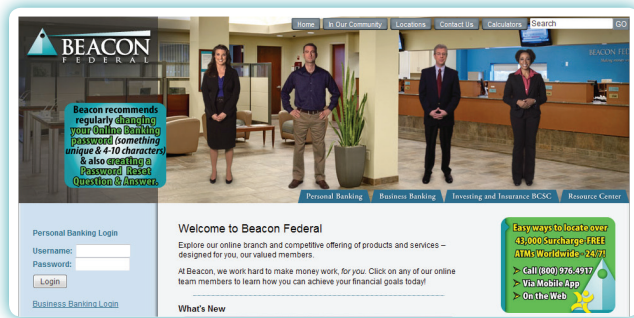


# Personal Online Banking

## How to set up Online Banking

Beacon's Online Banking has many great benefits, is easy to use, and it's FREE! Read on to learn how to set up your account with online access. If you have any questions or problems with logging in, please contact us at (888) 256.3800. Our Member Service Representatives are available Monday through Friday from 8 am - 6 pm EST. Start by using the login on any page of our web site and begin banking online today!

Login from any page



**Logging in for the first time** - *First time access is the same for both new and existing members of Beacon.*

- ◀ Unless requested otherwise at time of account opening, your default user name is 7 characters long and includes your first initial and the last 6 digits of your 10 digit account number.
- ◀ Your default password is your nine digit SSN without the dashes. .
- ◀ You will be prompted to change your Password to something unique to you.
- ◀ You may change your User name at any time while you are logged in (see *Personal Settings* section on reverse side).

Online Banking Agreement

*The next few steps will only be required during your initial login to Beacon's Online Banking.*

- ◀ You will be prompted to read and agree to Beacon's Online Banking Agreement. Select the <sup>1</sup>"I Agree" check box. This agreement is also available in the Resource Center of our website, under the Disclosures tab.
- ◀ You will then be prompted to <sup>2</sup>change your password.

Password Change



Need help? Contact Us at (888) 256.3800  
[www.beaconfederal.com](http://www.beaconfederal.com)

# Personal Online Banking - How To Set Up Online Banking Continued

## Challenge Questions

Verification Questions (required):

From now on we will monitor your use pattern and if we suspect it is not you logging in 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.

Challenge Questions (required):

3 Question One: [What is the first name of the youngest of your siblings?]

Answer: bob

Question Two: [What is the first name of your mother's youngest sibling?]

Answer: sharon

Question Three: [What is the first name of the eldest of your siblings?]

Answer: Ester

Submit 4

**Security Questions** - To make your online banking experience as secure as possible, we ask that you create 3 security questions. Your questions and responses will be used to verify your identity if we detect anything out of the ordinary on future logins.

- ◀ Choose a question from each of the <sup>3</sup>3 drop down menus.
- ◀ Provide answers you will remember.
- ◀ Press <sup>4</sup>Submit to proceed with the questions & answers you provided.
- ◀ You will then be asked to review & confirm your answers. Press confirm to continue.
- ◀ You will then be prompted with a confirmation page letting you know your Security Settings have been saved. Press continue to proceed.

## Add Email Address

5 Email Address

Enter/Update Email Address:

Email address on file:

6 Submit

## E-mail Address

- ◀ <sup>5</sup>Enter the e-mail address you want to have notifications and Alerts sent to regarding your Online Banking accounts. If you previously provided an e-mail address, verify that it is correct.
- ◀ Press <sup>6</sup>submit to continue.

## Add Email Address

Information Message: Your e-mail address has been submitted.

**Switching to e-Statements**  
Save Time. Save Effort. Save the Environment!

In an effort to provide cost-effective and efficient service, beginning with your next statement, together to reduce our impact on the environment and help keep your banking information...

Join the majority of our online banking customers that have already taken advantage of a **Faster**. The improved E-Statement provides a summary of your monthly account activity, **Safer**. Your account and statement information is available through your secure Online **Environmentally Friendly**. Less paper production means a smaller impact on our environment.

**Other advantages include:**

- The current newsletter and advertised deposit or loan specials are sent via e-mail, along
- Up to 18 months of statement history is stored electronically for your access.
- Access and view your statements on your time - 24 hours a day, 7 days a week.

**E-Mail Notice:** Beacon Federal provides you with a courtesy e-mail notifying you that your keep your e-mail address updated for our records. It is also your responsibility to review your

**Opt Out:** If you would like to continue to receive paper statements, you must contact Beacon

7

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**Electronic Statement Disclosure & Agreement** - We recommend you choose to receive e-Statements. Should you decide to receive paper statements instead, you will need to accept the e-Statements agreement to continue and then contact us at (888) 256.3800 to opt out of e-Statements.

- ◀ Please review the <sup>7</sup>Electronic Statement Disclosure & <sup>8</sup>accept. This disclosure is also available in the Resource Center of our website, under the Disclosures tab.
- ◀ Press the <sup>9</sup>continue to finish setting up your Online Banking account.

## Modify Personal Settings

Modify Personal Settings ?

Current Email Address:

Change Email Address:

Reenter New Email Address:

Password Reset Question:

Password Reset Answer:

10

Modify Login Information

Online Banking ID:  NOTE: IDs can consist of number begin with a letter and between

Online Banking Password: Enter Current

Enter New

Enter New Again

Submit 11

**Password Reset Question** - This step is optional, however we highly recommend you take the time now to save yourself time and frustration later. Setting up a Password Reset question will allow you to retrieve your Password via e-mail. This can come in handy should you forget it.

## To modify your personal settings & login information

- ◀ In the tabbed navigation, press the **Options Tab**, then select **Personal** located under the tabbed navigation. (Not shown)
- ◀ <sup>10</sup>Create a question that only you can answer. Be sure to provide the answer as you will remember it.
- ◀ Press <sup>11</sup>submit to save any changes.
- ◀ For future use, this menu will also allow you to make changes to your email address, and your Online Banking ID (User name) and Password.