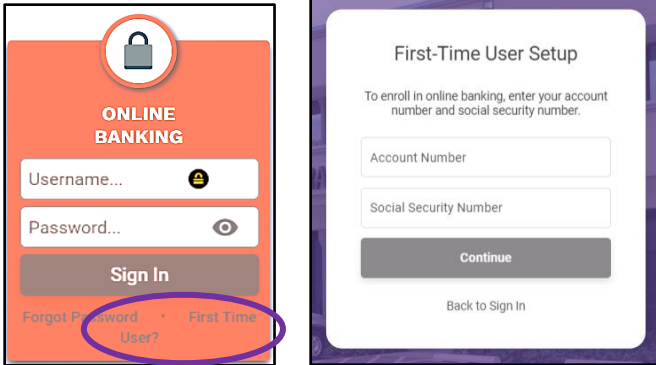


## Step 1

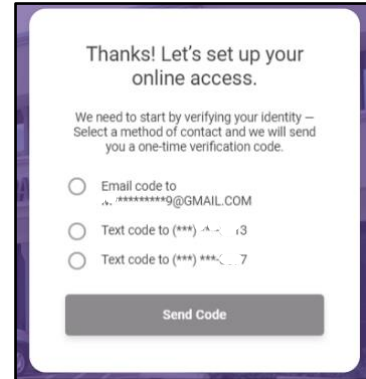
Visit our website at [www.hawaiicentral.org](http://www.hawaiicentral.org)  
If you are on your mobile device, click “LOG IN” at the top.  
Click on “First Time User.” Then, enter your account number and social security number and click “Continue.”



The first screenshot shows the 'ONLINE BANKING' login page with fields for 'Username...' and 'Password...' and a 'Sign In' button. A red circle highlights the 'First Time User?' link. The second screenshot shows the 'First-Time User Setup' page with fields for 'Account Number' and 'Social Security Number' and a 'Continue' button.

## Step 2

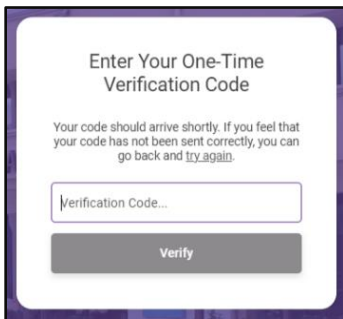
To receive your access code to authenticate your identity, choose whether you would like to receive an email or text (To email/number we have on file) and click “Send Code.”



The screenshot shows a screen titled 'Thanks! Let's set up your online access.' It asks the user to select a method of contact for a one-time verification code. Options include 'Email code to [email address]', 'Text code to (\*\*\*)-\*\*-####-####', and 'Text code to (\*\*\*)-\*\*-####-####'. A 'Send Code' button is at the bottom.

## Step 3

Once verification code is received, enter it in the Verification Code field and click “Verify.”

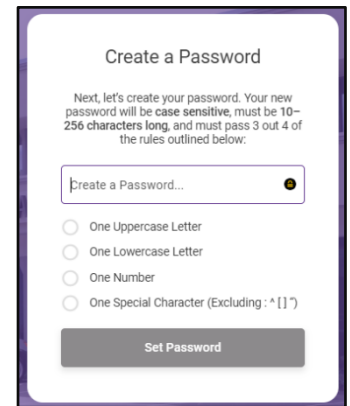


The screenshot shows the 'Enter Your One-Time Verification Code' screen. It includes a text input field for the verification code and a 'Verify' button. A note states: 'Your code should arrive shortly. If you feel that your code has not been sent correctly, you can go back and try again.'

## Step 4

Create a new secure password and type it into the Create a Password field.  
Passwords must have:

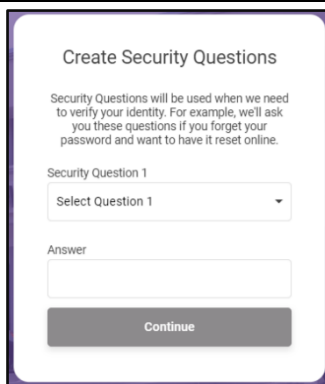
- Minimum of 10 characters
- One uppercase letter
- One lowercase letter
- One number
- One special character (Excluding : ^ [ ] “ ”)



The screenshot shows the 'Create a Password' screen. It includes a text input field for the password and a 'Set Password' button. Below the input field are radio button options for password requirements: 'One Uppercase Letter', 'One Lowercase Letter', 'One Number', and 'One Special Character (Excluding : ^ [ ] “ ”)'. A note states: 'Next, let's create your password. Your new password will be case sensitive, must be 10-256 characters long, and must pass 3 out of 4 of the rules outlined below.'

## Step 5

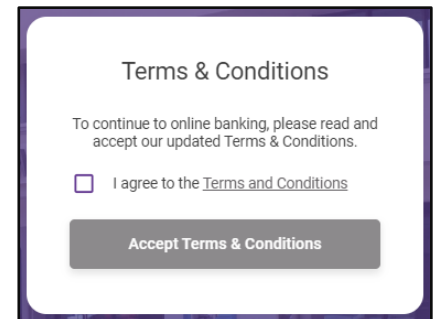
Select and answer three unique Security Questions (not case sensitive), click “Continue.”



The screenshot shows the 'Create Security Questions' screen. It includes a dropdown menu for 'Security Question 1' and a text input field for the 'Answer'. A 'Continue' button is at the bottom. A note states: 'Security Questions will be used when we need to verify your identity. For example, we'll ask you these questions if you forget your password and want to have it reset online.'

## Step 6

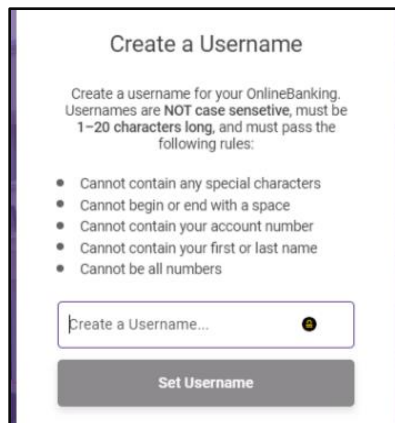
Click on “Terms and Conditions” to review our updated Terms and Conditions. Once reviewed, check the box then click “Accept Terms & Conditions.”



The screenshot shows the 'Terms & Conditions' screen. It includes a checkbox for 'I agree to the Terms and Conditions' and an 'Accept Terms & Conditions' button. A note states: 'To continue to online banking, please read and accept our updated Terms & Conditions.'

## Step 7

Create a new Username, then click “Set Username.”

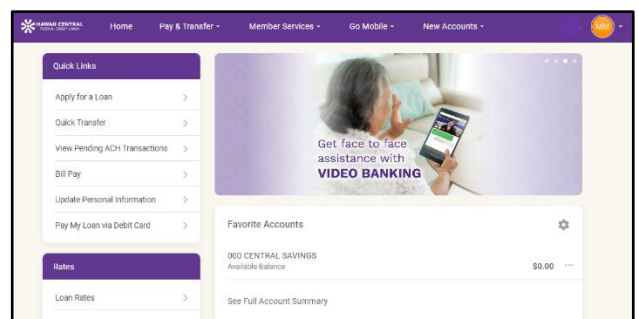


The screenshot shows the 'Create a Username' screen. It includes a text input field for the username and a 'Set Username' button. A note states: 'Create a username for your OnlineBanking. Usernames are NOT case sensitive, must be 1-20 characters long, and must pass the following rules:'

- Cannot contain any special characters
- Cannot begin or end with a space
- Cannot contain your account number
- Cannot contain your first or last name
- Cannot be all numbers

## Step 8

This will take you to your HCFCU online banking home page. You have completed the enrollment process.



The screenshot shows the HCFCU online banking home page. It features a navigation bar with 'Home', 'Pay & Transfer', 'Member Services', 'Go Mobile', and 'New Accounts'. The main content area includes 'Quick Links' (Apply for a Loan, Quick Transfer, View Pending ACH Transactions, Bill Pay, Update Personal Information, Pay My Loan via Debit Card), 'Favorite Accounts' (060 CENTRAL SAVINGS, Available Balance: \$0.00), and 'Rates' (Loan Rates). A banner for 'VIDEO BANKING' is also visible.