ONLINE BANKING INSTRUCTIONS

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Online Banking Web Link

The Credit Union's website is www.JafariCU.com.

From the CU's website, click on Online Banking to log in to the member website.

To see documentation about using Online Banking click on **Online Banking Help**.

Logging in for the first time

To logon for the first time you will need your Initial Login ID and Initial Password provided to you by the CU. Please call the CU 866.341.1214 if you don't have your Initial Login ID and Password.
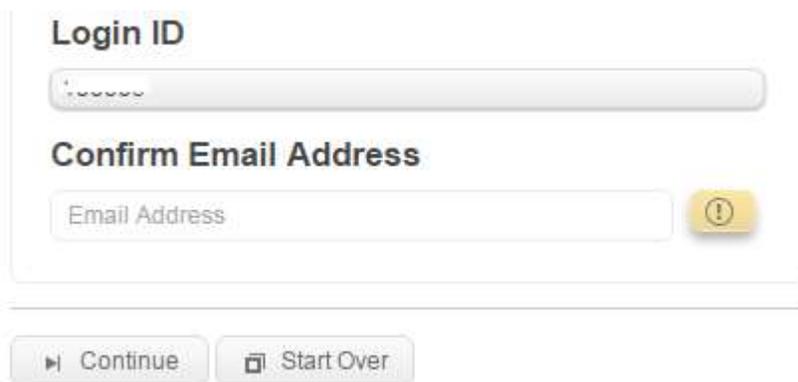
A. Go to www.JafariCU.com and click on **Online Banking**. The Online Banking Login screen is displayed.
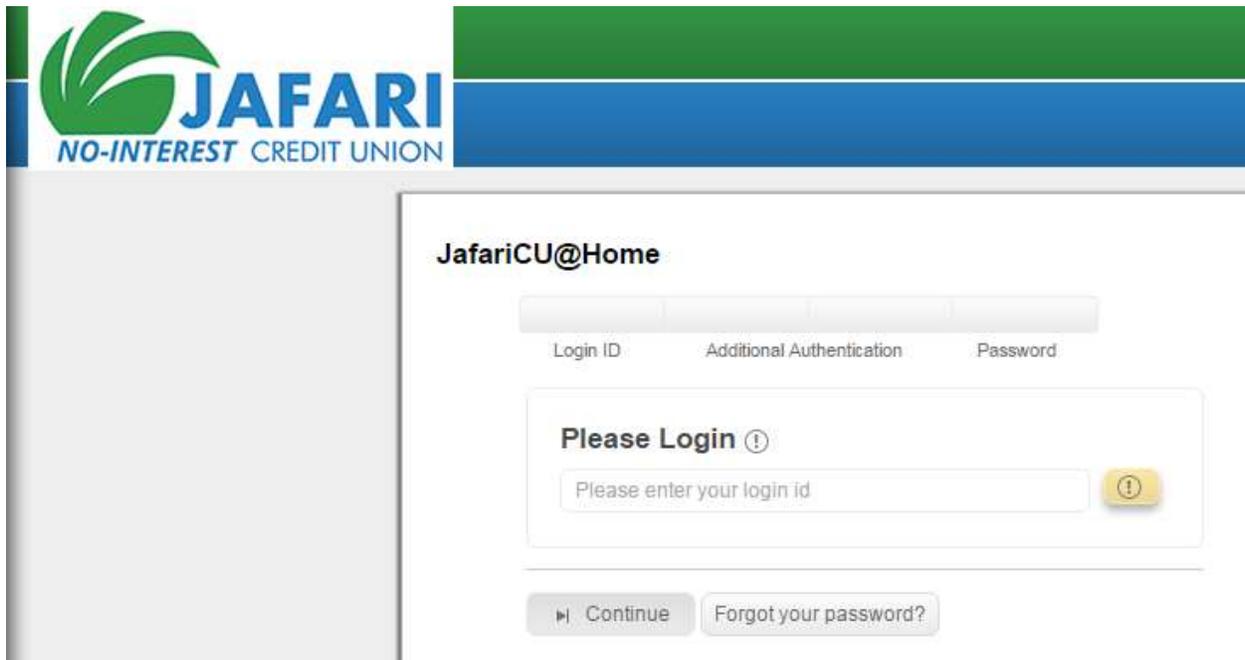
Enter your CU Account Number as your **login id**. Click on **Continue**   .

B. The next screen asks for your email address.

Enter your email address. Click on **Continue**   .

C. The next screen will ask for your password.

Login ID

Please Enter Your Password

Enter the Initial Password provided by the CU**.** Click on **Log In**

D. The next screen will ask you if the computer you are using is a **Personal or Business Computer** or a **Public Computer**.

Please update your account settings.

Password update required! Login expires after 5 more uses.

Security credentials update required! Login expires after 5 more uses.
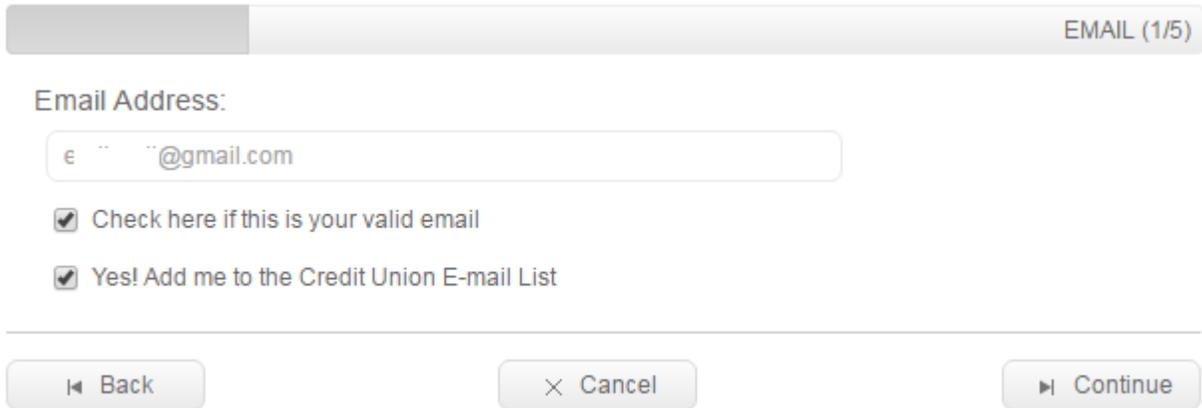
- ◉ This is my Personal or Business Computer (Save security token on this computer)
- ○ This is a Public Computer (DO NOT Save security token on this computer)

Select the kind of computer and click on **Continue**.

E. The next screen will ask you to validate your email address.

Make any corrections to your email address, if needed, and click on the checkbox **Check here if this is your valid email**.
Next, to be added to the CU email list, click on the checkbox **Yes! Add me to the Credit Union E-mail List**. We request you check this box as well.

Click on **Continue**.

F. The next screen will ask you to choose your username.
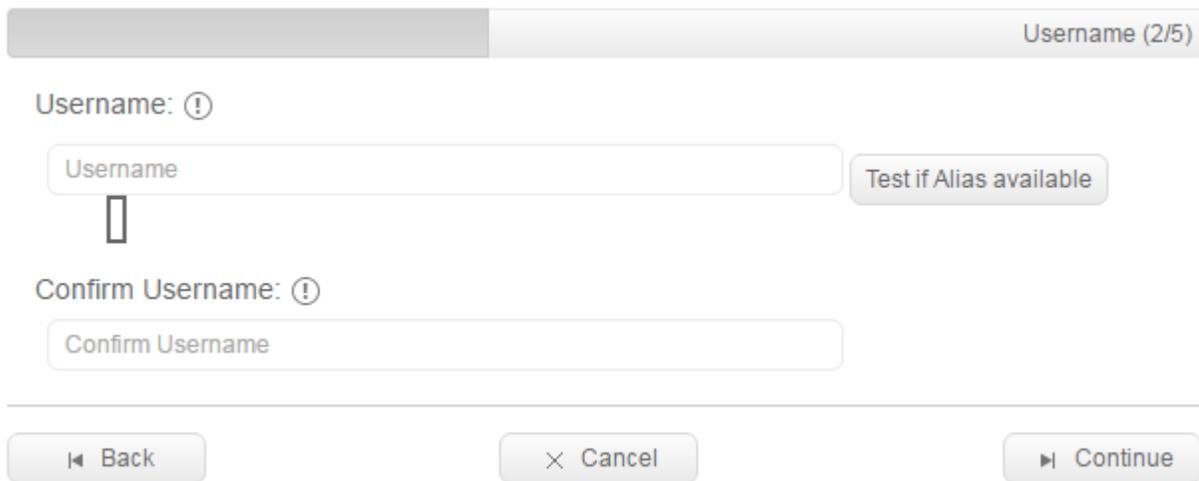
Enter your **Username** and enter it again in **Confirm Username**. The Username must be at least 6 characters long.

Click on **Continue**.

G. The next screen will ask you to choose your Confidence Word and three Challenge Questions and your responses to the questions.

Set Confidence Word: The **Confidence Word** will be displayed whenever, in the future, you are asked to enter your password for O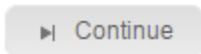nline Banking. This confirms to you that you are on the correct CU website. **Challenge Questions:** You will be asked for answers to your Challenge Questions whenever, in the future, you log on from a new computer. **NOTE:** *Please remember you responses to the challenge questions – you will asked for these whenever you log in from a different computer*.

Enter your **Confidence Word**. Select your three **Challenge Questions** and enter your responses.

Click on **Continue**.

H. The next screen will ask you to choose your new password.

	Password (4/5)

Re-enter Password: ⓘ

[Re-enter Password]

New Password: ⓘ

[New Password]   [Show]   Minimum Password Requirements:

Confirm New Password: ⓘ

✕ 8 Characters
✕ 1 UPPER case letter
✕ 1 lower case letter
✕ 1 Number

[Confirm New Password]

[◄ Back]   [✕ Cancel]   [► Continue]

Enter your <u>initial password</u> in **Re-Enter Password**. Then, enter your new password in **New Password** and **Confirm New Password**.

Click on **Continue**. [► Continue]

I. The next screen confirms all updates have been done.

	Done

Update Completed

[► Continue]

Click on **Continue**. [► Continue]

Logging In

(If you are logging in for the first time please see the section Logging in for the first time)

A. Go to www.JafariCU.com and click on **Online Banking**. The Online Banking Login screen is displayed.

Enter your UserName as your **login id**. Click on **Continue.**

B. If you have logged on before using this computer please skip to Step D.

If you are logging on from a new computer you will be asked to enter your **Email Address**.

Enter your email address. Click on **Continue.**

C. The next screen will ask you the response to one of your Challenge Questions.

JafariCU@Home

Login ID	Additional Authentication	Password

Login ID

Please Answer the Following Challenge Que First company for whom you worked? ×

▶ Continue   🗗 Start Over

◉ This is my Personal or Business Computer
(Save security token on this computer)

◉ This is a Public Computer
(DO NOT Save security token on this computer)

▶ Continue

Enter your response and select the type of Computer. Click on **Continue.**

D. The next screen will display your Confidence Word and ask for your password.

Login ID

abd...2

Your Confidence Word is

Please Enter Your Password

Password   ⓘ

✓ Log In   🗗 Start Over   Forgot your password?

Confirm the Confidence Word is what you set up.

Enter your Password and click on **Log In**   ⊘ Log In

The list of your account balances will be displayed.

Current Balances For My Account

Deposit Balances

Description	Current	Available
▸ REGULAR SHARES - RG	$473.00	$448.00
	$473.00	$448.00

View Account Balances and Transaction History

Account Balances

Click on Accounts **Accounts** on the top left of your screen to view the list of your accounts and their balances.

Current Balances For My Account

Deposit Balances

Description	Current	Available
▶ REGULAR SHARES - RG	$473.00	$448.00
	$473.00	$448.00

Transaction History

Click on the Account row (e.g. click on ▶ REGULAR SHARES - RG) to view transaction history.

The Transaction history for the selected account is displayed. You can change the date range to view more/less history.

REGULAR SHARES - RG	▼	Account Status as of *Wed Dec 28 2016 21:10:42 PST*

Current Bal $473.00   **REGULAR SHARES - RG**
Available $448.00
YTD Interest $0.00
Prior Yr Interest $0.00

Date Range	Advanced Search		Download ▼

90 days ▼	09/29/2016 🗓	To	12/28/2016 🗓

Date	Description		Amount		Balance
12/01/16	Maintenance Fees		($3.00)		$473.00
11/01/16	Maintenance Fees		($3.00)		$476.00
10/01/16	Maintenance Fees		($3.00)		$479.00

|◀ ◀ ① ▶ ▶| 20 ▼   items per page   Showing 1-3 of 3 data items ↻

Logging Out
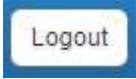
Click on **Logout** on the top part of your screen to log out.

Forgot your Password

A. On the Login screen, click **Forgot your password?**   Forgot your password?

JafariCU@Home

Login ID	Additional Authentication	Password

Please Login ⓘ

Please enter your login id

▶ᶦ Continue   Forgot your password?

B. The **Reset Password** screen is displayed.

Reset Password

Submitting the form below will generate a new, random password for your account.

- The new password will be mailed to you at the email address currently on file for home banking.
- If there is no email address already saved for this account, OR
- If this account has never successfully been logged into, OR
- If the account has been locked by the Credit Union, please contact the Credit Union for assistance.

Login ID: ⓘ

Please enter your login id

Email Address: ⓘ

Email Address

◀ Back   ⊘ Reset Password

Enter your **Login ID** (UserName) and your **Email Address.**

Click on **Reset Password**.   ⊘ Reset Password

C. The next screen will tell you that anew password has been saved for you and has been emailed to you.

Reset Password

A new password has been saved for your account and mailed to you at the email address saved in online banking.

IMPORTANT: Some email services may identify this email as SPAM and send it to your *JUNK* or *SPAM* folder. If you do not receive the Password Reset email soon, be sure to check these folders. We also recommend that you add the email address (Info@JafariCU.com) to your *Safe Sender* list.

⊟ Start Over   ⊘ Log In

D. Check your email for your new password. Once you received your email return to the Login screen.

JafariCU@Home

| Login ID | Additional Authentication | Password |

Please Login ⓘ

Please enter your login id   ⓘ

▶I Continue   Forgot your password?

Enter your UserName as your **login id**. Click on **Continue.**

E. You will be asked to enter your **Email Address**.

JafariCU@Home

| Login ID | Additional Authentication | Password |

Login ID

```
.  .··'.   ··?
```

Confirm Email Address

```
Email Address                                    ⊙
```

▶ Continue   ▣ Start Over

Enter your email address. Click on **Continue.**   ▶ Continue

F. The next screen will ask you the response to one of your Challenge Questions.

JafariCU@Home

| Login ID | Additional Authentication | Password |

Login ID

```
(   ·· ··?
```

Please Answer the Following Challenge Que...

First company for whom you worked? ×

```

```

▶ Continue   ▣ Start Over

◉ This is my Personal or Business Computer
(Save security token on this computer)

◎ This is a Public Computer
(DO NOT Save security token on this computer)

Enter your response and select the type of Computer. Click on **Continue.**

G. The next screen will display your Confidence Word and ask for your password.

Login ID

> abd'. .2

Your Confidence Word is

> Uccon

Please Enter Your Password

> Password   ⚠

⊘ Log In   🗗 Start Over   Forgot your password?

Confirm the Confidence Word is what you set up.

Enter the password that you received in the email click on **Log In**   ⊘ Log In

J. The next screen will ask you if the computer you are using is a **Personal or Business Computer** or a **Public Computer**.

Start

Please update your account settings.

Password update required! Login expires after 5 more uses.

Security credentials update required! Login expires after 5 more uses.

◉ This is my Personal or Business Computer
(Save security token on this computer)

○ This is a Public Computer
(DO NOT Save security token on this computer)

✕ Cancel   ▶ Continue

Select the kind of computer and click on **Continue**.   ▶ Continue

K.   The next screen will ask you to choose your new password.

Enter the password that was emailed to you in **Re-Enter Password**. Then, enter your new password in
New Password and **Confirm New Password**.

Click on **Continue**.

L.   The next screen confirms all updates have been done.
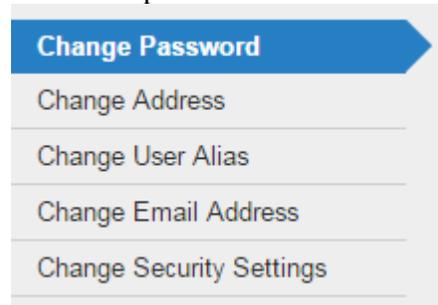

Click on **Continue**.

Change Password, Address, etc.

A. Click on **Profile** [Profile] on the top part of the screen.

On the left part of the screen select the item you want to change.

Change Password

Change Address

Change User Alias

Change Email Address

Change Security Settings

Note: To change your Challenge Questions please click on **Change Security Settings**.

Using Secure Mail

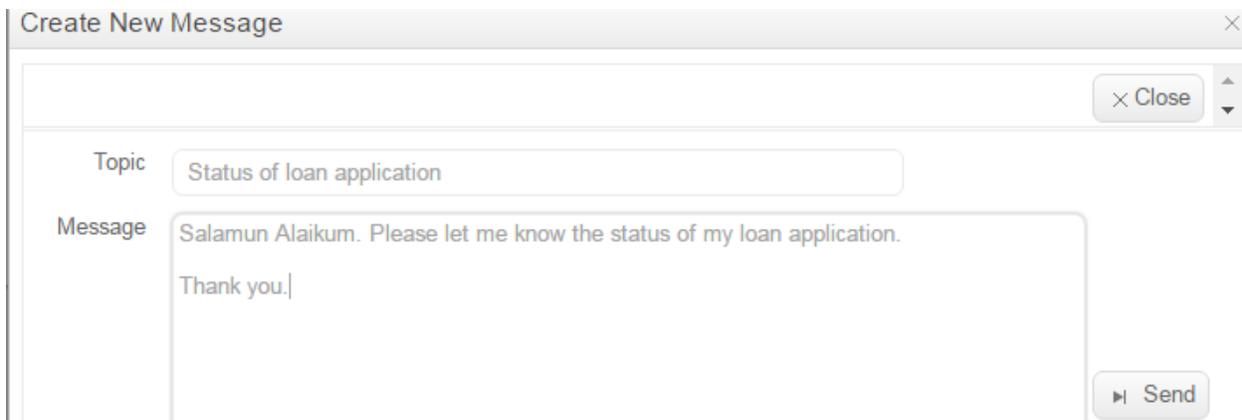Secure Mail allows you and the CU to exchange messages securely.

Click on **Communications** [Communications] on the top part of the screen. Then, if needed, click on **Secure Mail**, on the left part of the screen.

Secure Mail
Alerts
Contact Us
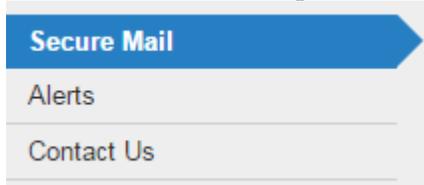
Sending a message to the CU

A. Click on **Create New Message**. [⊘ Create New Message]

B. The **Create New Message** screen is displayed.

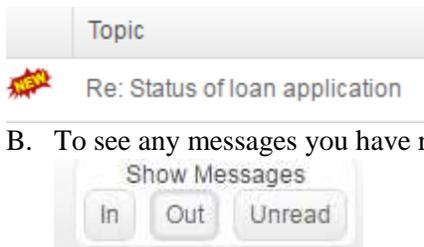| Create New Message	✕
	✕ Close
Topic	Status of loan application
Message	Salamun Alaikum. Please let me know the status of my loan application. Thank you.‖
	▶‖ Send

Enter your **Topic** (subject), and type in your message in the **Message** section.

Click on **Send** [▶‖ Send] to send the message to the CU.

Review responses from the CU

You will receive an email whenever the CU sends you a response to your message or if the CU sends you message. To see the message please login and go to Secure Mail.

A. Any new messages from the CU will be displayed with the **New** icon.

	Topic
[NEW]	Re: Status of loan application

B. To see any messages you have received in the past click on **Secure Mail** and then click on **In**.

Show Messages		
In	Out	Unread

C. The messages sent to you will be displayed.

Topic	Date
Re: Status of loan application	12/31/2016 22:42 CST

C. Click on the message to view it.

Member Messages ✕

Ⓧ Delete Thread	✕ Close

Member   12/31/2016 22:26 CST
Salamun Alaikum. Please let me know the status of my loan application. Thank you.

CU Said   12/31/2016 22:42 CST
Test - we are still evaluating your loan application. We will respond in the next 3 weeks.

Topic   [Re: Status of loan application]

Message   [Message

                                                                          ▶ Send]

D. You can type any response, if needed, in the **Message** section at the bottom of the screen and click **Send**.

Review past messages

A. To review past messages click on **Secure Mail.**
B. To see message you have sent click on **Out**. To see messages sent by the CU click on **In**.

Show Messages
[In] [Out] [Unread]

C. The messages will be displayed.

Topic	Date
Status of loan application	12/31/2016 22:26 CST

|◄ ◄ ① ► ►| Showing 1-1 of 1 data items

E. Click on the message to view it.

View Disclosures and Notices

You can view your Online Banking Disclosure and other disclosures and notices.

Click on **Disclosures** [Disclosures] on the top of your screen.

You can click on the listed disclosures and notices to view them.

ALERTS *Terms of Use* Accepted: 12/28/2016	E-STATEMENTS *Stop E-Statements*	E-STATEMENTS *Start e-Statements*
ONLINE BANKING DISCLOSURE *Terms of Use*		

Other Options

WEBSITE *Truth-In-Savings Disclosure*	MEMBERSHIP AND ACCOUNT AGREEMENT *Disclosure*	PRIVACY *Disclosure*
FUNDS AVAILABILITY POLICY DISCLOSURE *Disclosure*	ELECTRONIC FUNDS TRANSFER AGREEMENT *Disclosure*	MEMBER IDENTITY VERIFICATION NOTICE *Disclosure*
COMPLAINT NOTICE *Disclosure*		