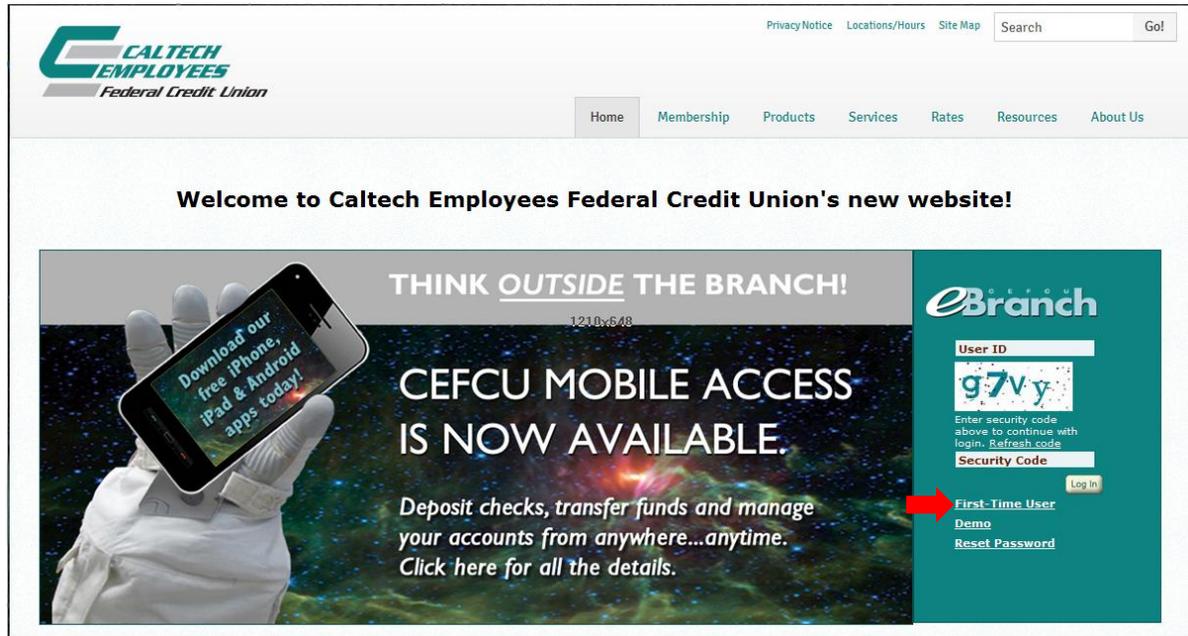


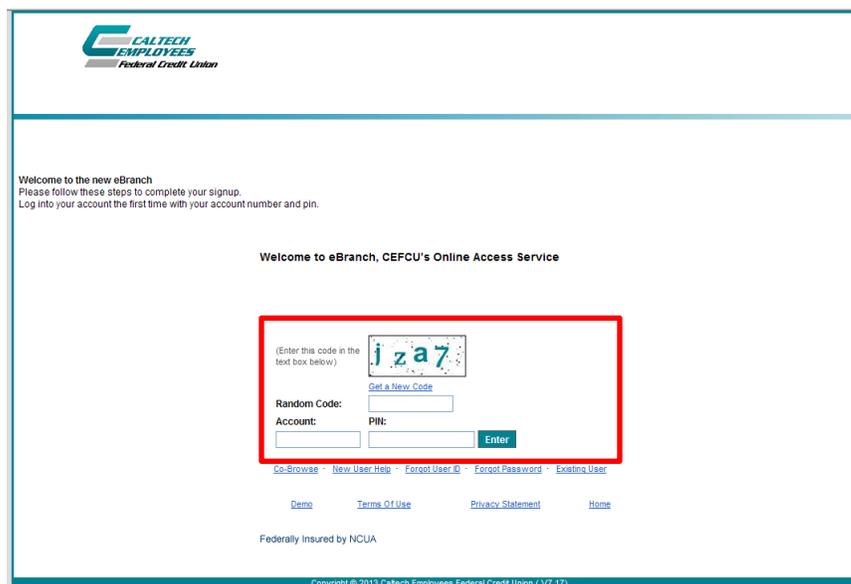
First-Time User

How do I begin using eBranch?

1. Go to <http://www.cefcu.org> and click on the “First-Time User” link located **below** the “Login” button at the top right of the page.



2. A new browser window will open. This is what you should see. Should you not see the Account and PIN fields, click on the “New Users Click Here” link.



3. Enter the four-digit security code displayed in the “Random Code” field.

4. Enter your account number in the “Account” field.
5. Enter your PIN, which is the last four digits of the primary member’s Social Security number, in the “PIN” field then click the “Enter” button.
6. The system will prompt you with additional screens to complete your registration process. Follow the instructions on those screens.

The first time you access eBranch you will be prompted to create a User ID and password.

User IDs must be 5 to 25 characters in length, contain no symbols, and include at least one letter.

The rules for your new password are:

- 8 to 25 characters containing **both** letters and numbers.
- No symbols except for the underscore (_).
- Passwords are case-sensitive.
- Cannot be your Social Security Number or your Account number.
- Cannot be your User ID or Email address.
- Cannot be any of your previous 3 passwords.

About your eBranch password

- You can change your password by selecting User Options.
- Changing your eBranch password does not change your PIN.
- The new eBranch password you select will be used for all future online transactions.
- It is recommended that you change your password every six months.