



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** – Primary owner’s birth year and first two letters of last name in caps. (This is a temporary password)

Set new password:

Must have 3 out of the 4 requirements and be at least 8 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:

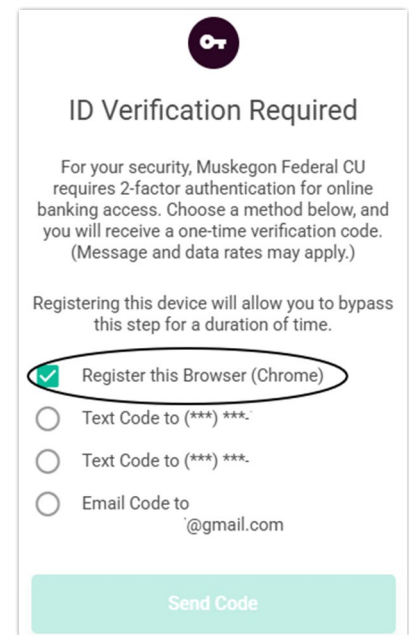
- MFCU does not have the answers to these; whatever is entered now, is what will be used the next time these are asked.
- If you want to choose a different question, touch the question and scroll to the one you want.
- Call us to reset security questions.

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.

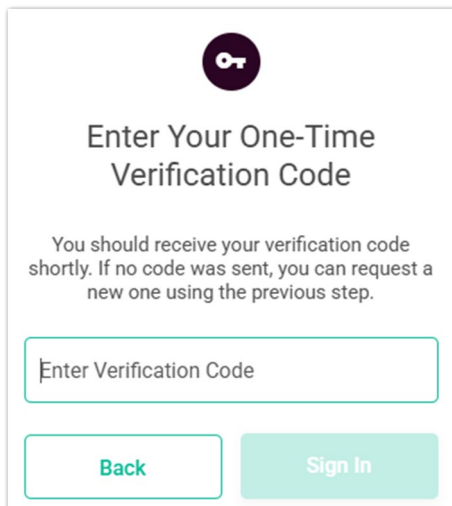
Register this Browser (Chrome)

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**