



**ONLINE & MOBILE BANKING
REGISTRATION GUIDE**



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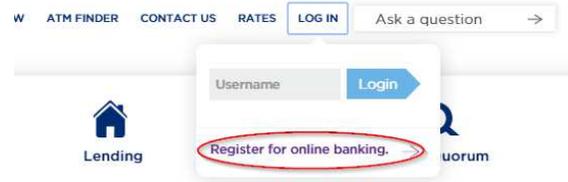
Step 1: Access Online Disclosure

From your browser:

1. Go to quorumfcu.org.
2. Click on “Log In” at the top of the page.
3. Click on the “Register for online banking” link.

On our app for iOS or Android:

1. Download the Quorum app on your mobile phone.
2. Once downloaded, click “Sign up now” on the main screen.

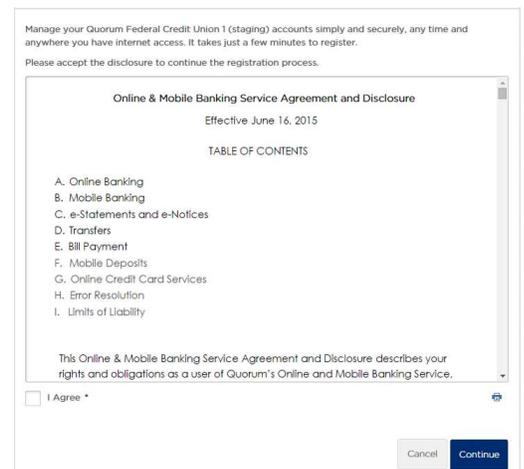


Step 2: Accept the Online & Mobile Banking Service Agreement and Disclosure

1. Review the disclosure.
2. Check the box next to “I Agree.”
3. Click “Continue.”

Tips:

- You can access this disclosure anytime on our website at quorumfcu.org/disclosures.
- If you do not accept the disclosure you will not be able to register for online banking.



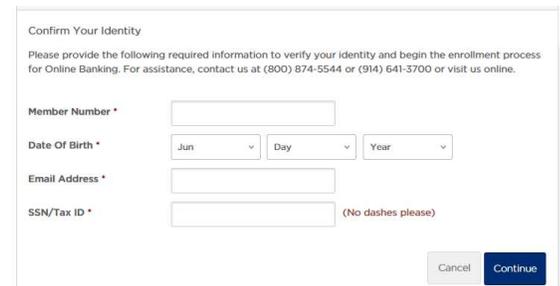
Step 3: Confirm Your Identity

1. Enter your member number (this was provided to you in the welcome packet we sent when your membership was established).
2. Enter your date of birth.
3. Enter the email address we have on file for you.
4. Enter the primary member’s SSN/Tax ID.
5. Click “Continue.”

If you are unable to complete all of the fields, please contact us for assistance at (800) 874-5544, M-F, 8:30 a.m. – 7:00 p.m. ET.

Tips:

- The answers you provide are verified against the information we have on file for you.
- If our records are incorrect or differ from the information you provide, or you do not have an SSN/TIN, you will not be able to complete the registration process. Please contact us for assistance.





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Step 4: Choose a Username and Request a Temporary Password

1. Choose and enter a Username; you will use this to log in to online and mobile banking.
2. Choose where you would like us to send your temporary password.
3. Click "Continue."

Tips:

- Choose a Username that will be easy for you to remember.
- The system will alert you if the name you entered meets the requirements; the Check Availability button will let you know if it's available.
- If needed, you have the option to change your Username in your online banking settings.

The screenshot shows a registration form with two main sections. The first section is labeled 'Username' and contains the instruction: 'Choose a new Username. It must be unique, between 6 and 30 characters in length, and alphanumeric.' Below this is a text input field. The second section is labeled 'Password' and contains the instruction: 'We will generate a temporary password for you. Where should we send it?'. Below this is an 'EMAIL' label and two radio button options: one is selected, and the other is labeled 'Other email'. At the bottom right of the form are 'Cancel' and 'Continue' buttons.

Step 5: Enter Your Temporary Password

1. Enter the temporary password that was sent to you in Step 4 exactly as it appears.
2. Click "Log In."

Tips:

- Passwords are typically delivered within five minutes and are valid for 24 hours.
- If you do not complete this step before the session times out, you will be taken back to the login screen. To continue the registration process, enter the Username you selected in Step 3 and click on "Log In." **Do not** click on "Register."

The screenshot shows a registration form with the instruction: 'Please enter your temporary online banking password.' Below this is a link: 'If you do not have this available, please [click here to receive one.](#)'. There is also a section for assistance: 'Have a question or need assistance? Contact our Member Service Team at (800) 874-5544 / (914) 641-3700 M-F 8:30 a.m. - 7:00 p.m. EST.' Below this is a 'Password' label and a text input field. At the bottom right is a 'Log In' button.

Step 6: Choose Your Password

1. Choose a password that meets all of the noted requirements; you will use this on all future logins.
2. Enter it in each box provided.
3. Click "Continue."

Tips:

- Choose a password that is difficult for others to guess, but is easy for you to remember.
- You are asked to enter the password twice to make sure you entered it correctly the first time.

The screenshot shows a registration form with the instruction: 'Please set a new password to continue with the registration process. Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.' Below this are two text input fields: 'New Password' and 'Confirm Password'. At the bottom right is a 'Continue' button.



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Step 7: Choose Your Security Questions and Answers

Security questions add an additional layer of protection against fraudulent access to your online banking account. We will ask you to provide your answers the next time you log in, and occasionally during subsequent logins and when performing certain functions within online banking.

1. Select a question from *each* of the four drop-down menus.
2. Enter an answer for each question.
3. Click "Continue."

Tips:

- Choose question/answer combinations that are not easily guessed by others, but you can remember.
- The answers you provide are *not* case sensitive; if the answer you enter during the setup process contains capital letters, you *will not* have to remember to use capital letters when you are presented with the questions on future logins.
- We recommend using one-word answers. If you use a multi-word password, we recommend not leaving spaces between words.
- You *cannot* use the same answer for multiple questions.

PLEASE CHOOSE QUESTION/ANSWER PAIRS THAT YOU CAN EASILY REMEMBER: The following questions and answers help keep your account information secure. It's important that you choose question and answer combinations that are not easy to guess, but at the same time, are easy for you to remember (select the arrow to the right of each question to browse question options). As an extra security measure, we will ask you to remember your answers the next time you log in and occasionally ask you to answer them during subsequent logins.

What is your favorite fruit?
fruit

What model year was your first car?
car

What was the last name of your third grade teacher?
teacher

What was your childhood nickname?
nickname

Continue

Step 8: Choose Your Confidence Image and Enter Your Image Secret Text

The image and secret you select will always be displayed before you enter your password during the login process.

1. Click on an image to select it.
2. Enter your Image Secret text in the box provided.
3. Click "Continue."

Tips:

- You can scroll through the available images by clicking on the "View More >" button.
- The text you enter in the Image Secret field will appear below the Confidence Image when you log in. You *will not* be asked to enter this as part of the login process.

The following image and description text (image secret) help ensure that you do not provide your password to fraudulent web sites. The image you choose will always be displayed before you enter your password.

Choose A Confidence Image:

View More >

OR

Upload Image

Image Secret

?

Continue



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Step 9: Confirm Your Contact Information

1. Review the email address and phone number we have on file for you.
2. If a field is blank or needs to be corrected, update the information before you continue to the next step.
3. Select your time zone.
4. Click "Continue."

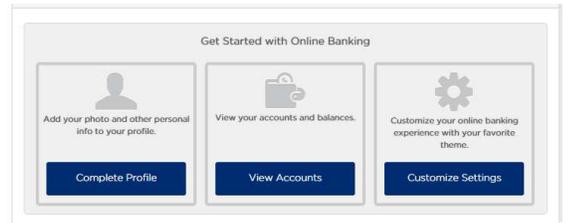
The form contains three input fields: 'Email', 'Phone Number', and 'Time Zone'. The 'Time Zone' field is a dropdown menu currently set to 'Eastern Standard Time'. At the bottom right, there are two buttons: 'Cancel' and 'Continue'.

Tips:

- The time zone you select will affect how times are displayed for you within online/mobile banking for things like alerts and recent login activity.
- Changes you make to your contact information in this step will update the information we have on file.

Step 10: Get Started!

You've completed the registration process and are now ready to use online banking. Select one of the options to get started.



| Complete Profile | View Accounts | Customize Settings |
|--|--|---|
| <p>Select this option to navigate directly to your profile settings where you can edit your:</p> <ul style="list-style-type: none"> • Username • Password • Security Questions • Confidence Image • Time Zone | <p>Select this option to navigate directly to your Dashboard, which is your online banking "home page." From here you can view your:</p> <ul style="list-style-type: none"> • Accounts • Balance and Available Balance (if applicable) • Recent activity • Upcoming activity (e.g., scheduled transfers) | <p>Select this option to navigate directly to your settings where you can:</p> <ul style="list-style-type: none"> • Customize your menu options (Widgets tab) • Update your contact information (Contacts tab) • Add alerts (Notifications tab) • Customize your accounts with a color scheme and nickname (Accounts tab) |

If you need assistance, please contact us at **(800) 874-5544**, M-F, 8:30 a.m. – 7:00 p.m. ET.