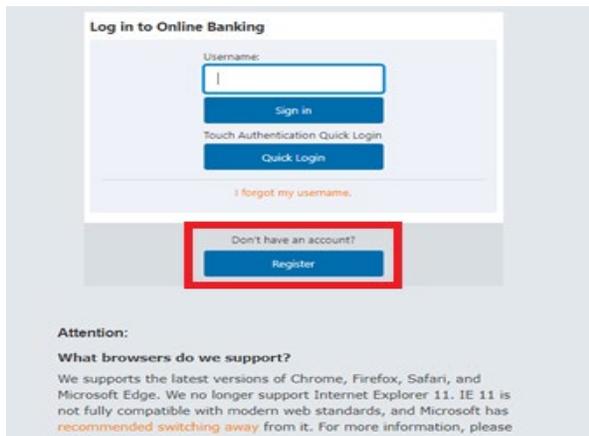


**Step 1:** Navigate to [www.mybcu.org](http://www.mybcu.org) and choose online banking

**Step 2:** You are directed to Beacon Credit Union's Online Banking Login/Register page

**Step 3:** Choose the option to Register to enroll in Online Banking:



**Step 4:** You are moved to the “Establish Identity” section of enrollment:

- Here, you are asked if you are enrolling a business account. If this is a personal account, you do not need to choose the slider.
- Enter your social security number, then your member number (this can include the leading zeros or not, we DO NOT accept the full 13-digit account number)
- Enter your DOB
- Choose continue

**\*Remember, each member can have their own Online Banking account so whomever is enrolling should enter THEIR information\***



**Step 5: Contact Information:**

- The member will verify their contact information
- If their contact information is incorrect the member will be able to update their telephone number. However, they will not be able to update their email address.
  - o The member *should* choose a telephone number in which they can receive text/SMS to
  - o If the member needs to update their email address the member must contact Beacon Credit Union. BCU will update the correct member's name record with their new email address
  - o The member *will* be able to complete enrollment without an email address, however they will not be able to *sign in* until they have a valid email address.

## Welcome to Beacon Credit Union

1

2

Contact Information

Please confirm your contact information.

The primary email address we have for you on file is:

The primary mobile phone number we have for you on file is: **(434) 237-1566**. ([Change phone](#))

Continue

Cancel

### Step 6: Login Information:

- The member will create a username and password (You may use your previous username and password *if it's still available.*)
  - o The specifications for the username and password are listed out under each item

**\*Verify that your password is secure = new feature, this will tell the member if the password they are trying to use/create has been in a breach on another website\* THIS DOES NOT MEAN THE MEMBER'S ACCOUNT HAS BEEN BREACHED OR HACKED!!!**

- Security phrase: This is a phrase that the member creates and is specific to them, this security phrase will be displayed along with the member's security image each time they login to online or mobile banking (this will not display on the mobile app)
- Security Image: this is the security image that will display each time the member logs into their Online Banking (help the member know that they are logging into their own account)
- Security questions: the member will select and answer three security questions – these security questions *may* be used to authenticate the member when conducting higher risk transactions within Online Banking

## Step 7: Account Features:

### Welcome to Beacon Credit Union

1 > 2 > 3 Login Information

You can log in directly from the BEACONCU home page. Please set up your login information

Username

This field is required.

The Username must not contain following values:

- Your username must not contain an existing username or any of previous usernames

Username can be up to 20 characters long.

Username must be at least 8 characters long.

Username must be unique.

Password ( [Show password](#) )

This field is required.

At least one alphabetic letter

Password must be at least 10 characters long.

The password must contain characters of the following categories:

- At least one lowercase letter (a through z)
- At least one uppercase letter (A through Z)
- At least one number
- At least one special character

Password can be up to 20 characters long

Password strength

Confirm password

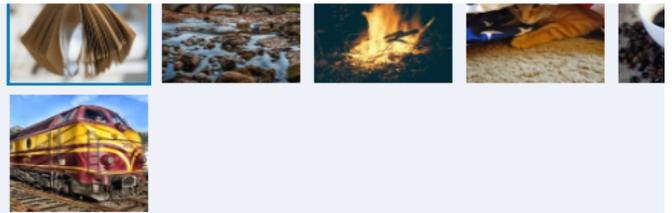
 Verify that your password is secure

Security phrase

Shian Testing

Must be between 1 and 200 characters.

What should your security image be? (Choose from our gallery.)



When you log in from a new device, we'll also ask you one of these questions

Question #1

What is your father's middle name?

Answer #1

Question #2

What was the name of your high school?

Answer #2

Question #3

What was the name of the street where you grew up?

Answer #3

[Back](#)

[Continue](#)

[Cancel](#)

- The member will be able to “opt into” e-statements or “opt out” of E-statements during at this time
  - o The member can turn e-statements off or on for all their accounts whether they are primary or joint on them. The accounts will be recognized by the last four of the member number.

**Welcome to Beacon Credit Union**

1 > 2 > 3 > 4 Account Features

What features would you like on your account? You can change these later.

Account Features

Would you like to receive your bank statements electronically rather than by mail?

X>

XX'

XX

**Step 8:**

Confirmation of information:

- The member will confirm all the enrollment information they have entered
- The member will also have to agree to the terms and conditions of Online Banking

\*There is a reminder at the bottom of this confirmation screen: “Before you can log into online or mobile banking, we need to send you an email to finalize your enrollment. Please make sure mybcu@mybcu.org is set as a trusted sender in your email client: it will make everyone happier if your confirmation email doesn't go into your spam folder. Once you receive the email, it's as easy as clicking the link and logging into BEACONCU online banking!” This alerts the member to check their email for the confirmation link to confirm their account/identity. \*

- The member can then confirm and enroll

**Welcome to Beacon Credit Union**

**i** You're almost there! To log in to online banking, please click the verification link sent to your registered email address.

[Return to login](#)

**Email Confirmation:**

- Once the member click the link found in the email that will confirm/verify their identity and enrollment

Greetings from Beacon Credit Union!

To complete your online banking enrollment, please click this link to verify your email address and log in to our system: <https://beaconcu.livetest-financialhost.org/c/45-4pwi4PLvPEKcW5f7Zjdrq>

To protect your privacy, email messages from Beacon Credit Union will never ask you for any information that could uniquely identify you.

Sincerely,  
Beacon Credit Union

Please do not respond to this message. Replies are routed to an unmonitored email account.

## Email Verification:

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### Email Verification

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Congratulations! You have successfully completed email verification

[Go to Login](#)

- The member is now able to login