



Logging into WebConnect as of September 9, 2014

Process Overview: First-Time User Login

Here's how to login to WebConnect for the first time. This is an overview. (Click blue links to go directly to a specific section.) Step-by-Step Instructions follow this page.

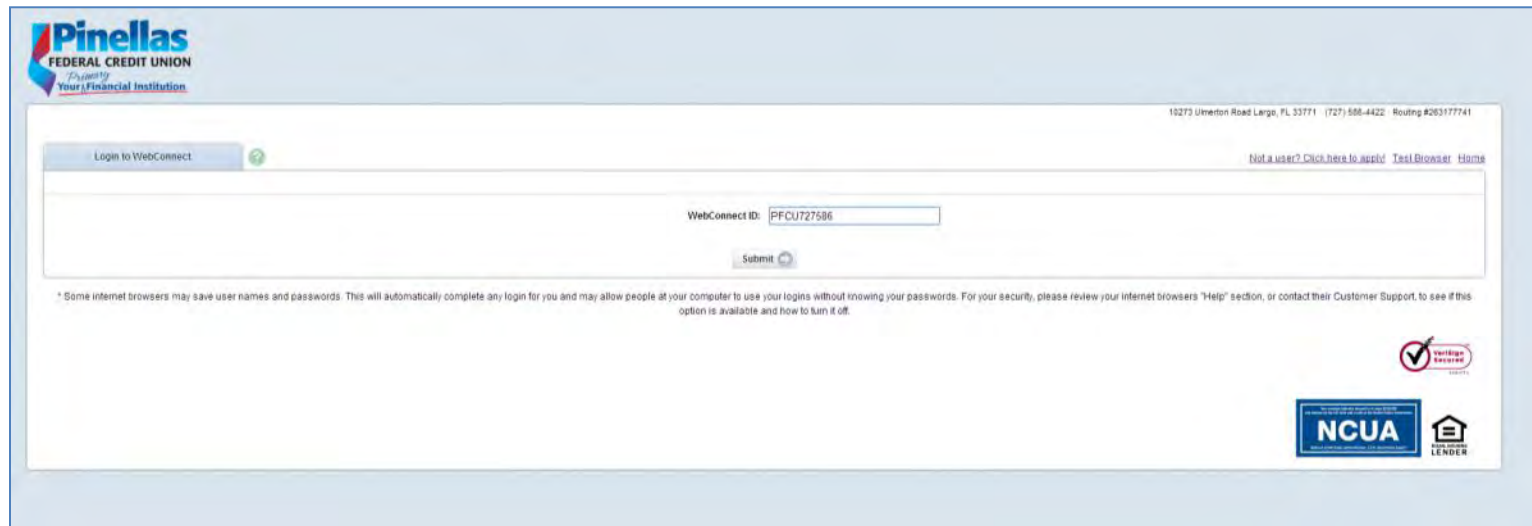
1. [Enter WebConnect ID:](#) PFCU123456 (*where "123456" represents your member account number*)
2. [Enter Initial \(Temporary\) WebConnect Password:](#) PFCU4321 (*where "4321" represents the last four (4) digits of the primary accountholder's social security number*)
3. Click Submit.
4. [Accept online agreement](#)
5. [Change password when prompted](#)
6. [Select security image](#) (NEW! Multi-Factor Authentication enhanced security)
7. [Select verification Q&A](#) (NEW! Multi-Factor Authentication enhanced security)
8. [Verify/Enter current email address on file](#) and [Enter password reset question and answer](#) (in case password is forgotten)

For assistance, please contact Member Services at 727.586.4422 or visit your nearest branch.

Step-by-Step Process: First-Time User Login

1. Enter Username ([Return to Process Overview](#))

Navigate to the WebConnect login screen.



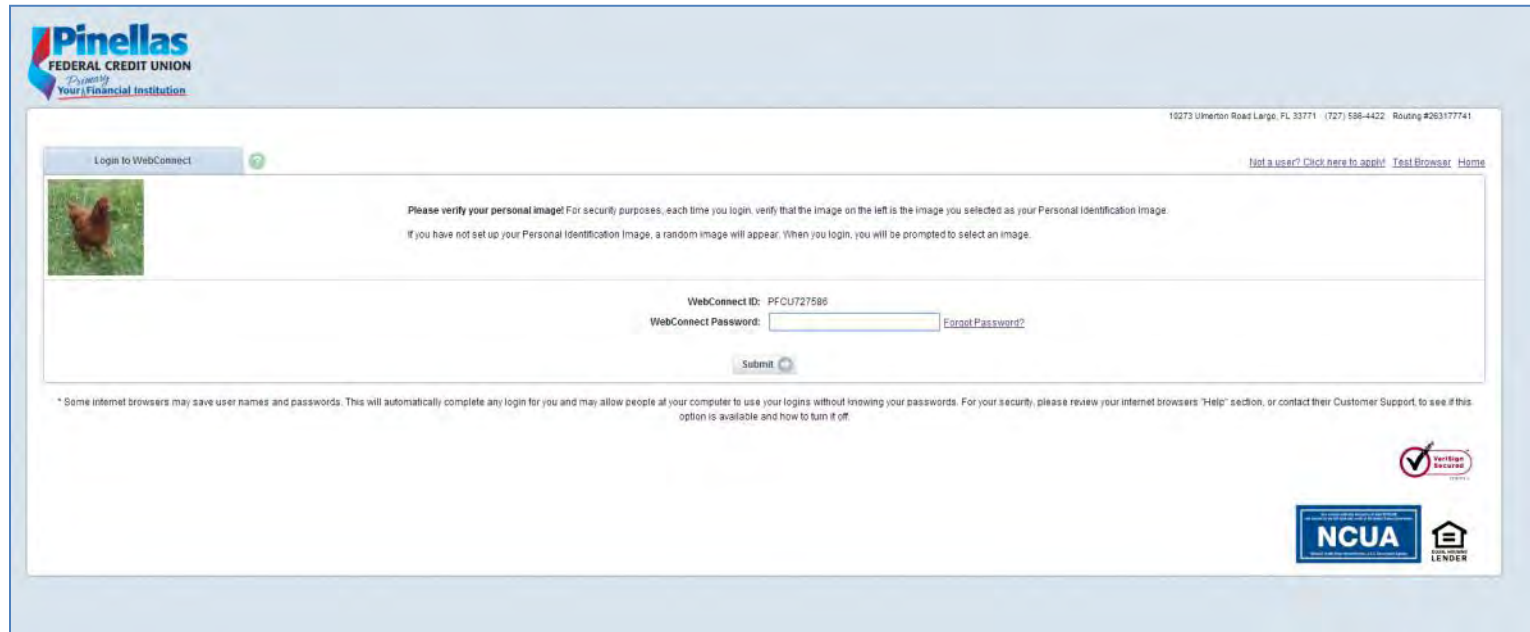
The screenshot shows the WebConnect login interface. At the top left is the Pinellas Federal Credit Union logo. The main content area has a header "Login to WebConnect" with a green checkmark icon. Below this is a text input field labeled "WebConnect ID:" containing the text "PFCU727586". A "Submit" button is located below the input field. In the top right corner, there is a small text link: "Not a user? Click here to apply! Test Browser Home". At the bottom of the form area, there is a security warning: "* Some internet browsers may save user names and passwords. This will automatically complete any login for you and may allow people at your computer to use your logins without knowing your passwords. For your security, please review your internet browsers' 'Help' section, or contact their Customer Support, to see if this option is available and how to turn it off." In the bottom right corner, there are two logos: a "Verified Member" badge and the NCUA (National Credit Union Administration) logo.

Enter your WebConnect ID: PFCUXXXXXX (Xs represent your member account number) and then click Submit.

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2. Enter Initial Password [\(Return to Process Overview\)](#)

Enter your initial password as PFCUXXXX (Xs represent the last four digits of the primary account holder's social security number) and then click Submit.

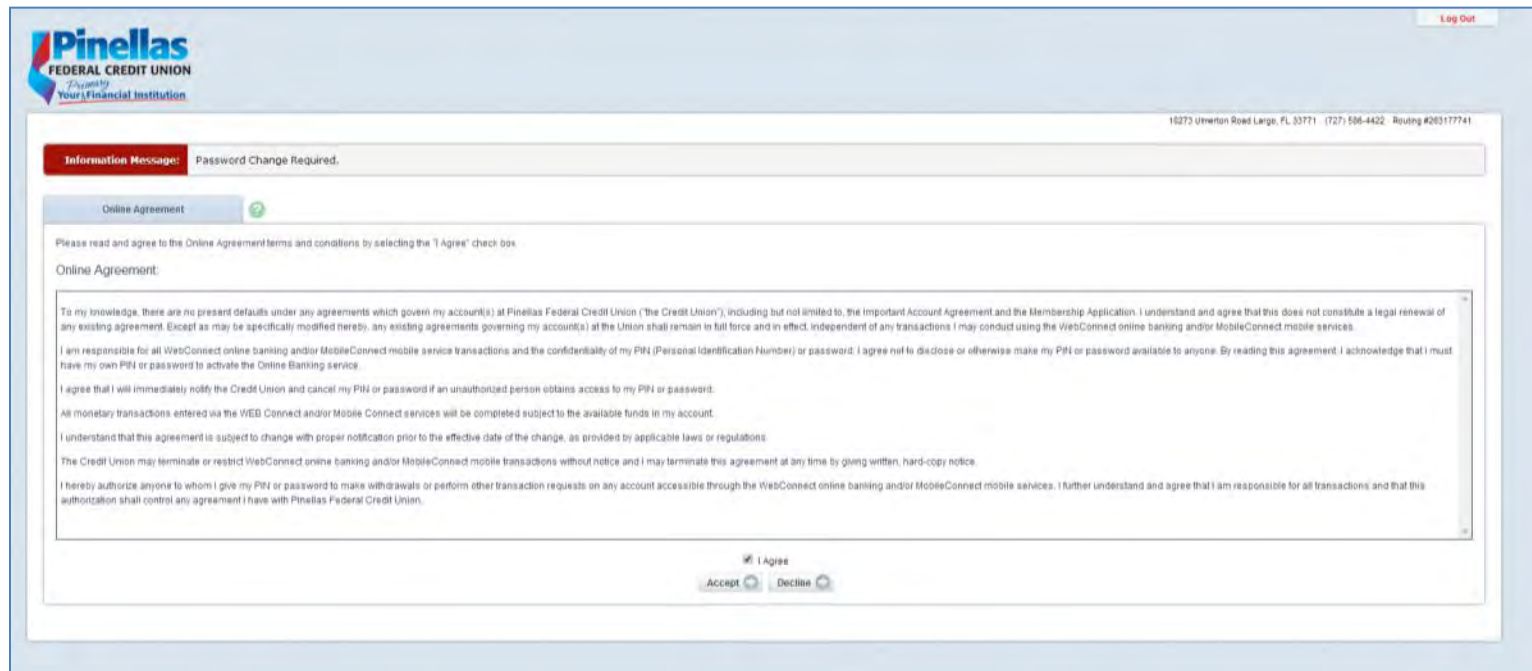


The screenshot shows the WebConnect login interface. At the top left is the Pinellas Federal Credit Union logo. The page title is "Login to WebConnect". On the right, there is contact information: "10273 Umanon Road Largo, FL 33771 (727) 596-4422 Routing #263177741". Below the logo, there are links: "Not a user? Click here to apply", "Test Browser", and "Home". The main content area features a "Please verify your personal image!" instruction. To the left of the text is a small image of a brown chicken. Below the instruction is a text input field for the "WebConnect Password:" with a "Forgot Password?" link. A "Submit" button is located below the password field. At the bottom of the page, there is a disclaimer: "* Some internet browsers may save user names and passwords. This will automatically complete any login for you and may allow people at your computer to use your logins without knowing your passwords. For your security, please review your internet browsers' 'Help' section, or contact their Customer Support, to see if this option is available and how to turn it off." In the bottom right corner, there are logos for "Verification Secured" and "NCUA MEMBER LENDER".

NOTE: The image to the left of the login fields is a generic image you will see when you login as a first time user. You will have a chance to select another image.

3. Accept the Online Agreement ([Return to Process Overview](#))

Read the Online Agreement. Click the I Agree checkbox and then click Submit.



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Information Message: Password Change Required.

Online Agreement

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

Online Agreement:

To my knowledge, there are no present defaults under any agreements which govern my account(s) at Pinellas Federal Credit Union ("the Credit Union"), including but not limited to, the Important Account Agreement and the Membership Application. I understand and agree that this does not constitute a legal renewal of any existing agreement. Except as may be specifically modified hereby, any existing agreements governing my account(s) at the Union shall remain in full force and in effect, independent of any transactions I may conduct using the WebConnect online banking and/or MobileConnect mobile services.

I am responsible for all WebConnect online banking and/or MobileConnect mobile service transactions and the confidentiality of my PIN (Personal Identification Number) or password. I agree not to disclose or otherwise make my PIN or password available to anyone. By reading this agreement, I acknowledge that I must have my own PIN or password to activate the Online Banking service.

I agree that I will immediately notify the Credit Union and cancel my PIN or password if an unauthorized person obtains access to my PIN or password.

All monetary transactions entered via the WEB Connect and/or Mobile Connect services will be completed subject to the available funds in my account.

I understand that this agreement is subject to change with proper notification prior to the effective date of the change, as provided by applicable laws or regulations.

The Credit Union may terminate or restrict WebConnect online banking and/or MobileConnect mobile transactions without notice and I may terminate this agreement at any time by giving written, hard-copy notice.

I hereby authorize anyone to whom I give my PIN or password to make withdrawals or perform other transaction requests on any account accessible through the WebConnect online banking and/or MobileConnect mobile services. I further understand and agree that I am responsible for all transactions and that this authorization shall control any agreement I have with Pinellas Federal Credit Union.

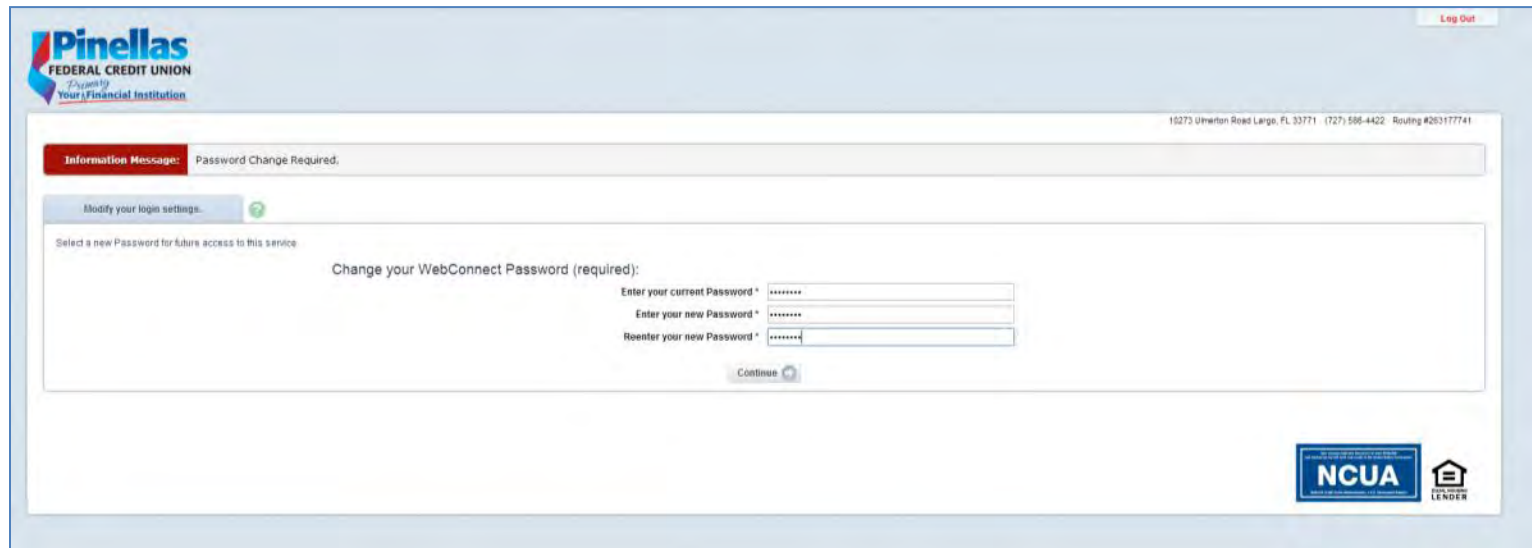
I Agree

Accept Decline

NOTE: If you click Decline you *cannot* continue logging in to use WebConnect home banking.

4. Change Password when Prompted ([Return to Process Overview](#))

Enter your initial login password as PFCUXXXX (Xs represent the last four digits of the primary member's social security number.) Enter your new password – twice – and then click Continue.



The screenshot shows the WebConnect interface for Pinellas Federal Credit Union. At the top left is the logo. At the top right is a "Log Out" link. Below the logo is the address: "15275 Usherton Road Largo, FL 33771 (727) 586-4422 Routing #263177741". A red "Information Message" box displays "Password Change Required.". Below this is a section titled "Modify your login settings." with a green checkmark icon. Underneath, it says "Select a new Password for future access to this service." and "Change your WebConnect Password (required):". There are three password input fields: "Enter your current Password *", "Enter your new Password *", and "Reenter your new Password *". A "Continue" button is located below the fields. At the bottom right, there is an NCUA logo and a "LENDER" icon.

NOTE: Passwords are case sensitive, must start with an alpha character and contain a minimum of six characters. Special characters are allowed.

TIP: Do NOT copy and paste the new password from one field to another. Reenter the new password manually. That way, you know you typed the password correctly, both times.

5. **Select a Security Image (NEW! Multi-Factor Authentication)** ([Return to Process Overview](#))
Click the Next and Previous buttons to scroll through the image library. Double-click on an image when you find the one you want. The selected image will appear as the Current Image on the left side of the screen.



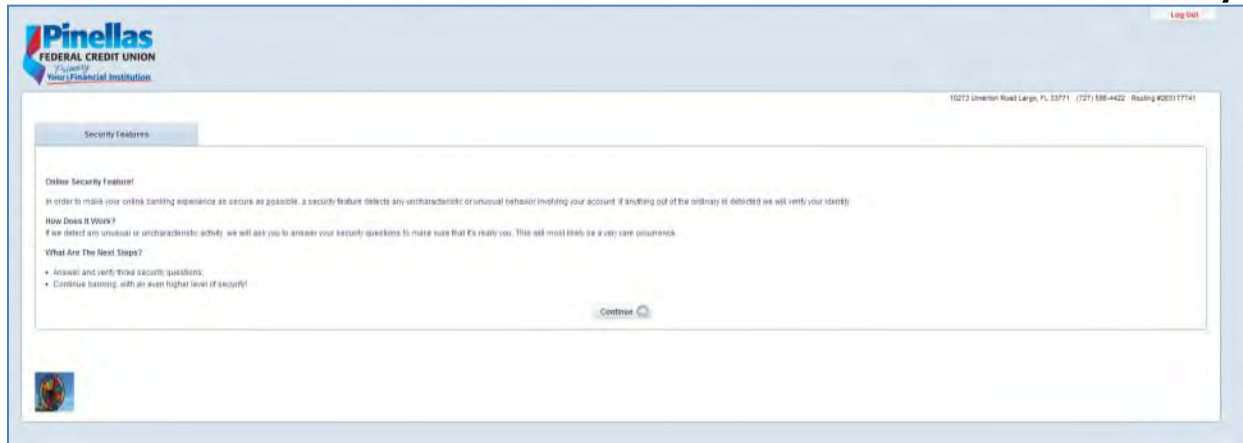
The screenshot shows the Pinellas Federal Credit Union WebConnect interface. At the top left is the logo. At the top right is a "Log Out" button. Below the logo is the address: "10273 Umanon Road Largo, FL 33771 (727) 590-4422 Routing #20317741". The main content area has a heading "Please verify your personal image!" with a green checkmark icon. Below this is a paragraph: "For security purposes, each time you login, verify that 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." Underneath, there is a "Personal Icon" section with a "Current Image" box containing the text "No Image Selected". To the right of this box is a grid of six images with the text "Click to Select or Change your Image" above them. Below the grid are "Prev" and "Next" buttons. At the bottom of the form are "Cancel" and "Submit" buttons.

Click Submit. The Multi-Factor Authentication Security Features screen will open.

6. Select Verification Questions and Answers (NEW! Multi-Factor Authentication)

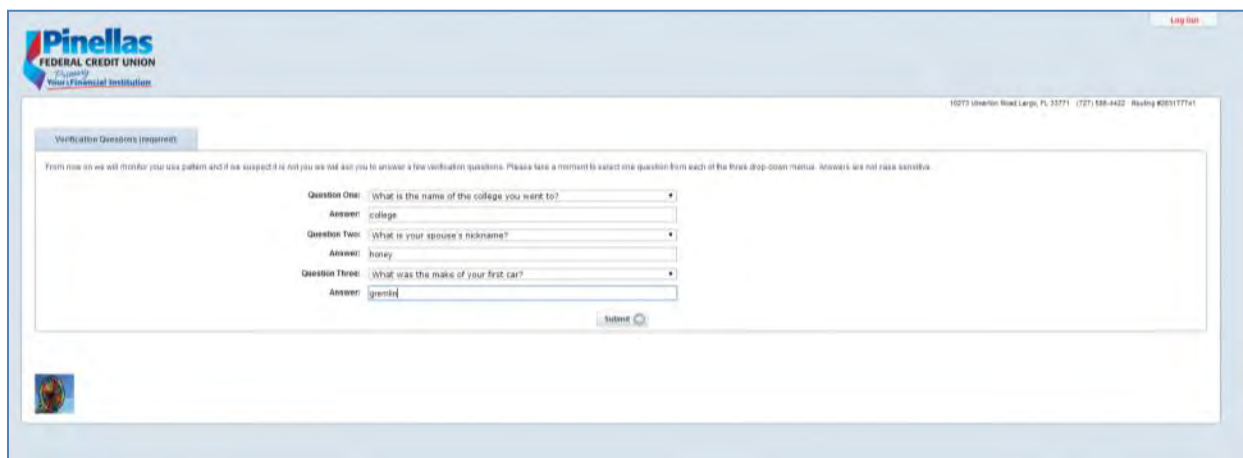
[\(Return to Process Overview\)](#)

Click Continue on the Multi-Factor Authentication Security Features screen.



The screenshot shows the 'Security Features' screen. At the top left is the Pinellas Federal Credit Union logo. At the top right is a 'Log Out' link. Below the logo is the address: 10273 Usherston Road Largo, FL 33771 (727) 588-4422 Routing #025117741. The main content area has a header 'Security Features' and a sub-header 'Disable Security Features?'. Below this is a paragraph: 'In order to make your online banking 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.' This is followed by two sections: 'How Does it WORK?' and 'What Are The Next Steps?'. The 'What Are The Next Steps?' section contains a bulleted list: 'Answer and verify three security questions.' and 'Continue banking with an even higher level of security!'. At the bottom center of the main content area is a 'Continue' button with a right-pointing arrow.

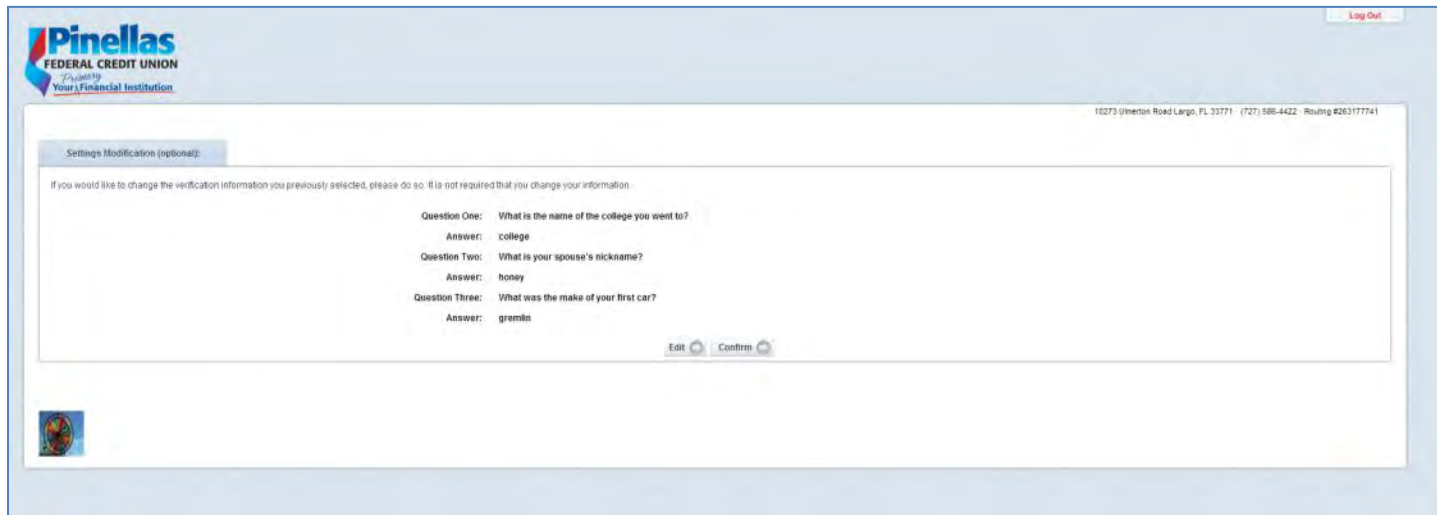
Select three Verification Questions and Answers, and then click Submit.



The screenshot shows the 'Verification Questions (required)' screen. At the top left is the Pinellas Federal Credit Union logo. At the top right is a 'Log Out' link. Below the logo is the address: 10273 Usherston Road Largo, FL 33771 (727) 588-4422 Routing #025117741. The main content area has a header 'Verification Questions (required)' and a paragraph: 'From now on we will monitor your user 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 raise sensitive.' Below this are three question-and-answer pairs. Each question is in a dropdown menu, and the answer is in a text input field. The first question is 'What is the name of the college you went to?' with the answer 'college'. The second question is 'What is your spouse's nickname?' with the answer 'honey'. The third question is 'What was the make of your first car?' with the answer 'gremlin'. At the bottom center of the main content area is a 'Submit' button with a right-pointing arrow.

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Click Edit to change security Verification Questions and Answers or click Confirm.



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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: What is the name of the college you went to?
Answer: college

Question Two: What is your spouse's nickname?
Answer: honey

Question Three: What was the make of your first car?
Answer: gremlin

Edit Confirm

Click Continue. You're almost finished!



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Security Settings have been saved.

Thank you for completing the setup of your verification information. Again, we will only ask you to answer the questions if we detect any unusual or uncharacteristic activity. Click "Continue" below to continue your session.

Continue

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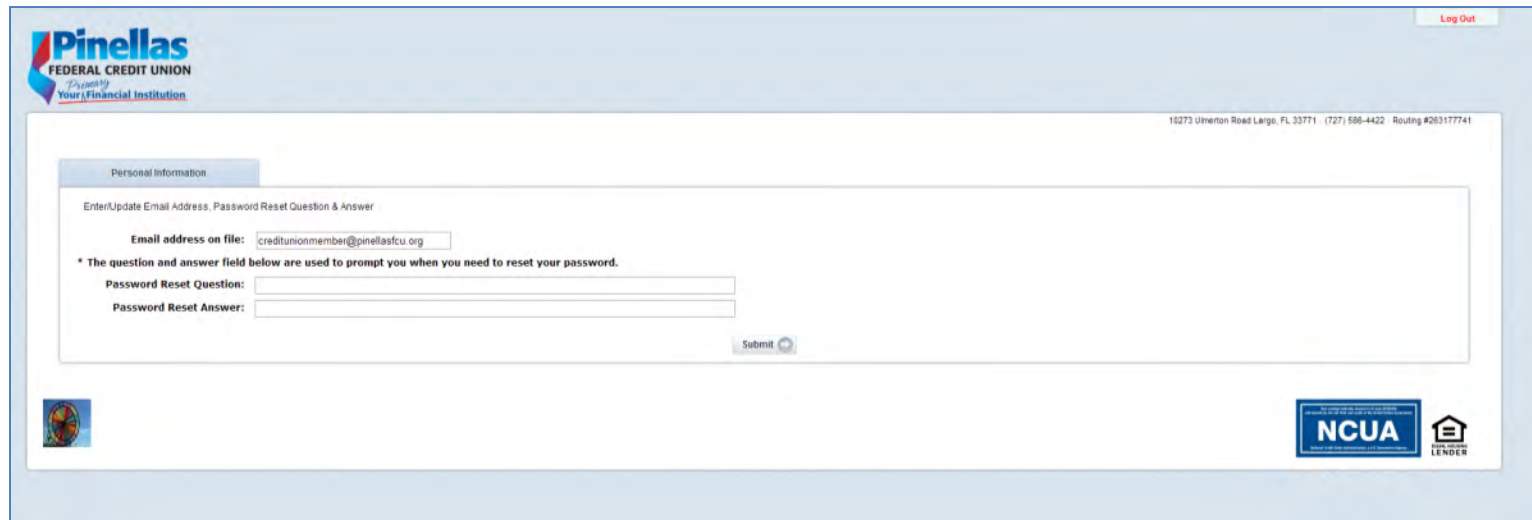
7. Verify/Enter Current Email Address on File [\(Return to Process Overview\)](#)

Verify that the current email address on file is correct or change if needed. Click Submit.

8. Enter Password Reset Question and Answer (in case password is forgotten)

[\(Return to Process Overview\)](#)

Enter a password reset question and answer and then click Submit. You would use the password reset question and answer if you forget your WebConnect password.

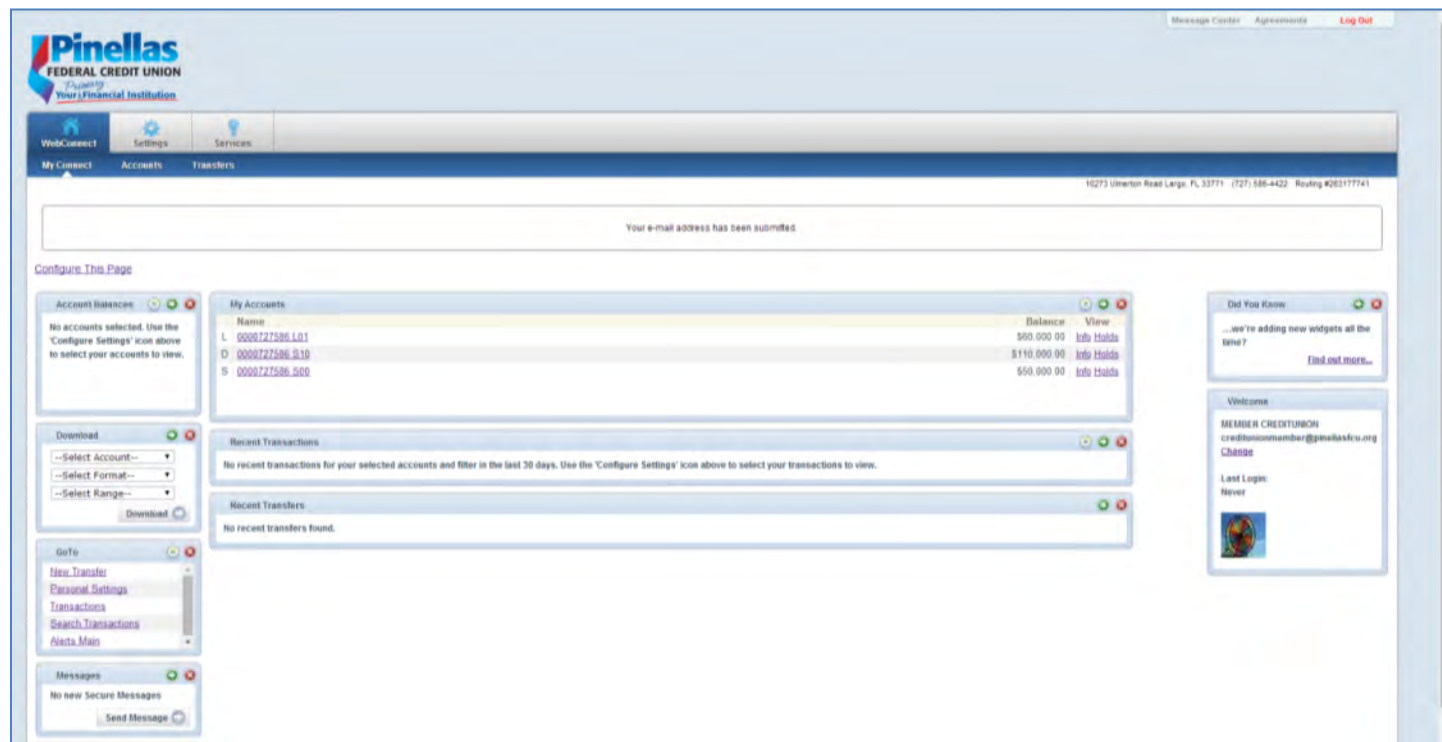


The screenshot shows the Pinellas Federal Credit Union WebConnect interface. At the top left is the logo with the text "Pinellas FEDERAL CREDIT UNION Primary Your Financial Institution". At the top right is a "Log Out" button. Below the logo is the address: "10273 Ummerton Road Largo, FL 33771 (727) 586-4422 Routing #263177741". The main content area has a tab labeled "Personal Information" and a sub-header "Enter/Update Email Address, Password Reset Question & Answer". There is a text input field for "Email address on file:" containing "creditunionmember@pinellasfcu.org". Below this is a note: "* The question and answer field below are used to prompt you when you need to reset your password." There are two input fields: "Password Reset Question:" and "Password Reset Answer:". A "Submit" button is located at the bottom right of the form area. At the bottom left of the page is a small circular icon, and at the bottom right is the NCUA logo with the text "NATIONAL CREDIT UNION ASSOCIATION MEMBER LENDER".

Logging into WebConnect on September 8, 2014

The WebConnect home page will open. You can begin using online banking.

NOTE: The next time you login, use your WebConnect ID: PFCU123456, where "123456" represents your member account number, and the NEW WebConnect password that you just selected.



**For assistance, feel free to call Member Services
at 727.586.4422 or visit your nearest branch.**