

## VIRTUAL BRANCH SELF-ENROLLMENT

To setup online banking through our virtual branch, click on the “Sign up for Virtual Branch” link on our home page.



Once you click the link, you will be prompted to accept the virtual branch disclosure.

You will then be prompted to enter your social security number, account number and email address on file. Please do not use dashes when entering your social security number. The information entered must match the information on file. If you do not have a current email address on file, you will not be able self-enroll.

On the next screen, enter your name, address, and birthdate. The information entered must match the information on file.

First Name	<input type="text" value="JANE"/>
Middle Name	<input type="text" value="Q"/>
Last Name	<input type="text" value="MEMBER"/>
Street Address 1	<input type="text" value="123 MAIN ST"/>
Street Address 2	<input type="text"/>
City	<input type="text" value="ANYTOWN"/>
State	<input type="text" value="CA"/> ▼
Zip Code	<input type="text" value="12345"/>
Date of Birth	<input type="text" value="01/01/1975"/>

If the information matches, the system will ask to send a confirmation email to complete your enrollment. Please note the warning that **the link must be used within one (1) hour on the same computer and browser.**

Send Email Verification

When you click the Send Email Verification button below, you will be sent an email to verify your online enrollment.

**IMPORTANT:**

Enrollment will not complete successfully until you click the verification link in the email!

When clicking the link in the email, you must perform that activity from the same computer and web browser you are currently using, and you must click the link within 1 hour from now!

Please click the Send Email Verification button below to continue.

If the information does not match, you'll see a rejection notice. You can try again or contact Member Services Monday through Friday from 9am to 5pm PST at (818) 562-3400.

Online Enrollment Rejection

Unfortunately we are unable to complete your online enrollment registration at this time. Please contact Member Services at (818) 562-3400. We apologize the inconvenience.

The following screen will let you know a final verification email is on the way. This screen will also show what time the email was sent. Please note the enrollment link in the email will expire after one (1) hour.

**Information Message:** A verification email has been sent to [REDACTED].com at 1/23/2015 11:00:03 AM (PST).  
Please click the link contained in that email to complete the online enrollment process.

**Email Verification Sent**

A verification email has been sent successfully.  
Please click the link contained in that email to complete the online enrollment process.

The email you should receive is sent from [VirtualBranch@sagafracu.org](mailto:VirtualBranch@sagafracu.org) and will look like this. Please check your spam folder if you do not receive the email right away.

From: AFTRA-SAG Federal Credit Union <[VIRTUALBRANCH@aftrasagfcu.org](mailto:VIRTUALBRANCH@aftrasagfcu.org)>  
Date: Friday, January 23, 2015  
Subject: AFTRA SAG Federal Credit Union Automated Online Enrollment Verification Email  
To: [REDACTED].com

You have received this email as part of the online enrollment process.

To confirm enrollment, you must click the link below from the computer at which you began the enrollment process.

**IMPORTANT:** Enrollment will not complete successfully unless you click the link below from the computer and web browser at which you began the enrollment process, within 1 hour from the time this confirmation email was sent to you!

Please click the link below to continue:  
<http://cm.neteller.com/login2008/Authentication/Views/OnlineEnrollmentEmailConfirm.aspx?confirm=fcf9610ab594c8b8e46cf51e4e8a071>

Thank You,

The link in the email will take you to a screen where you can create a username. Please note usernames may not exceed 12 characters.

**Online Enrollment Settings** ?

To complete your online enrollment, please select your Login username.

Select User Name

Submit

Once you select a username, you'll be notified that your enrollment was successfully and given a random temporary password. The password given in this case is "b@vuSN". Make sure to write down the password before clicking on "login."

**Enrollment Confirmation** ?

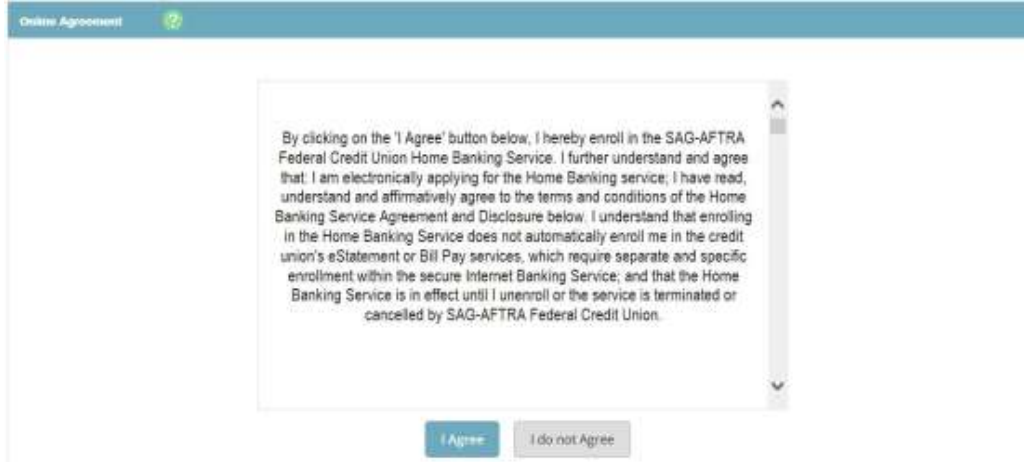
You have successfully completed the online enrollment!!

VIRTUAL BRANCH User Name:

Temporary Password:

Print Login

The next screen will take you back to the main enrollment system and ask you to accept the virtual branch agreement once more.



A password change is required. Enter your temporary password as the current password. Your new password must be between 6-10 characters in length, and contain at least one number. You may not repeat the same character more than twice (e.g. “ACTORAFTRA” or “SAG111”) or use any of your last four (4) passwords. Other than numbers and letters, allowed characters are:

! " # \$ % & ( ) + , - / ; < = > ? [ \ ] ^ \_ ` { | } \* ' .

#### Change your VIRTUAL BRANCH Password (required):

Enter your current Password \*

Enter your new Password \*

Reenter your new Password \*

[Continue](#)

You will also be asked to select a “personal identification image” (PIDI) during the registration process. This image will appear each time you log in. This personal image is a security feature that certifies you are on the official SAFCU website.

#### Please verify your personal image!

For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image.



If you have not set up your Personal Identification Image, a random image will appear. When you login, you will be prompted to select an image.

VIRTUAL BRANCH ID:

VIRTUAL BRANCH Password:

[Forgot Password?](#)

[Submit](#)

You will need to browse through the multiple PIDI options and select one you like before continuing.

For security purposes, each time you login, verify the image on the left is the image you selected as your Personal Identification Image.

#### Personal Icon

Current Image

No Image Selected

Click to Select or Change your Image



<<< Prev

Next >>>

Cancel

Submit

The following screen explains our security question feature. This feature was included in our old system and helps us verify you are the only one who can access your account.

#### Security Features

**Online Security Feature!**

In order to make your online banking experience as secure as possible, a security feature detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

**How Does It Work?**

If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

**What Are The Next Steps?**

- Answer and verify three security questions;
- Continue banking, with an even higher level of security!

[Continue](#)

You can choose from a variety of questions and provide your own answers. Please note your answers are not case sensitive.

#### Verification Questions (required):

From now on we will monitor your use pattern and if we suspect it is not you we will ask you to answer a few verification questions. Please take a moment to select one question from each of the three drop-down menus. Answers are not case sensitive.

**Question One:** Which state did you first visit (outside the one you were born in)?

**Answer:**

**Question Two:** What was the family name of your nearest neighbor in 2000?

**Answer:**

**Question Three:** In which city was your first elementary school?

**Answer:**

[Submit](#)

The next screen will ask you to confirm your questions and answers to prevent any errors. If you would like to make any changes, you can click "Edit" to do so.

Settings Modification (optional):

If you would like to change the verification information you previously selected, please do so. It is not required that you change your information.

Question One: Which state did you first visit (outside the one you were born in)?  
Answer: California

Question Two: What was the family name of your nearest neighbor in 2000?  
Answer: Jones

Question Three: In which city was your first elementary school?  
Answer: Burbank

A notification screen will inform you your security questions have been collected.

Security Settings have been saved.

Thank you for completing the setup of your verification information. Again, we will only ask you to answer the questions if we detect any unusual or uncharacteristic activity. Click 'Continue' below to continue your session.

Finally, you will need to create a password reset question. If you ever forget your password and would like to retrieve it online, the system will ask you to answer your password reset question. Both the question and answer on this page are of your choosing. The credit union is unable to see this information. Once you are finished, click "Submit" and you will be automatically logged into your account.

Personal Information

Enter/Update Email Address, Password Reset Question & Answer

Email address on file: myemail@[REDACTED].org

\* The question and answer field below are used to prompt you when you need to reset your password.

Password Reset Question: When can I reset my password?

Password Reset Answer: Anytime

If you run into any issues during the enrollment process, please come into a branch, call us, or email us for further assistance. We can be reached Monday through Friday from 9am to 5pm PST by phone at 818-562-3400 and via email at [Services@sagaftrafcu.org](mailto:Services@sagaftrafcu.org).