

Virtual Branch Enrollment

Members Federal Credit Union is pleased to offer you free online access to your accounts through Virtual Branch, 24/7. You can check balances, make transfers, MFCU loan payments, and add other free services such as online Bill Pay, E-Statements, and Account to Account (A2A) Transfers.

It's easy to sign up and use Virtual Branch—let's get started!

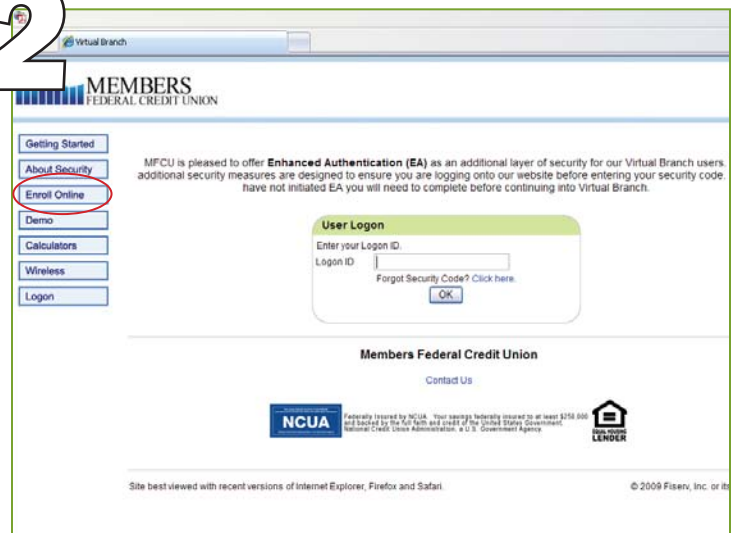
Note: Clicking on the back button of your browser during the setup process will cause you to lose your information and have to start the enrollment process over.

1



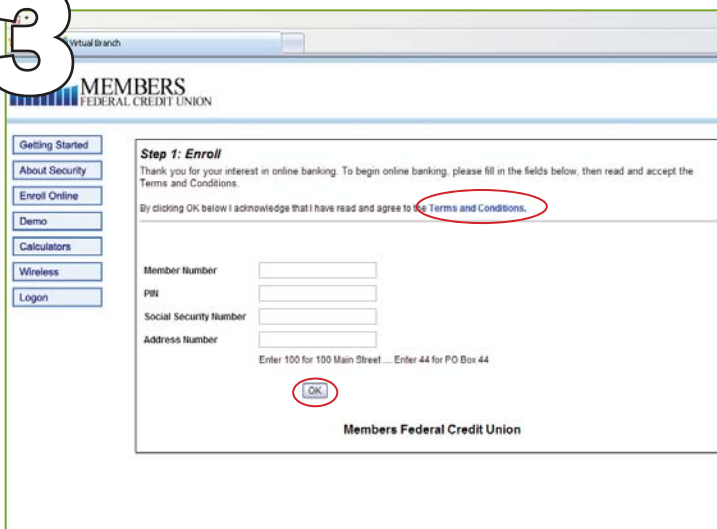
From the credit union home page (www.mbrcu.com) click on "Online Banking with Virtual Branch" graphic on the upper left side of the page.

2



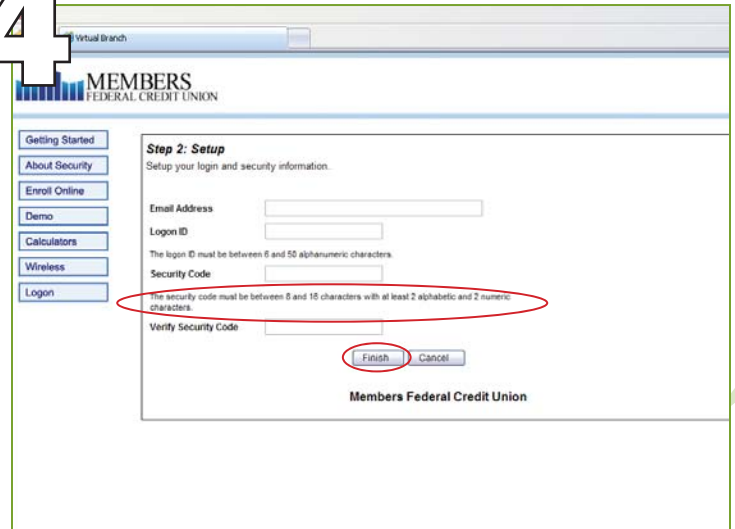
You will be taken to the logon screen. To enroll, click on "Enroll Online" button on the left side of the page.

3



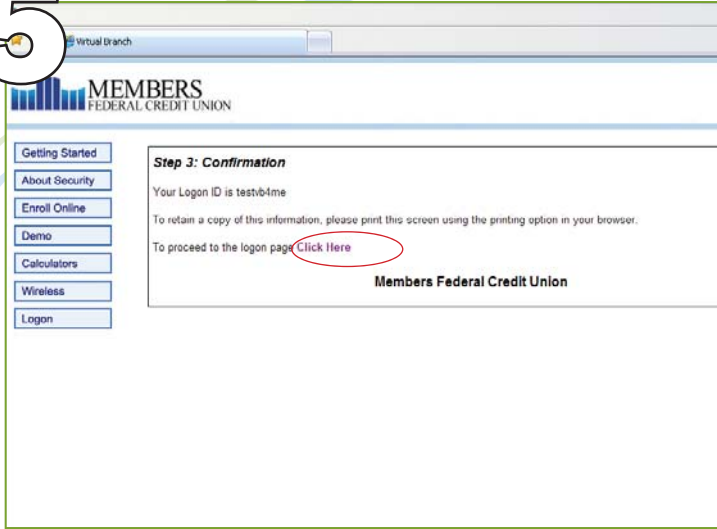
Complete the Enrollment form. PIN is the last 4 digits of your SSN or your Telephone Teller access code. Address number is your street house number, an example is given on the screen. Click on "Terms and Conditions" to review before enrolling. Click "OK" when finished.

4



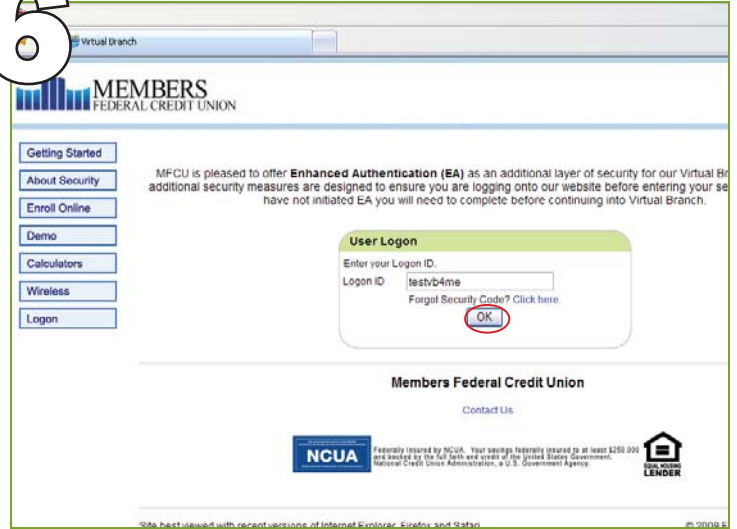
Complete the Setup form. Provide an email address that you have unrestricted access to, create a Logon ID and Security Code (password). Please note the requirements for the Security Code. Click "Finish" when done.

5



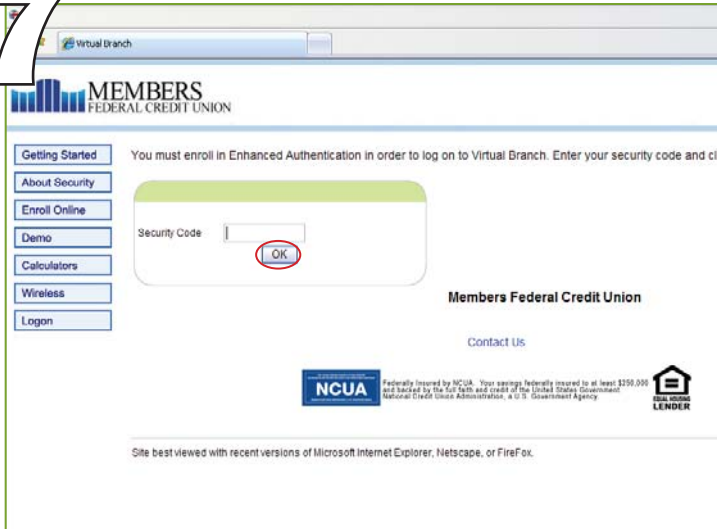
You will receive a confirmation screen after completing the enrollment and setup forms. Click on "Click Here" to proceed to the logon page.

6



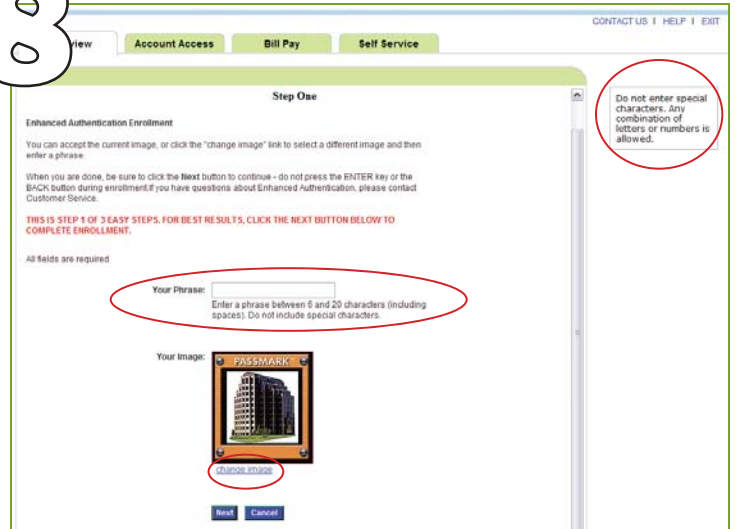
You will now enter the Logon ID you created earlier. Click "OK" when finished.

7



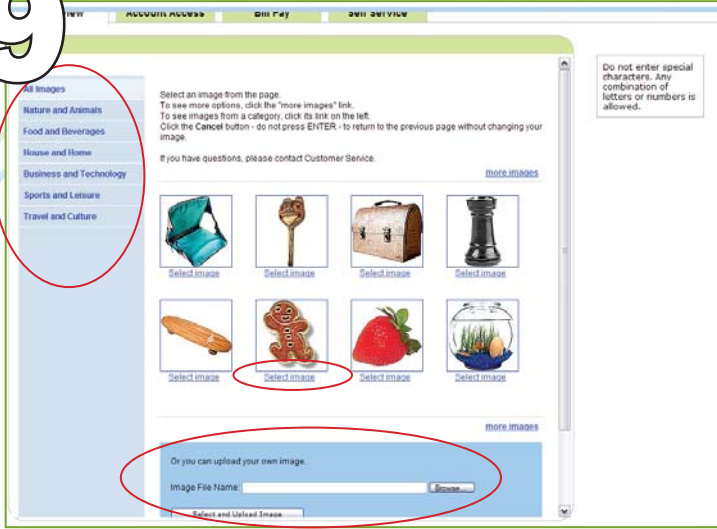
Enter your Security Code that you created earlier. Click "OK" when finished.

8



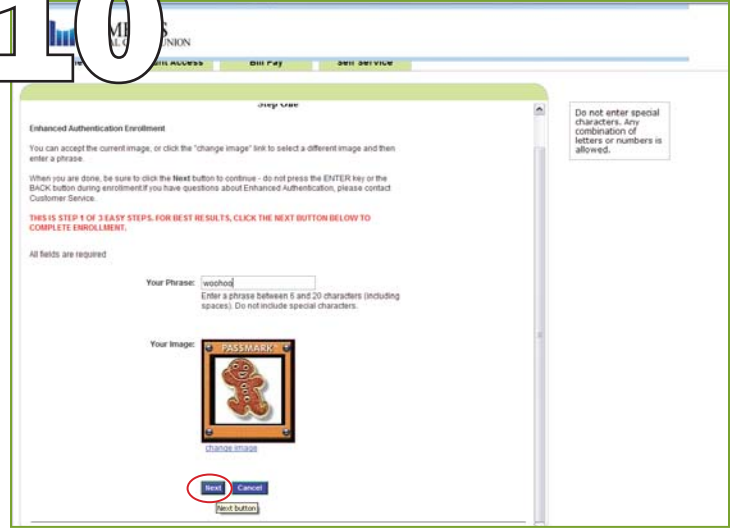
You are now going to set up your Enhanced Authentication. Create a Pass Phrase (circled above). Again, note the requirements for the Pass Phrase. Also, the Pass Phrase is not the same as your Security Code. You can also change the defaulted image by clicking underneath it on "Change Image."

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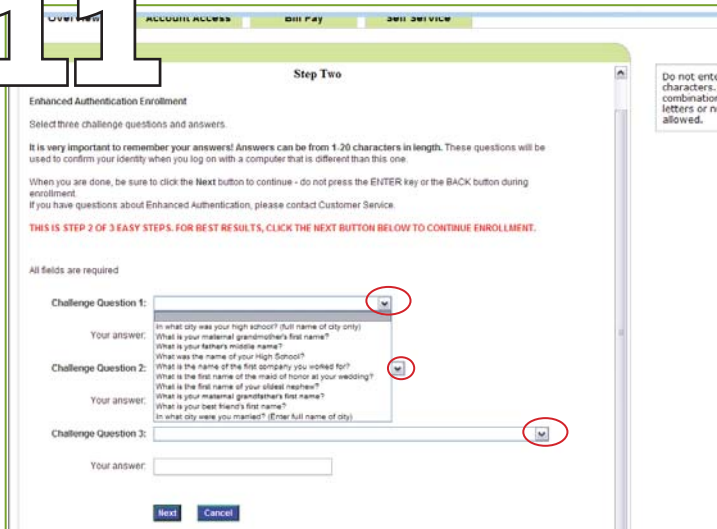
You can choose from a catalog of images or upload your own image. Choose "Select Image" to update the security image.

10



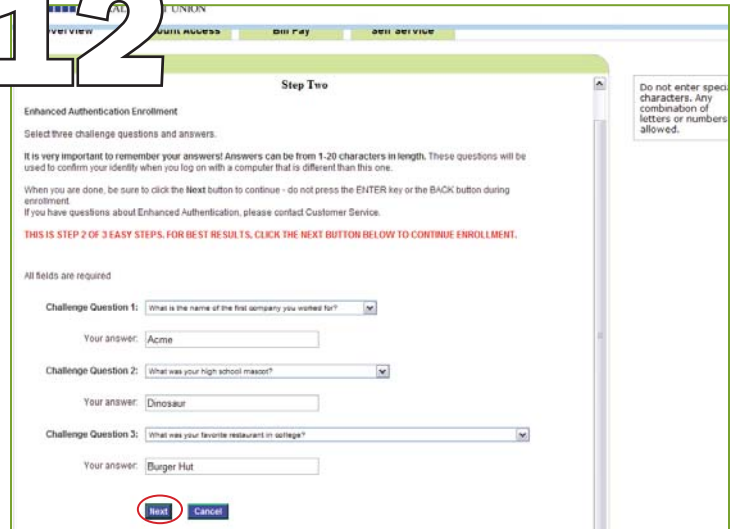
You should now see your previously selected image and phrase. This combination will be shown to you each time you logon so that you have assurance you are not on a fraudulent website. Click "Next" to proceed.

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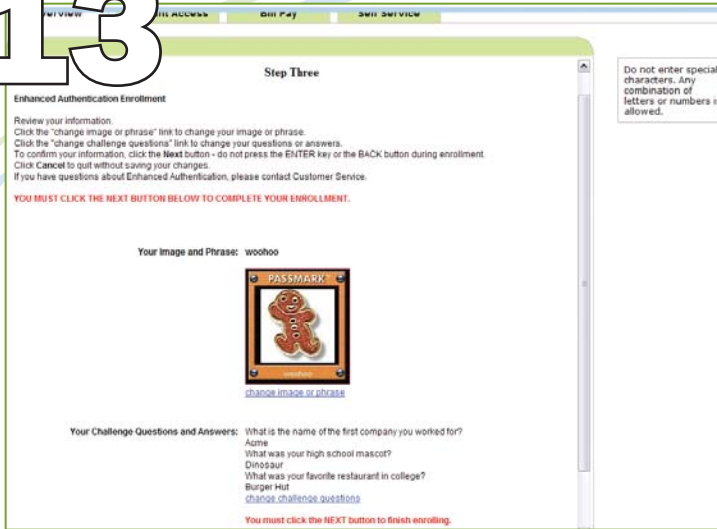
Step 2 will ask you to select and answer 3 unique Challenge Questions. Questions are provided in the form of a drop down menu as shown above.

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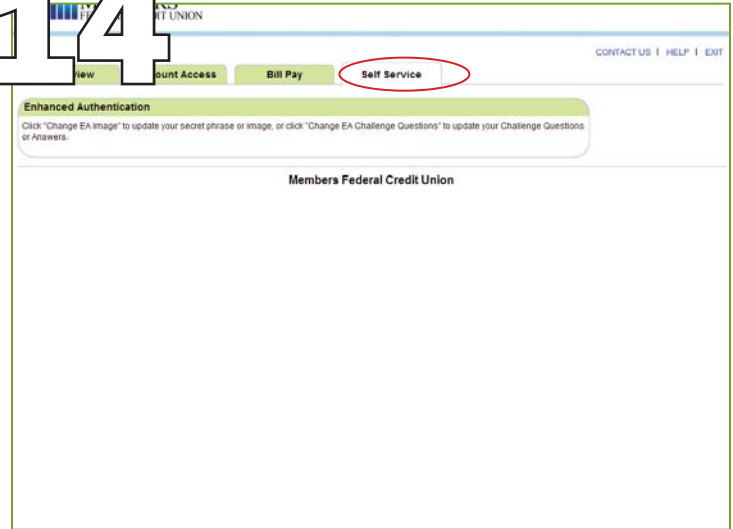
After you have selected and answered all 3 questions, click on "Next" to proceed. For future logons, you will only be prompted to answer one of these questions if logging on from a computer other than the one used to setup Enhanced Authentication.

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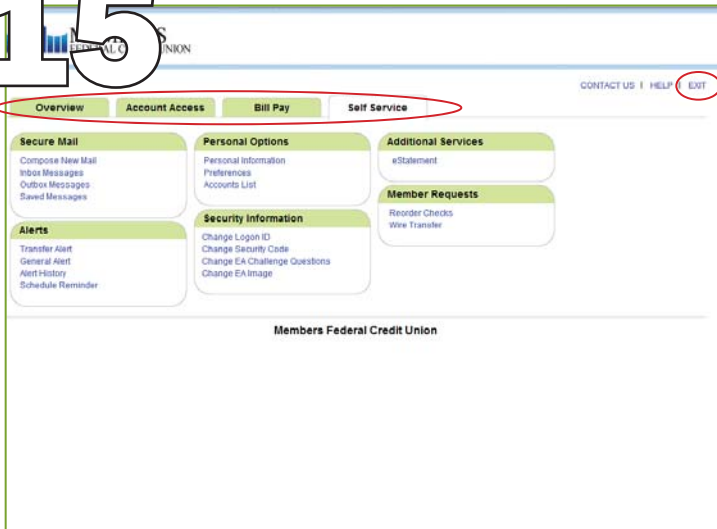
Step 3 shows your Enhanced Authentication that you have created; your Phrase, Security Code, and Challenge Questions and Answers. You will need to click on "Next" to finish enrolling. (You may have to scroll down to see the "Next" button.)

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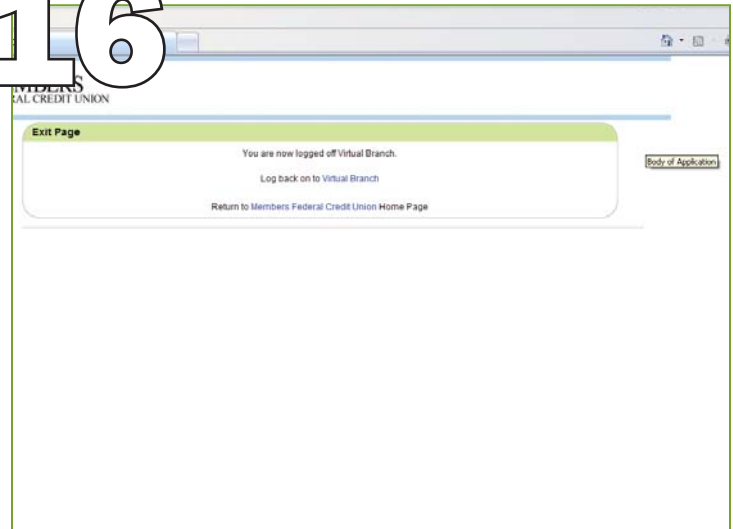
You will now be taken to the Enhanced Authentication area of the Self Service tab.

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Click on the Self Service tab to populate the listing of options available to you in Self Service. From here you can set additional options and preferences, change security information, send secure email, and more. Click on the other tabs to see your account Overview, Account Access, and to enter Bill Pay. To exit Virtual Branch, click on "Exit" in the upper right corner of the page.

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When you click on "Exit" you are taken to the Exit Page and from here you can close your browser window, return to the MFCU home page, or logon to Virtual Branch again.

Virtual Branch

Congratulations, you are now enrolled in Virtual Branch! You have **free** online access 24/7 to view balances, make transfers and more! If you have any questions with Virtual Branch or the setup process, please call the credit union at 303-755-2572 or toll-free at 1-877-755-2572.