

Home Banking New User Instructions

Welcome to the Gale Credit Union Home (Online) Banking service where you can obtain information about your accounts and perform various transactions. The following instructions will assist you in getting started.

New User Registration:

1. Go to www.galecu.net on the internet
2. On the right side of the screen, under the Online Banking tab and login button, Click on the “Click HERE to enroll now” link
 - a. *Note: Once you are enrolled, you will start your Online Banking Login from our home page by entering your Login ID and clicking the Login Button.*
3. Complete the following information specific to you:
 - a. Member Number
 - b. Social Security Number (without dashes)
 - c. Your active email address
 - d. Re-enter your active email address to confirm
 - e. Enter your date of birth including the /’s (MM/DD/YYYY)
 - f. Select “Sign Up”
 - g. Do not close the internet browser or leave the current screen
4. Next, open your email using the email account you entered above.
5. After a few moments of verification on our end, you will receive a temporary password to use to log back into the Home Banking service
 - a. The email will come from Gale Credit Union Home Banking System Administrator homebanking@shareteccu.com
 - b. Check your spam filter folder if you do not see the email in a few minutes
6. Go back to Home Banking and select “Click here to Login”
7. Enter your Login ID, which is your Member Number
 - a. Select Login
8. Enrollment using Multi-factor Authentication – to maintain a secure site for your information, we utilize a robust multi-factor authentication system that requires you to answer random bits of login information to ensure it is you who is logging into the system.
 - a. Set up your three (3) authentication questions and answers
 - b. Select a single word that you will remember as your confidence word
 - c. Keep track of these items as you will need them for future login attempts
 - d. Save
9. Next, select “Click Here to Login” to set your personalized password

- a. Follow the prompts to enter the answers for each question as it is prompted. Again, multifactor authentication will often ask for this information in a random manner for your protection.
 - b. Now, enter the temporary password that was emailed to you
 - c. You will now be asked to set your personalized password
 - i. Enter your Login ID (Member #)
 - ii. Re-enter your temporary password in the Current Password box
 - iii. Now enter your personalized password of choice
 1. It must be 7 characters long and contain at least one number
 - iv. Re-enter it one more time to confirm, click "Change"
10. At this point, the system will log you out one more time and ask you to re-login using your new password as the last verification for the initial set up.
11. From this point forward, enter the answers you set up as prompted with the multifactor authentication. In many cases, the system can identify your computer and will limit your login requests to your Login ID and Password.

<u>Gale Credit Union</u>	Home Banking
Login ID: _____	(Your Member #, unless you choose to change it)
Question 1: _____	Answer: _____
Question 2: _____	Answer: _____
Question 3: _____	Answer: _____
Confidence Word: _____	
Password: _____	

Email: _____	
<p><i>Note: Safeguarding your login credentials is critical in protecting your accounts. If you choose to write your credentials on this form, keep it in a safe and secure location in your home. We discourage carrying this information with you away from your home computer. It is your responsibility to safe keep this information.</i></p>	

E-Statement Enrollment

Next, sign up to receive an email notification when your statements are ready, then login to home banking to view them.

1. After logging into Home Banking, select the Statements tab at the top
2. Select Start e-Statements button
3. You are done. You will now receive an email when your statements are ready
4. We save 24 months of Statements online for your viewing

Other Home Banking Features (tabs)

Home Tab – This tab shows you a summary of your accounts, messages pending, your email address for this account, and News from Gale Credit Union.

Accounts Tab – This tab shows you your accounts and allows you to click on the account links for more information including transactions, history, and account details.

Transfers Tab – Transfer funds from one account to another using the transfer function. You can even add a description for your records.

Statements Tab – Once you enroll in e-statements from this tab, you will then see your statements online by clicking each month link.

Applications Tab – Inquiry about a loan with Gale Credit Union by beginning the loan application/inquiry process here. A Loan Officer will then contact you for more details.

Services Tab – Here is where you can change your login ID, password, or your email address. Keep in mind, you will need to record or remember what you change. You can also change your account descriptions, so they are titled what you call them – go ahead, make that savings say My Europe Vacation Savings if you wish.

Mail Tab – If you need to communicate with Gale Credit Union in a secure email environment or you see we have sent you a secure email, select this tab.

Alerts Tab – Home Banking allows you to set up alerts, for example, that will send you a text or email when your account balance falls below a certain limit. You can even set it up to send you an alert when your payroll check is deposited.

Logout Tab – Many recommend that you select the Logout Tab (which is a link) to log you out of the system rather than just closing the window.