email within 1-2 minutes, please check your spam folders.

If you did not receive your access code – regardless of which delivery method you selected in Step 3 – you can click the **Resend Access Code to** link shown below to have the access code re-sent to you.

Create a username and password, and confirm your email address. If we do not have your email address on file, the email box will be blank. You will need to enter your email address and then confirm it.
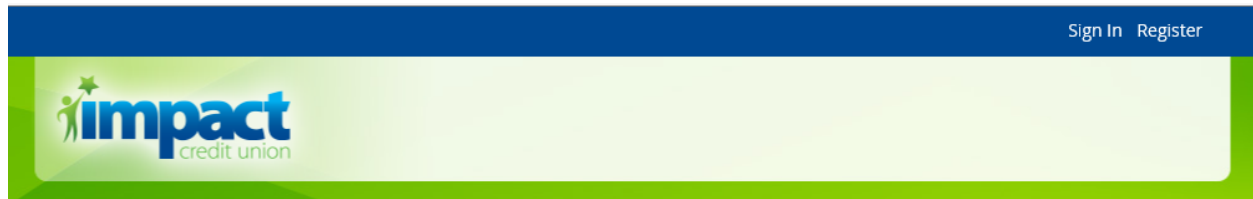
Next to the **Username** and **Password** fields are links to show the requirements needed for your username and password.

For the username, the requirements are:

- **CANNONT** be your Impact CU member/account number
- Must be between 6 – 20 characters in length
- Must start with a letter
- Must contain **only** letters and numbers – no special characters (i.e. @, #, *, etc.)

For the password, the requirements are:

- Must not be the same as your username
- Must be between 8 – 20 characters in length
- Must contain at least one number
- Must contain **only** letters, numbers, and these special characters: ~!@#$%^&?*+=

Create a security phrase and select a picture from the list of available images

**The security phrase and picture is a security feature any you will see the phrase and picture you set up here every time you log into home banking so you know you are logging into the legitimate Impact CU home banking site. For security purposes, please do not enter anything confidential (i.e. member number, Social Security number etc.) for the security phrase.

At this point, your account enrollment is being finalized for use in the new Home Banking system. This process can take up to 5 minutes to complete so we please ask for your patience during this step. It is important that you do not navigate away from this page until the process is complete.