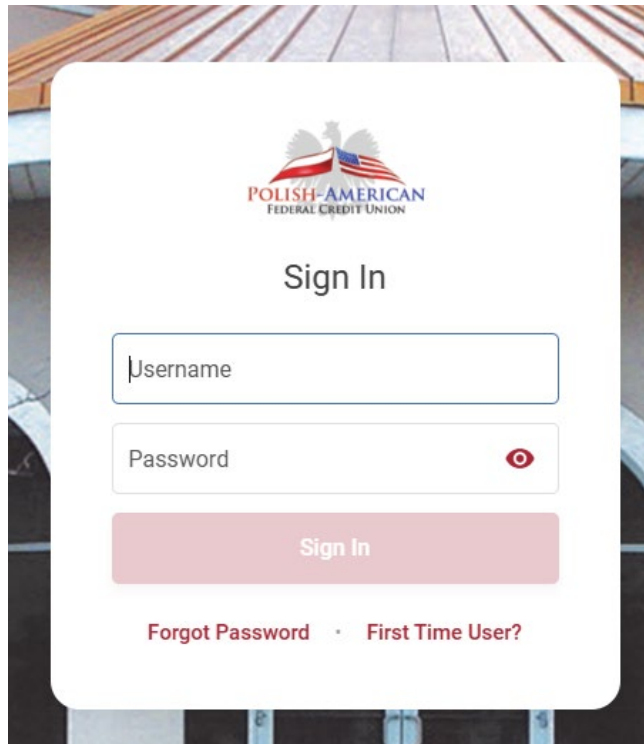


Home Banking Login Instructions

Click on the Online Banking Login area on the upper right side of our home page.

All members should click “First Time User?”

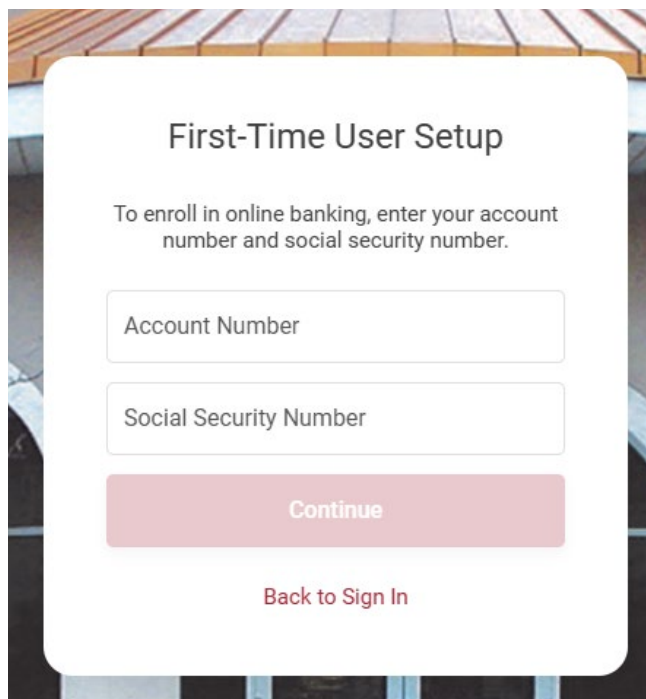


The screenshot shows a white login form centered on a background of a building's exterior. At the top of the form is the Polish-American Federal Credit Union logo, which features two stylized eagles with wings spread, one in red and white and the other in blue and white, with the text "POLISH-AMERICAN FEDERAL CREDIT UNION" below them. Below the logo is the heading "Sign In". There are two input fields: "Username" and "Password". The "Password" field has a red eye icon to its right. Below the input fields is a red "Sign In" button. At the bottom of the form, there are two links: "Forgot Password" and "First Time User?".

The screen below will then appear.

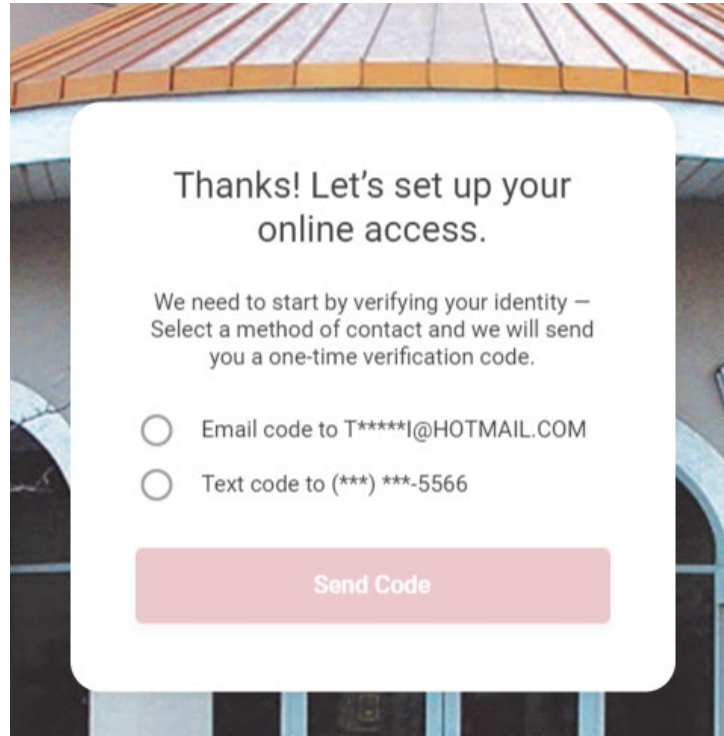
Enter your Member Number in the Account Number field.

Enter your Social Security Number.



The screenshot shows a white "First-Time User Setup" form centered on the same background as the previous form. The heading "First-Time User Setup" is at the top. Below it is a paragraph: "To enroll in online banking, enter your account number and social security number." There are two input fields: "Account Number" and "Social Security Number". Below the input fields is a red "Continue" button. At the bottom of the form, there is a link: "Back to Sign In".

You will then be prompted with security questions through email or text message to create a new password. **Do not use our name for a password.** Otherwise, your password may be anything you prefer.



Thanks! Let's set up your online access.

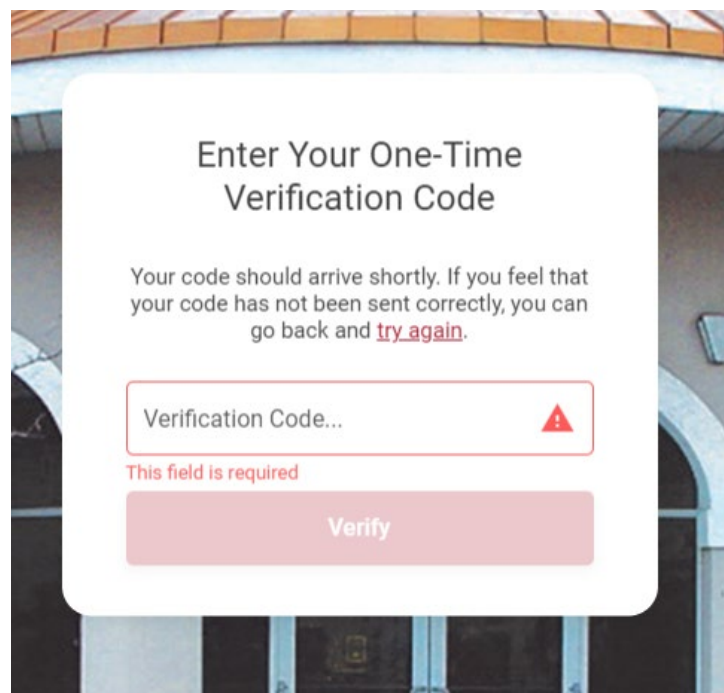
We need to start by verifying your identity – Select a method of contact and we will send you a one-time verification code.

Email code to T*****@HOTMAIL.COM

Text code to (***) ***-5566


Send Code

After receiving the email or text message, input your verification code.



Enter Your One-Time Verification Code

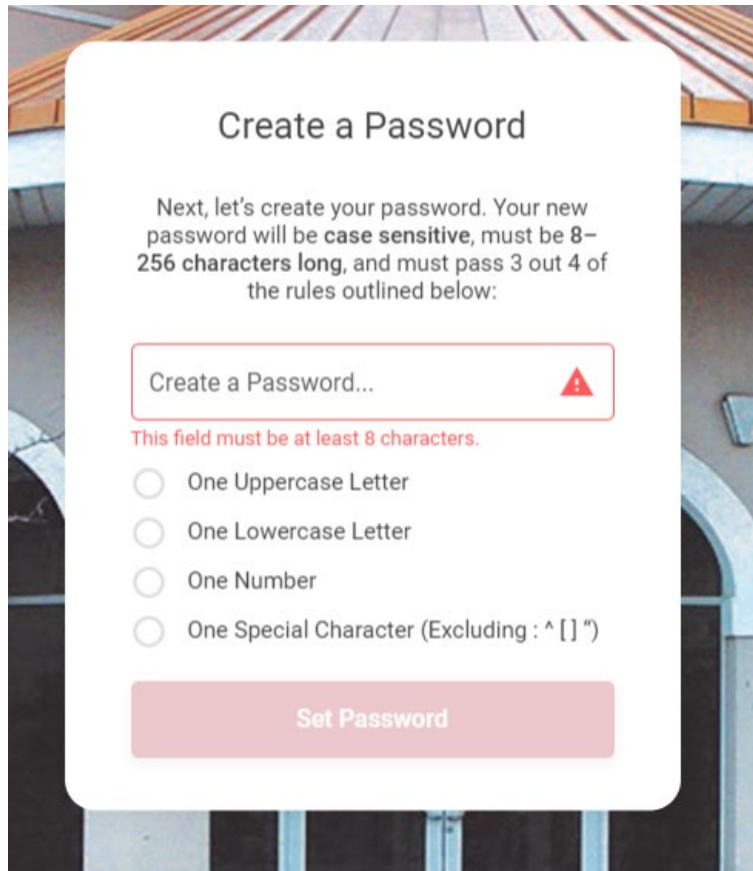
Your code should arrive shortly. If you feel that your code has not been sent correctly, you can go back and [try again](#).

Verification Code... 

This field is required


Verify

Now it's time to create a password.



Create a Password

Next, let's create your password. Your new password will be **case sensitive**, must be **8–256 characters long**, and must pass 3 out of 4 of the rules outlined below:

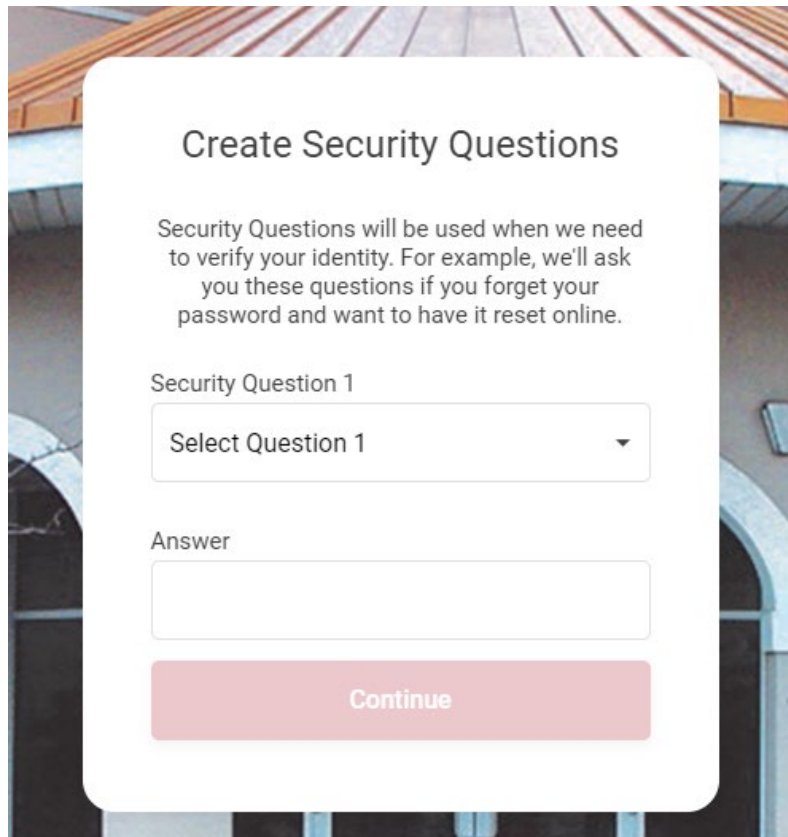
Create a Password... 

This field must be at least 8 characters.

- One Uppercase Letter
- One Lowercase Letter
- One Number
- One Special Character (Excluding : ^ [] “ ”)

Set Password


Select and answer your three security questions.



Create Security Questions

Security Questions will be used when we need to verify your identity. For example, we'll ask you these questions if you forget your password and want to have it reset online.

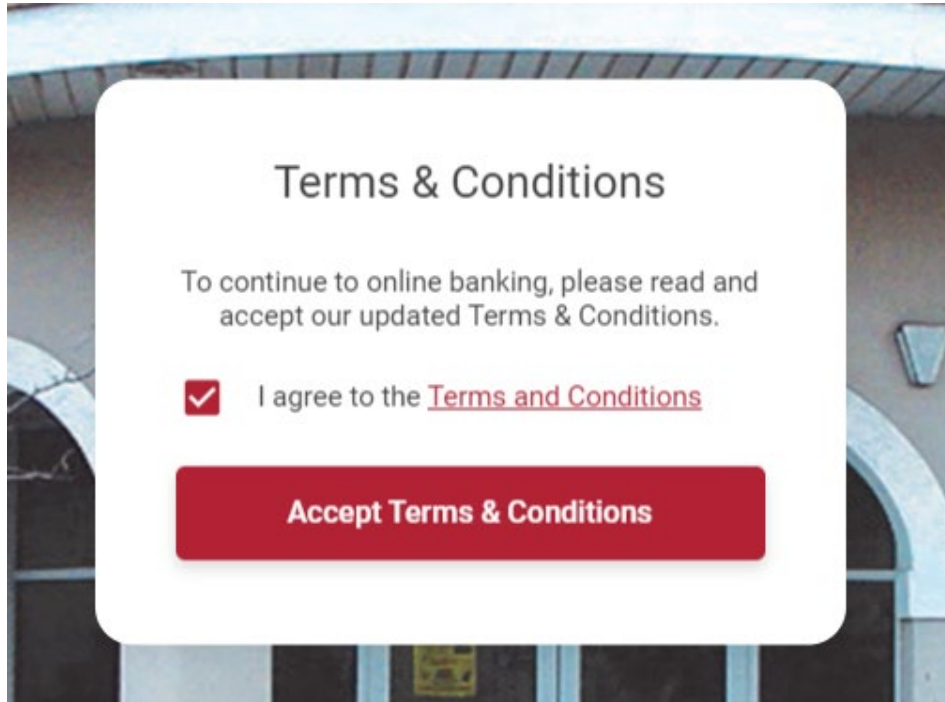
Security Question 1

Select Question 1 

Answer

Continue

Accept the Terms & Conditions



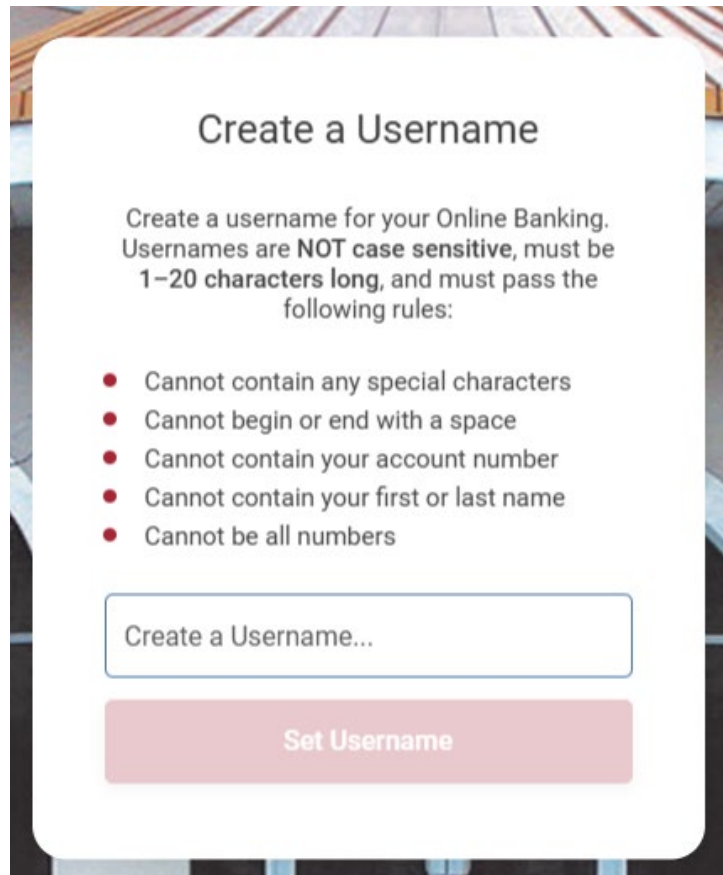
Terms & Conditions

To continue to online banking, please read and accept our updated Terms & Conditions.

I agree to the [Terms and Conditions](#)

Accept Terms & Conditions

Create your own username. Be sure not to use your name. Choose something unique.



Create a Username

Create a username for your Online Banking. Usernames are **NOT** case sensitive, must be **1-20 characters long**, and must pass the following rules:

- Cannot contain any special characters
- Cannot begin or end with a space
- Cannot contain your account number
- Cannot contain your first or last name
- Cannot be all numbers

Create a Username...

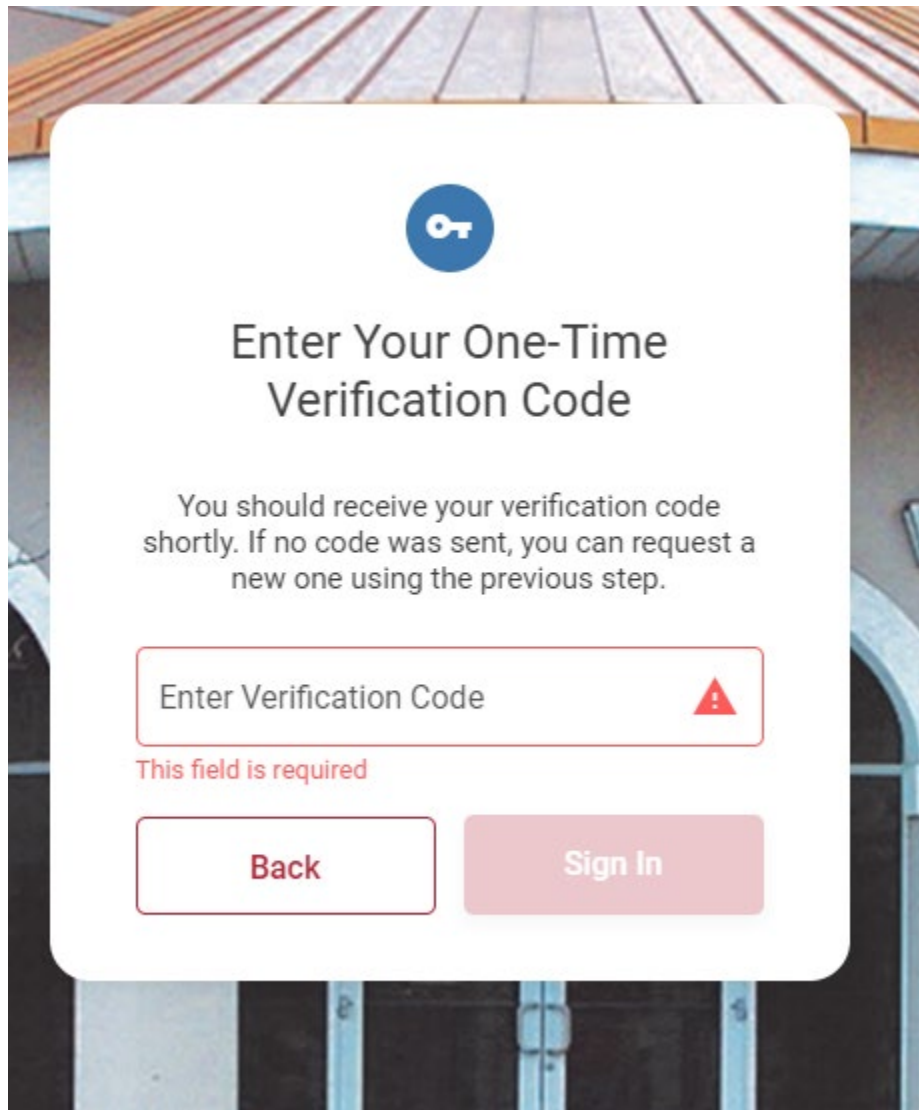
Set Username


Note: Due to a temporary glitch, you may see a spinning icon.

If so, go back to the original login screen and login.

The system should recognize your new credentials, and you can sign in.


For your protection, you will need to receive a verification code to access your online account.





Enter Your One-Time Verification Code

You should receive your verification code shortly. If no code was sent, you can request a new one using the previous step.



This field is required

Back

Sign In

Once your code is submitted, you should have full access to online banking.

Questions? Please contact us during normal business hours at (248) 619-0440 or (313) 365-1000.