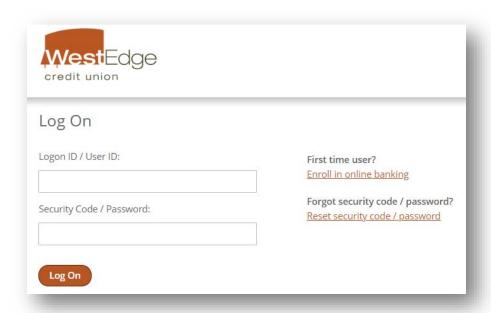
New Online Banking – Virtual Branch Next

First-Time Login Instructions as of 3/27/2024



- Logon ID / User ID This must be at least six-digits or six-characters long.
 - Enter your Member Number with any necessary leading zeros to total 6 digits.
 For example, if your member number is 1234, enter: 001234
 - If you have previously changed your Login ID, use that Login ID with leading zeros to total 6 characters.
 - For example, if your Login ID was "User", enter: 00User
- Security Code / Password
 - o Enter the last 4 digits of your SSN
- You will then Create a New Logon ID/User ID (the "?" displays detail of ID specification requirements).



- Next, you will **Update your Security Code/Password**. (Remember: the Current Security Code is the last 4 of your SSN)
- Passwords Must:
 - o Be between 9-16 characters long
 - o Include capital and lowercase letters
 - o Include at least one number
 - o Include at least one special character



- Lastly, you will establish 3 Security Questions and answers.
- Once completed, you will be taken into the new Online Banking: Virtual Branch Next!

