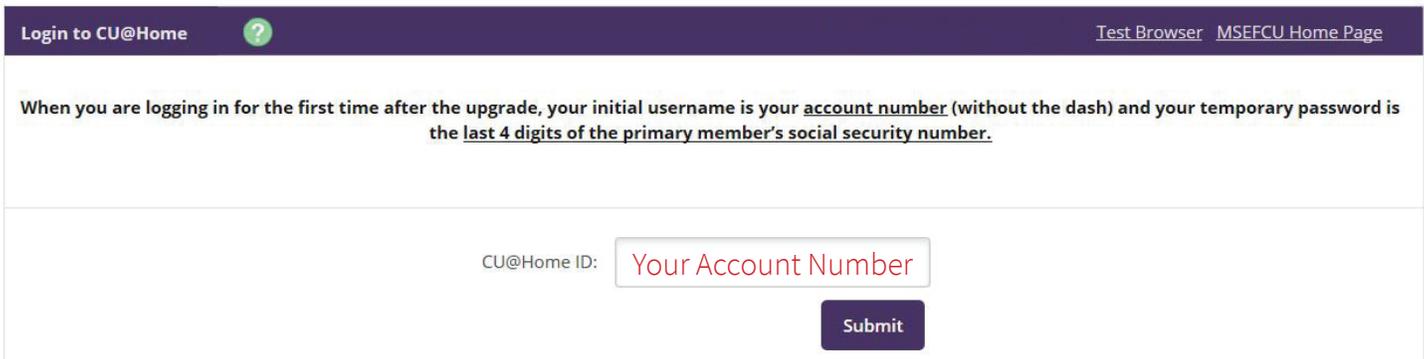


# Logging in to cu@home the first time

We have upgraded our cu@home – online banking, and we're excited for you to see it! The new format will offer you a clear view of your accounts that are customizable to your preferences. Most of your account information rolled over with the upgrade, but you'll need to personalize a few security measures like username, password and security questions. Once that's done, take a look at the most user-friendly and secure cu@home yet!

## Login Screen

When you log in to cu@home the first time after the upgrade, your username will be your full account number (without the dash).



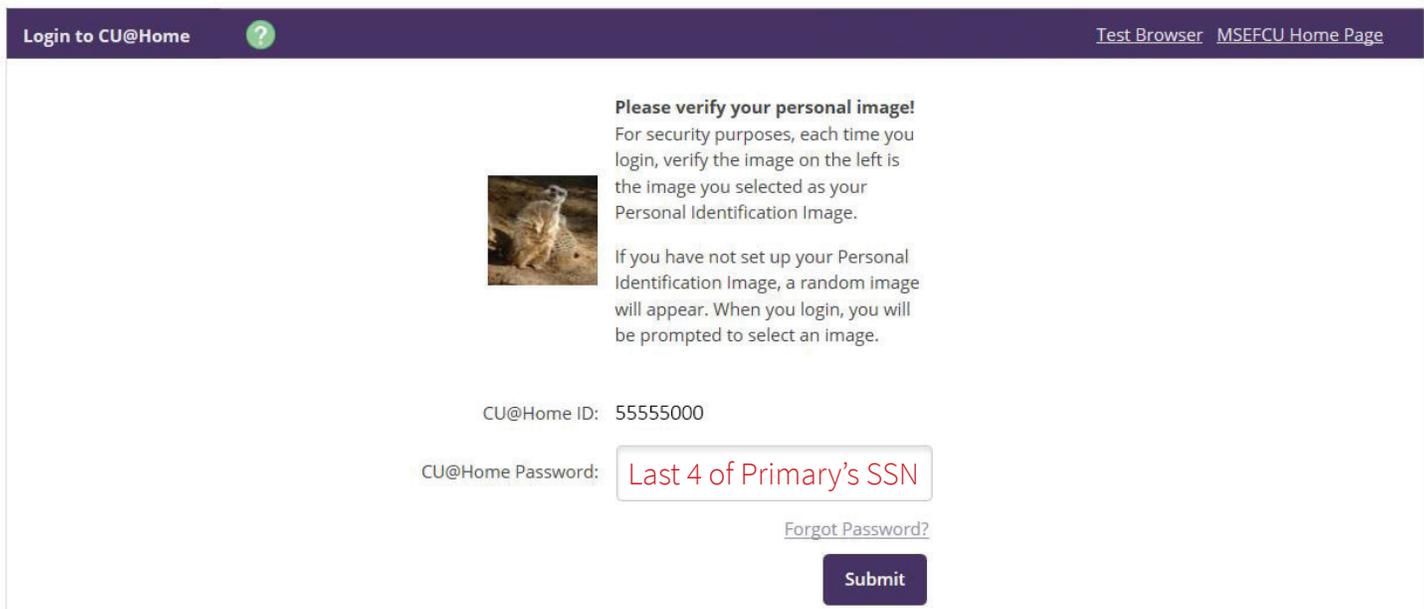
Login to CU@Home [Test Browser](#) [MSEFCU Home Page](#)

When you are logging in for the first time after the upgrade, your initial username is your **account number** (without the dash) and your temporary password is the **last 4 digits of the primary member's social security number**.

CU@Home ID:

## Password Screen

Your password will be the last four digits of the primary account holder's social security number.



Login to CU@Home [Test Browser](#) [MSEFCU Home Page](#)

**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.

CU@Home ID: 55555000

CU@Home Password:

[Forgot Password?](#)

## Online Agreement

You will need to agree to the Credit Union's Online Agreement. Click the "I Agree" box and then Click "Accept".

Online Agreement 

Please read and agree to the Online Agreement terms and conditions by selecting the "I Agree" check box.

**Online Agreement:**

**E-SERVICES AGREEMENT AND DISCLOSURE**

***cu@home, Bill Pay, MSEFCU Mobile App, Mobile Deposit***

Merced School Employees Federal Credit Union

This Agreement establishes the rules that cover your electronic access to your account(s) at Merced School Employees Federal Credit Union ("Credit Union") through Online Banking "cu@home". You will be bound by this Agreement when you enroll in cu@home. You also accept all the terms and conditions of this Agreement by using cu@home. Please read it carefully and retain for your records.

This Agreement is also subject to applicable federal laws and the laws of the State of California (except to the extent this Agreement can and does vary from such rules or laws). If any provisions of this Agreement are found unenforceable or invalid, all remaining provisions will continue in full force and effect. The headings in the Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party...

I Agree

## Create a new User ID

You will be prompted to create a new User ID. Your User ID cannot be your account number or your Social Security Number, but it can be the same user ID you were using before our upgrade if it meets the cu@home ID rules.

**Information Message:**

Please create a new ID for your future logins.

Modify your login settings. 

Select a new Password for future access to this cu@home.

Change your CU@Home ID (required):

Your current CU@Home ID: 55555000

Enter your new CU@Home ID

**CU@Home ID Rules**

- Must enter a unique CU@Home ID
- Must be between 0 and 20 characters
- Must start with a letter
- May contain numbers
- Must not contain special characters

## Create a Password

You will be asked to put in your “current Password”. Your current password is the last four digits of the primary account holder’s social security number. Then you will be asked to enter in a new password. You can use the password you were using before the upgrade, as long as it meets the password rules.

**Modify your login settings.** ?

Select a new Password for future access to this cu@home.

**Change your CU@Home Password (required):**

Enter your current Password \*

Enter your new Password \*

Reenter your new Password \*

**Password Rules**  
Must be between 0 and 20 characters in length  
May contain: !"#\$(%&)\*+,-./:;=?[^\`{|}~'  
Cannot match or include your CU@Home ID

**Continue**

## Personal Icon

After you change your password, you will be prompted to select a Personal Icon. This image will appear at all future logins.

**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.

**Personal Icon**

Current Image  
No Image Selected

Click to Select or Change your Image



<<< Prev      Next >>>

Cancel      **Submit**

# Security Features

You will be prompted to select three security questions.

**Step 1:** Select “Continue”.

**Security Features**

**Online Security Feature!**

In order to make your cu@home 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**

**Step 2:** Select a question from each drop-down menu and input your answer. Select “Submit”. 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:

Answer:

Question Two:

Answer:

Question Three:

Answer:

**Submit**

**Step 3:** Review your selected questions and answers. Edit if necessary, then select “Confirm”. Once you confirm your selected questions and answers, they cannot be modified.

**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:** When is your oldest sibling's birthday (MM/DD)?  
**Answer:** Your Answer

**Question Two:** What is the name of the college your spouse attended?  
**Answer:** Your Answer

**Question Three:** In which city were you born?  
**Answer:** Your Answer

## Personal Information

Confirm your email address on file is correct. You will then be asked to choose a Password Reset Question, then choose a Password Reset Answer. You will be asked this question, if you need to reset your password.

**Personal Information**

Enter/Update Email Address, Password Reset Question & Answer

Email address on file:

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

Password Reset Question:

Password Reset Answer:

Message Center   Disclosures   **Log Out**

**Merced School Employees  
Federal Credit Union**  
MSEFCU

cu@home   Bill Pay   e-Statements   Applications   Preferences   Services

Accounts Center   Accounts   Transactions   Transfers

Contact Us: 209-383-5550

**Welcome**

**Deposit Accounts**   View 5 | 10 | 20 | 50 | 100 | All

	Description	Available	Balance	
<a href="#">xxxxxx2002 S0001</a>	Regular Savings	\$3,464.81	\$3,489.81	Select Option ▼
<a href="#">xxxxxx2002 S0010</a>	Checking Account	\$860.25	\$860.25	Select Option ▼

**Welcome to the new cu@home!**

The customizations don't stop at log in! With the new cu@home, you can fully personalize how your information is displayed. Just drag and drop to rearrange the order your accounts are displayed. You're also able to configure the dashboard to display the widgets that are most important to you. The new cu@home will also enable you to access e-Statements, Tax Forms, Bill Pay, Apply for a Loan, and you can even pay your MSEFCU Credit Card Bill, all without leaving cu@home!