

In May we will bring a new and improved digital banking service to **First Choice America Community Federal Credit Union**.

The digital banking update has been months in the works and we are almost ready for the big reveal. We are using the latest technology to create a digital banking experience that we know you're going to love.

You'll have immediate access to your account with robust tools and the latest in security to help you manage your finances anytime, anywhere.

The following information is being provided to help current members and new digital banking members setup access to their accounts online. First Choice America Community Federal Credit Union.

Online/Mobile Banking can be found online on the App Store and the Google Play Store. Search **First Choice America FCU** for the mobile app. If you prefer, the direct links to download the apps are:

Apple: <https://apps.apple.com/us/app/first-choice-america-mobile/id1487703191>

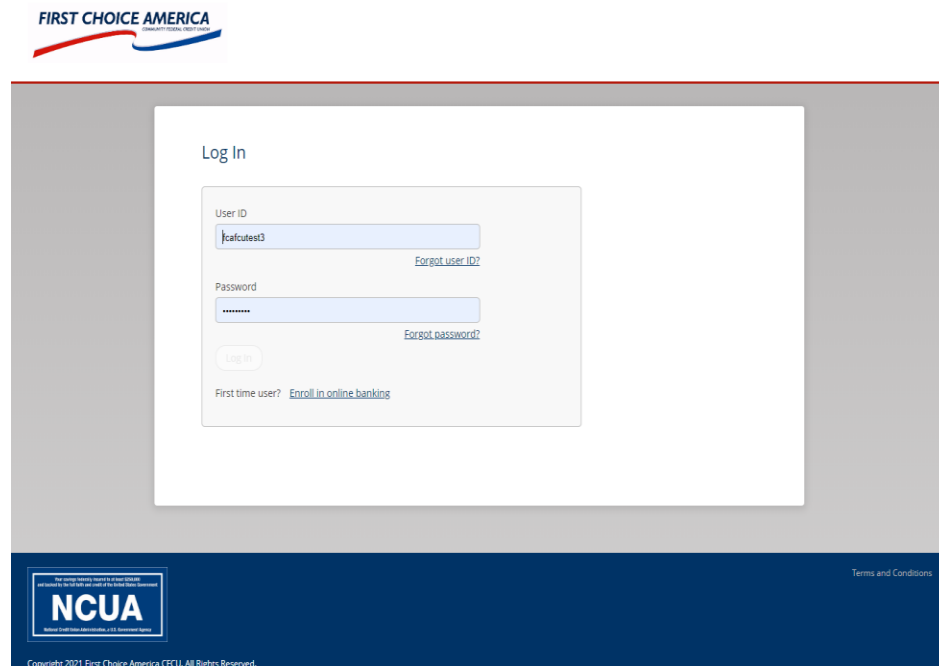
Android: <https://play.google.com/store/apps/details?id=com.firstchoiceamericacfcu.mobile>

TWO IMPORTANT THINGS TO NOTE:

1. CURRENT ONLINE/MOBILE BANKING USERS MUST SIGN IN TO YOUR ACCOUNT IN THE FIRST 60 DAYS WITH YOUR CURRENT CREDENTIALS (PASSWORD IS THE LAST SIX DIGITS OF YOUR SOCIAL SECURITY NUMBER). YOUR LOGIN WILL NOT WORK ON THE 61ST DAY.
2. JOINT ACCOUNTS WILL HAVE ONE USER ID PER ACCOUNT. PLEASE TAKE THIS INTO ACCOUNT WHEN SETTING UP ACCESS TO JOINT ACCOUNTS.

Current Online/Mobile Banking Members: Please follow the below directions to access your accounts online. (First Time Logins)

1) Log into online banking



The screenshot to the left is the initial screen you will see when you enter Online Banking. **(First Time Logging in)**

Upon arrival at this screen, please enter your User ID and Password.

Your User ID will be your current online/ mobile banking User ID.

Your Password will be the last six digits of your social security number.

2) Accept the Terms and Conditions

FIRST CHOICE AMERICA

Accept Terms And Conditions

Agreement: This Agreement, together with the Enrollment Application and Fee Schedule, is a contract that establishes the rules that cover your electronic access to your accounts at First Choice America Community Federal Credit Union ("CREDIT UNION") through First Choice America Online and BillPayer. By using First Choice America Online and BillPayer, you accept all the terms and conditions of this Agreement. Please read it carefully.

The terms and conditions of the deposit agreements and disclosures for each of your CREDIT UNION accounts, as well as your other agreements with CREDIT UNION such as loans, continue to apply notwithstanding anything to the contrary in this Agreement.

This Agreement is also subject to applicable federal laws and the laws of the State of West Virginia (except to the extent this Agreement can and does vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party or any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and CREDIT UNION'S successors and assigns. Certain of the obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation, or expiration of

I have read and accept the terms and conditions.

[Continue](#) [Cancel](#)

Review the terms and conditions for the new online banking program. When finished reading the terms and conditions, please click the box that states "I have read and accept the terms and conditions."

Please click the Continue button.

3) Create a New Password

FIRST CHOICE AMERICA [Log Out](#)

Change Password

Current Password

New Password

Confirm New Password

[Save](#) [Cancel](#)

NCUA [Terms and Conditions](#)

Copyright 2021 First Choice America FCU. All Rights Reserved.

You will be required to enter your current password which will be the last six digits of your social security number.

In the second box, you will need to enter your new password. In the third box, you will need to confirm your new password.

Please click Save to move to the next screen.

4) Set Up Phone For Identity Verification

The screenshot shows the 'Set Up Phone For Identity Verification' form. At the top left is the 'FIRST CHOICE AMERICA' logo. The form title is 'Set Up Phone For Identity Verification'. Below the title, there is explanatory text: 'Receiving verification codes on your phone provides additional security when making large transactions or changing personal information. To start using online banking you must set up a phone for identity verification. Contact Member Services at 304-748-8600 for assistance.' The form contains the following fields and options:

- Phone:** Two radio button options: +1 614-824-9749 and +1 304-748-8600.
- Phone Nickname:** A text input field with a small help icon to its right.
- Notification:** Two radio button options: Receive a text message and Receive a call.
- Buttons:** 'Save' and 'Cancel' buttons at the bottom left of the form.

You will need to set up your phone for identity verification.

Please add a nickname for your phone and select the option for verification, either text message or a phone call.

Then click Save to move to the next step.

5) Validate your code with the OTP (One Time Passcode) or Phone Number feature

The screenshot shows the 'Enter Verification Code' form. At the top left is the 'FIRST CHOICE AMERICA' logo and a 'Log Out' link at the top right. The form title is 'Enter Verification Code'. Below the title, there is explanatory text: 'Enter the verification code that was sent to +x xxx-xxx-xx49 bryans cell.' The form contains the following fields and options:

- Verification Code:** A text input field with a 'send a new code' link to its right.
- Buttons:** 'Verify' and 'Cancel' buttons at the bottom left of the form.

At the bottom of the page, there is a blue footer containing the 'NCUA' logo and the text 'Copyright 2021 First Choice America FCU. All Rights Reserved.' and 'Terms and Conditions'.

When you have received a phone call or text message with your verification code, please enter the code.

Click the Verify button and you will be taken to the online banking main screen where you will see your account information

6) Select (5) Security Questions and Provide Answers

The screenshot shows a web interface for selecting security questions. At the top left is the 'FIRST CHOICE AMERICA' logo. At the top right is a 'Log Out' link. The main content area is titled 'Select Security Questions'. Below the title is a grey box containing instructions: 'Select and answer five questions that are easy for you to remember and hard for others to guess. Answers can be from 5 to 32 characters long and can use numbers, letters and any of these special characters - _ . ,'. There are five questions, each with a dropdown menu labeled 'Please select...' and a text input field labeled 'Answer'. At the bottom of the grey box are 'Save' and 'Cancel' buttons.

For your security, you will need to choose five security questions and provide answers.

When logging in from an unidentified device, you will be required to answer security questions.