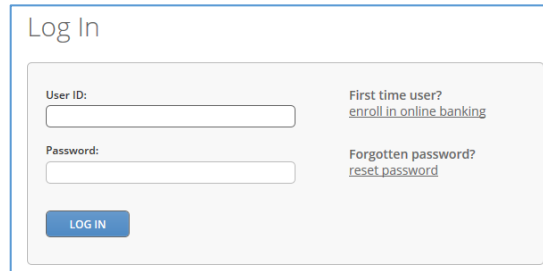


First login after conversion experience:

1. Enter existing user name.
2. Enter last six digits of SSN in password field.
3. Click on LOGIN.



Note:

- The SignOnID can be from 6 to 32 characters in length.
- User ID special characters allowed are ! @ \$ % ^ * _ - + ?
- User IDs are not case sensitive

1. Change password.
2. Next, add you new Intelligent Authentication Questions with Answers.
3. Accept the online banking Terms and Conditions.
4. Accept the Bill Pay terms and conditions.
5. If prompted, enter phone number and or email.
6. Set up phone for identify verification.

7. Enter validation code. **Note:** If your phone uses VOIP with slower IP speeds, you may encounter issues where you do not hear the code. Press 7 followed by the pound sign to repeat the code.

Enter Verification Code

Enter the verification code that was sent to +x xxx-xxx-xx39 JC Test.

Verification Code: [send a new code](#)

VERIFY
[cancel](#)

8. The landing page of Access CU's Internet Banking is presented (**Note:** colors may be different):

[mobile](#) | [activity](#) | [chat](#) | [settings](#) | [log out](#)

Accounts
Transfers
Pay Bills ▾
Pay People ▾

Welcome, C.k. Your last login was 3/18/2016 2:14 PM Eastern Daylight Time.

Accounts ☰

Checking +
#0105

\$79.91

Available Balance

Current Balance \$80.91

Savings
#0105

\$730.52

Available Balance

Current Balance \$765.52

Credit Card +
#0105

\$268.09

Current Balance

Upcoming Bills

Next 7 days ▾

Date ▲	Description	Amount Due	Action
No bills are due within the timeframe you have selected.			

[pay any bill](#)

Services

- [Online Account Opening](#)
- [Lending Online](#)
- [Credit Card](#)
- [Mortgage](#)

9. Access Bill Pay

- a. Select the link Sign up for Bill Pay or click Pay Bills on the navigation bar.
- b. The Privacy Policy for Bill Pay is presented.
- c. Select the checkbox and Continue

The screenshot shows a web page titled "Sign In: Privacy Policy". On the left, there is a "Legal Agreements" menu with "Privacy Policy" selected. A "Print" button is in the top right. The main content area has a heading "Privacy Policy" and a link "About updates to the Privacy Policy". Below this is an "IMPORTANT" notice: "To proceed, you must read the following agreement, check 'I Accept,' and click Continue." The main heading is "PRIVACY POLICY (for Bill Presentment, Bill Payment, and PopmoneySM Personal Payments Services)" with a sub-heading "Last updated March 19, 2014". The text includes sections for "Introduction" and "Eligibility". At the bottom, there is a checkbox for "I Accept" and a "Continue" button. A "Log Out" link is also present.

The screenshot displays a "Take care of your bills in 3 EASY STEPS!" banner. The steps are: 1. Pick a bill you want to pay. 2. Enter the info from your bill. 3. Choose how much and when. Below the steps is a search bar with the placeholder text "Enter the name of any company or person in the U.S." and a magnifying glass icon. A list of bill categories is shown: Utilities, Phone, Insurance, and Credit Cards. At the bottom left, there is a "More Bill Categories" link, and at the bottom right, there is a "What else can I do?" link.