

# VISIONS

FEDERAL CREDIT UNION



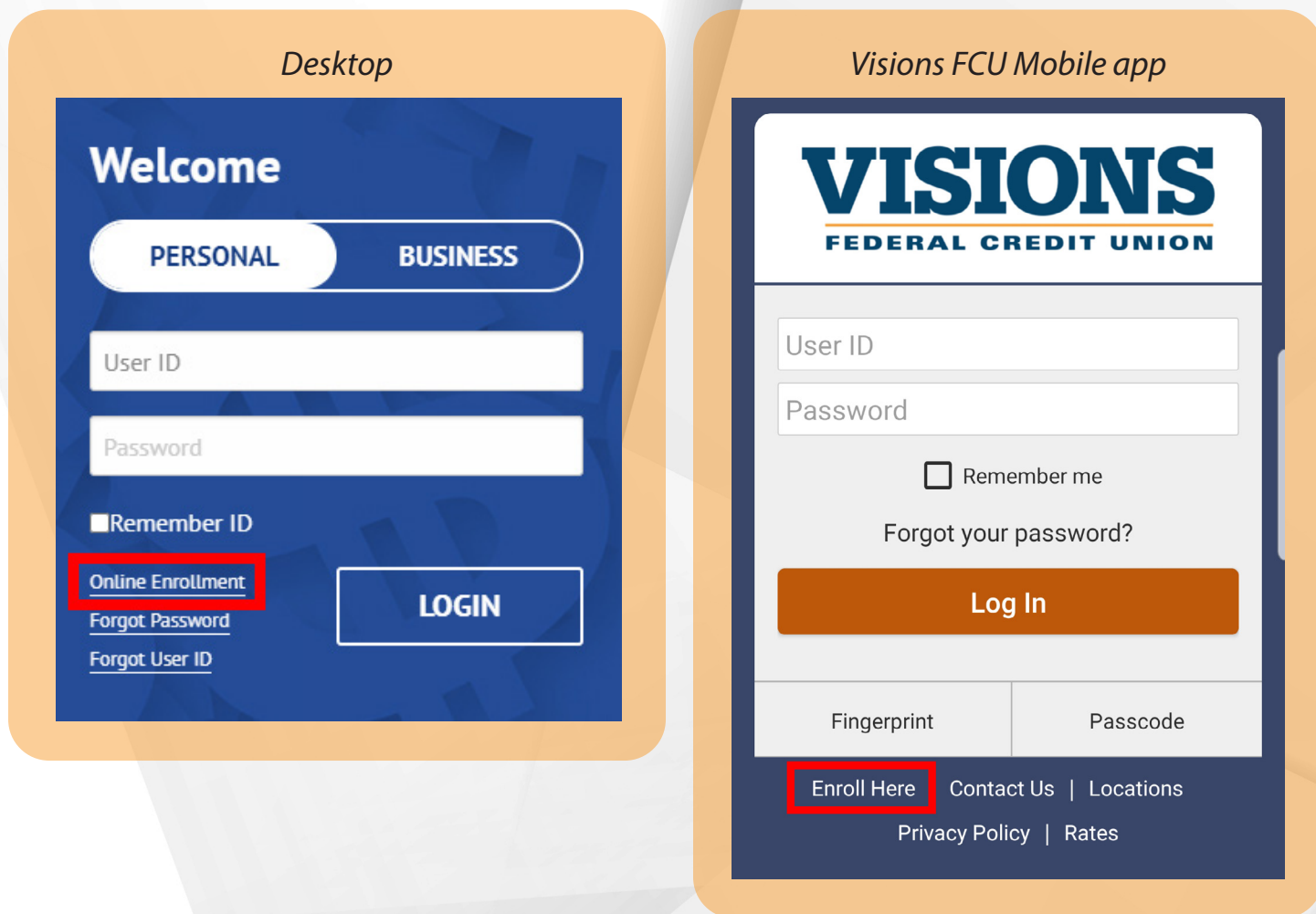
## Digital Banking Enrollment

Instructions for at home or on the go!

Digital banking lets you make transfers, payments, view your FICO Score, deposit checks with a picture on your phone, and a whole lot more. Here's how to get started.

## First time enrollment

You can sign up for digital banking at [visionsfcu.org](https://visionsfcu.org) on your computer or by downloading the Visions FCU Mobile app from your device's app store. Then, it's as simple as selecting **"Online Enrollment"** on your desktop or **"Enroll Here"** on your mobile device.



## Here's what you'll need

- Your Social Security number
- Date of birth  
(include a leading zero if the month or day is a single digit)
- The email address on file with Visions
- Your account number with no leading zeros
- The zip code from your account record

After that, you can select your User ID, which must contain at least 8 characters.

*Please note that online enrollment is limited to the primary owner of the account. Joint owners may access joint accounts via their own online banking.*

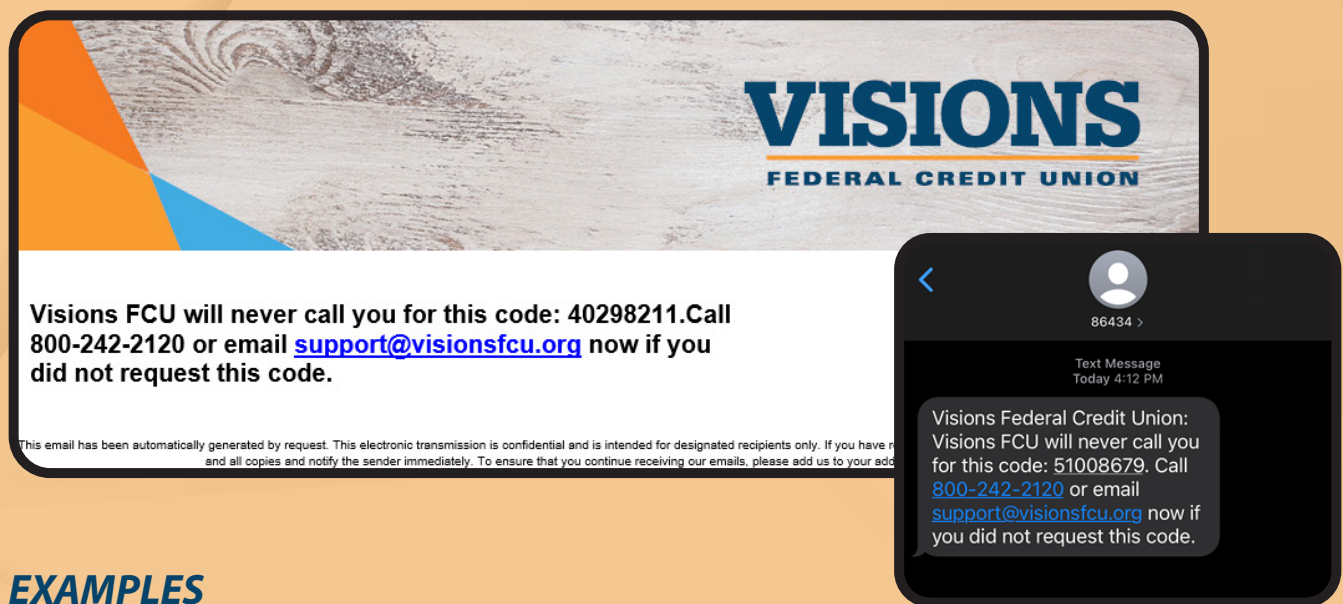
## Secure Access Codes and Registering Your Device

Visions' digital banking uses Secure Access Codes for two-factor authentication. This secure technology sends a confirmation code to either your email or phone number on file when you try to enroll for the first time or sign in on a new device, requiring you to confirm your identity before proceeding.

When prompted, you can receive a Secure Access Code by email, phone call, or text message. Simply type in the Secure Access Code on the device you're trying to register within the five-minute expiration window to verify your device.

Registering your device means that a Secure Access Code will not be required each time you try to log in, so only register your personal, trusted devices like your cell phone or home computer.

**Important notes:** Visions will **never** call and ask you for your Secure Access Code. If you did not receive it in your email, check your junk or spam folder, otherwise your provider may block the code and you will need to contact them. If you don't receive a text, your provider may not recognize the request. Text **"Start"** to **86434** to generate the Secure Access Code.



## Setting up a password

With your Secure Access Code confirmed, you can set up a password between 12-99 characters. Note the special requirements listed on screen and try to use a combination of characters that can't be easily guessed.

And, as always, never share your password with anyone. Not even Visions.

## Agree to the Digital Banking Terms of Use and register your device (if desired)

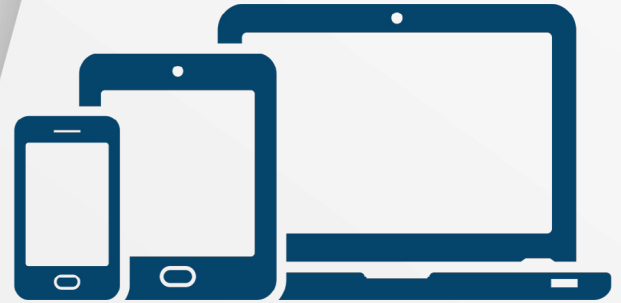
With your password set up, all that's left is to review and accept the Terms of Use and decide whether you'd like to register your browser/device.



## Logging in on a new device

Whether you upgraded your device, are using a new computer, or even if a Visions employee enrolled you online within the office, you'll need to register a new device each time you log in for the first time.

Doing so is simple: just enter your username and password and we'll send you another Secure Access Code for two-factor authentication. Just key in the correct code within five minutes of receipt, choose to register your device or not, and you're ready to explore digital banking.



## Next Steps

Once you're enrolled, you're welcome to take advantage of everything we have to offer. Consider other digital conveniences, like eStatements and eAlerts – all options to help you stay on top of your account.

### PLUS

- Member-to-Member Transfers
- P2P Payments
- Express Deposit
- FICO scores
- Card Controls
- Bill Pay
- eStatements
- Loan Applications
- Branch & ATM Locator
- ... and more!



## Still have questions?

Just call us at **800.242.2120** or stop by your local office. We're here to help.

Or, learn more at [visionsfcu.org/digitalbanking](https://visionsfcu.org/digitalbanking).