



# Tower Family Credit Union

## Home Banking Walkthrough

If a member is “auto” enrolling to Home Banking for the first time, here are the screens they will encounter.

1. Go to <https://www.shareteccu.com/towerfamily> or click the link provided on the Credit Union’s web page at <http://www.towerfamilycu.org>. First time users will need to select “Click Here to enroll now” to begin.



**TOWER**  
Family Credit Union

*Serving Families Since 1928*

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**Welcome / Sign In**

**able.**

- Home Banking Signup Help Document: [Click Here](#)
- Login ID is your account number.

Returning Members	New Members
<p>AS of 7/01/2011, all Tower Family Credit Union Home Banking Members will need to sign up for our NEW Home Banking Site. To Sign up, click on the "Click Here to enroll now" link under the New Members area.</p> <p>If you have any issue enrolling or navigating the new site, please call the Credit Union at (269) 344-8525</p>	<p><b>Click HERE to enroll now</b> Welcome to Tower Family Credit Union's NEW online Banking System!</p>

Login ID:



SECURED BY  
**GeoTrust**  
click to verify  
06-May-11 12:24 GMT

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2. They will need to enter their member number, social security number (without dashes), and email address. They will then need to click the box to acknowledge the User Agreement. Then click the box labeled "Sign Up".

**Sign up for Home Banking**

You must currently be a member of this credit union to sign up for home banking, please enter your information below.

MEMBER NUMBER:

SOCIAL SECURITY:  (no dashes)

EMAIL ADDRESS:

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**Tower Family Credit Union , Internet Banking**

**END USER AGREEMENT**

conducted on any account which occur prior to notice by you to Tower Family Credit Union that the Account Number or Personal Identification Number may have been disclosed to or obtained by any unauthorized person, other than those transactions for which we are responsible, as explained through our EFT agreement.

4. If you use any method of storing the Account Number and Personal Identification Number on your computer, you are solely responsible for any access obtained to account information or any transactions conducted on any account. If you have read

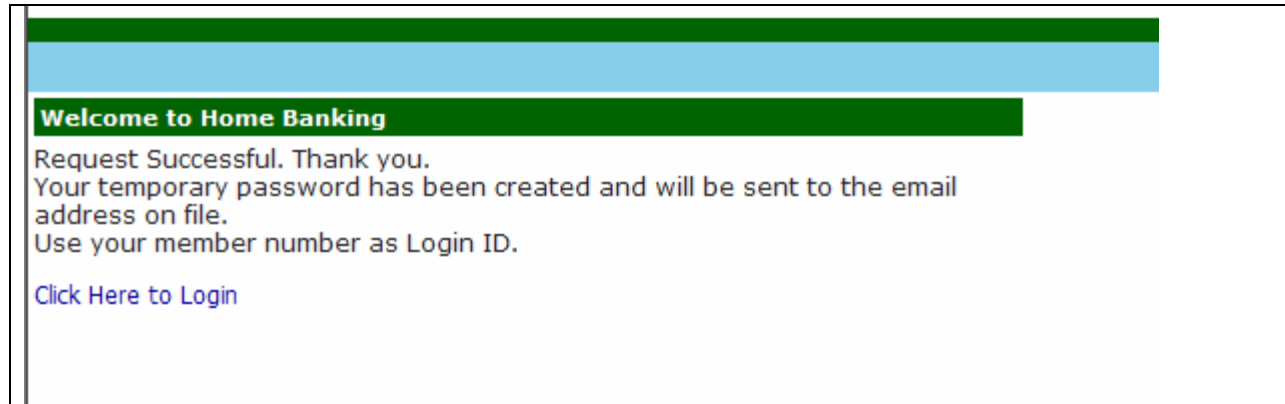
I agree to the above disclosure

**NOTE:** The member does not need to have an email address on file with the credit union in order to Auto Enroll. But if he does and the information entered does not match, he will get the following message. He will then need to contact the CU and his correct email address will need to be input into his Member Properties.

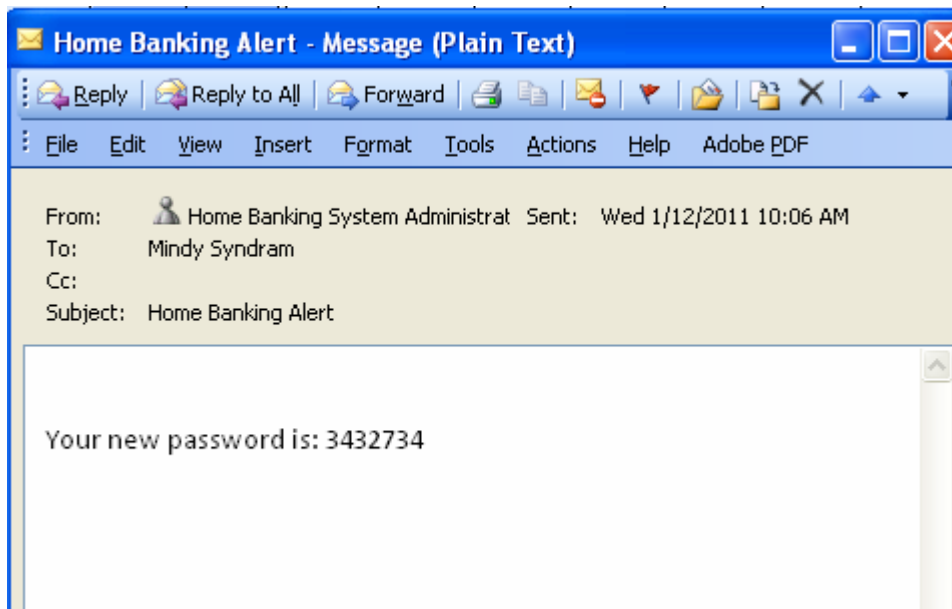
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3. The member will receive the following message letting them know they are now signed up and their temporary password is coming to their email. They can then select "Click Here to Login".



The email will look like this. NOTE: if member does not receive this email, have them check their spam folders. (See "Helpful Hint 2" at end of documents for instructions on manually issuing a TEMP PASSWORD.)



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4. The login screen will then show and the member should input their member number.

**Welcome / Sign In**

**to Tower Family's New Home Banking Site! This site is now available**

- Home Banking Signup Help Document: [Click Here](#)
- Login ID is your account number.

<p style="background-color: #006633; color: white; padding: 2px;"><b>Returning Members</b></p> <p>AS of 7/01/2011, all Tower Family Credit Union Home Banking Members will need to sign up for our NEW Home Banking Site. To Sign up, click on the "Click Here to enroll now" link under the New Members area.</p> <p>If you have any issue enrolling or navigating the new site, please call the Credit Union at (269) 344-8525</p> <p>Login ID: <input style="width: 150px;" type="text"/></p> <p style="text-align: center;"><input type="button" value="Login"/></p>	<p style="background-color: #006633; color: white; padding: 2px;"><b>New Members</b></p> <p><b>Click HERE to enroll now</b> Welcome to Tower Family Credit Union's NEW online Banking System!</p>
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5. The member will then have to answer a series of three authentication questions and select a "confidence word". The member will have the choice of 8 different question options by hitting the drop down arrow next to each question. After selecting the desired question the member needs to input their personal answer. **Confidence Word:** You may get questioned on what this is. It's a word or phrase that will show on their log-in screen to let the member know that they have come to the authentic site for Home Banking. **Remember me on this computer:** This should be selected if on the primary computer the member will be accessing HB with. If they log-in from another computer, the system will make them answer one of their Authentication Questions to verify who they are. **Save:** Select "save" when complete.

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### Enrollment


You must now select your authentication questions and a confidence word. Each of the three drop-down menus contains eight questions and you must select and answer one from each menu. Then you must select a confidence word. These extra validations will ensure you've connected to the authorized home banking site.

AUTHENTICATION QUESTION 1  

ANSWER

AUTHENTICATION QUESTION 2  

ANSWER

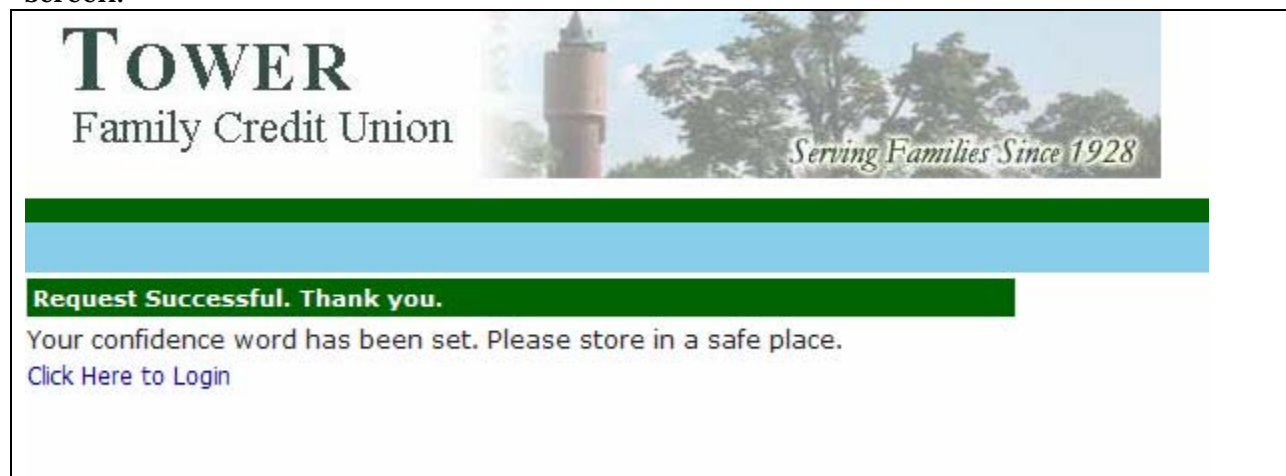
AUTHENTICATION QUESTION 3  

ANSWER


CONFIDENCE WORD

Remember me on this computer.

After completing Authentication Questions, the member should receive the following screen.



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**Request Successful. Thank you.**

Your confidence word has been set. Please store in a safe place.  
[Click Here to Login](#)

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6. They can then select “Click Here to Login”. The login screen will then show and the member should verify their confidence word and input their password.

**Verify Confidence Word and Enter Password**

**g Site! This site is now available.**

- Home Banking Signup Help Document: [Click Here](#)
- Login ID is your account number.

<div style="background-color: #2e7d32; color: white; padding: 5px; margin-bottom: 10px;"><b>Returning Members</b></div> <p>To enhance the security of your account we will display a confidence word and ask you to enter your password. If the confidence word is not what you selected during enrollment, DO NOT login and call your credit union immediately to report the incident.</p> <p>Confidence Word: <b>bsdc</b></p> <p>Password: <input style="width: 100%;" type="password"/></p> <p style="text-align: center;"><input type="button" value="Login"/> <input type="button" value="Return"/></p> <p style="text-align: center;"><a href="#">Forgot Your Password?</a></p>	<div style="background-color: #2e7d32; color: white; padding: 5px; margin-bottom: 10px;"><b>New Members</b></div> <p><b>Click HERE to enroll now</b> Welcome to Tower Family Credit Union's NEW online Banking System!</p>
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If the member did not select “Remember me on this computer.” A Security Check will be performed and the member will Answer one of the authentication questions they selected along with inputting their email address.

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**Security Check**

**Welcome to Tower Family's New Home Banking Site! This site is now a**

- Home Banking Signup Help Document: [Click Here](#)
- Login ID is your account number.

Returning Members	New Members
<p>You are seeing this page because you have not previously used this computer to log into home banking. If this is a new computer, a new browser, or a different computer than the one you enrolled on and you feel it is a safe computer, select "Remember me on this computer".</p> <p>What is the name of your first pet?</p> <p>Answer: <input style="width: 100%;" type="text"/></p> <p>E-Mail Address: <input style="width: 100%;" type="text"/></p> <p><input type="checkbox"/> Remember me on this computer.</p> <p style="text-align: center;"><input type="button" value="Login"/> <input type="button" value="Return"/></p>	<p><b>Click HERE to enroll now</b></p> <p>Welcome to Tower Family Credit Union's NEW online Banking System!</p>

7. The member will be forced to select a new password. The password criteria will be specific to each Credit Union.

**Your password has expired, you must change it now.**

**Login ID**

**Current Password**

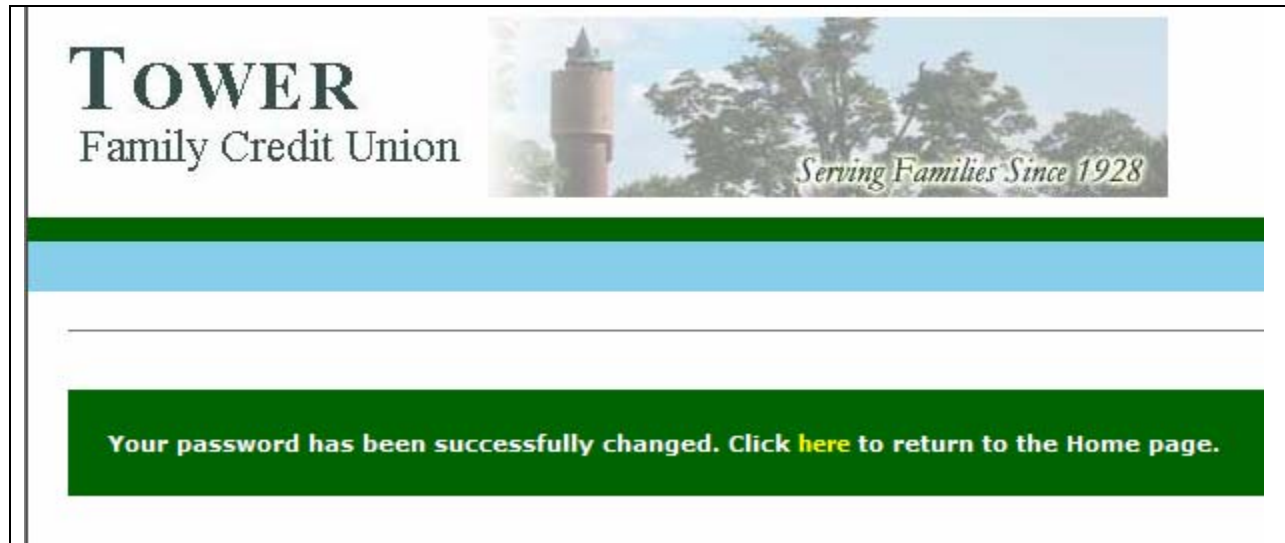
**New Password**

**Reenter New Password**

After their password is changed they will receive the following confirmation:

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8. The member should then be able to access their information:

