



Muskegon Federal Credit Union Online Banking

Download the app on your Appstore – Search “Muskegon Federal Credit Union” to download

Logging in for the first time:

You must sign in within **24 hours** or the password will expire.

- **Username** – Base account number
- **Password** – Last four digits of primary owner’s social security number (This is a temporary password)

The Sign In screen features the Muskegon Federal Credit Union logo at the top. Below the logo is the title "Sign In". There are two input fields: "Username" and "Password". The Password field has a small eye icon to its right. Below the input fields is a large teal "Sign In" button. At the bottom of the screen is a teal link that says "Forgot Password".

The Create a Password screen has the title "Create a Password". Below the title is a paragraph: "Next, let's create your password. Your new password will be case sensitive, must be 6-256 characters long, and must pass 3 out of 4 of the rules outlined below:". Below this text is a text input field with the placeholder "Create a Password...". Underneath the input field are four radio button options: "One Uppercase Letter", "One Lowercase Letter", "One Number", and "One Special Character (Excluding : ^ [] *)". At the bottom of the screen is a teal "Set Password" button.

Set new password:

Must have 3 out of the 4 requirements and be at least 6 characters long.

- You can always reset the password two ways:
 - ❖ Click forgot password at bottom of sign in page. (You must know the answers to all three security questions.)
 - ❖ Call us to reset it.

Set 3 security questions:

- MFCU does not have the answers to these; whatever is entered now, is what will be used the next time these are asked.
- If you want to choose a different question, touch the question and scroll to the one you want.
- Call us to reset security questions.

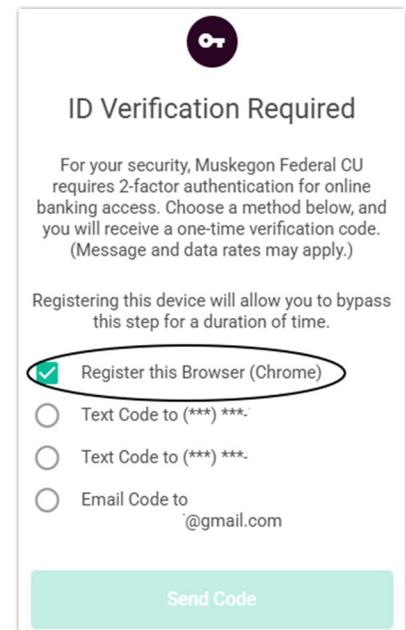
The Create Security Questions screen has the title "Create Security Questions". Below the title is a paragraph: "Security Questions will be used when we need to verify your identity. For example, we'll ask you these questions if you forget your password and want to have it reset online.". Below this text is a dropdown menu labeled "Security Question 1" with the text "What is your mother's maiden name?". Below the dropdown menu is a text input field labeled "Answer". At the bottom of the screen is a teal "Continue" button.

Verification Code

- Select “register this device” and choose what number or email you want to receive the code, then wait for it.
- Without closing out the app, open text messages or email. (whichever you chose)
- Copy down the code, then go back to MFCU app.

ItsMe247 Text: Your verification code is **XXXXXX**. It will expire in 15 minutes. Do not share this with anyone; we'll never ask you for it.

Just now



ID Verification Required

For your security, Muskegon Federal CU requires 2-factor authentication for online banking access. Choose a method below, and you will receive a one-time verification code. (Message and data rates may apply.)

Registering this device will allow you to bypass this step for a duration of time.

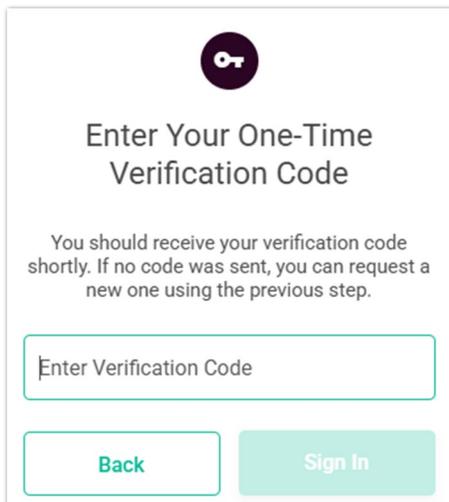
Register this Browser (Chrome)

Text Code to (***) ***

Text Code to (***) ***

Email Code to @gmail.com

Send Code



Enter Your One-Time Verification Code

You should receive your verification code shortly. If no code was sent, you can request a new one using the previous step.

Enter Verification Code

Back Sign In

- Type in the code and sign in.
 - It will not ask you again for 90 days if you clicked register this device previously.
 - Never give your code out to anyone; we will never ask you for your code.

Things to look at in online banking:

- Remote Deposit Capture – Deposit checks remotely.
- E alerts – Set alerts to text/email you for whatever you want. (deposits, withdrawals, etc.)
- Bill Pay – Set up automatic payments from your checking account.
- Lock Debit/ATM Card – Toggle it off if you lost it or want to make sure nothing comes through. (unlock card 10 minutes before using again)
- AFT – Set up automatic transfers for future dates. (great for loan/VISA payments)

Any questions?

Please call us at **231-722-7285** or visit our website **www.muskfedcu.com**