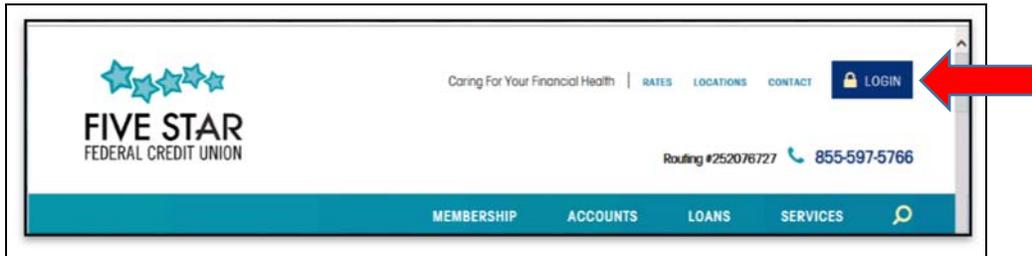


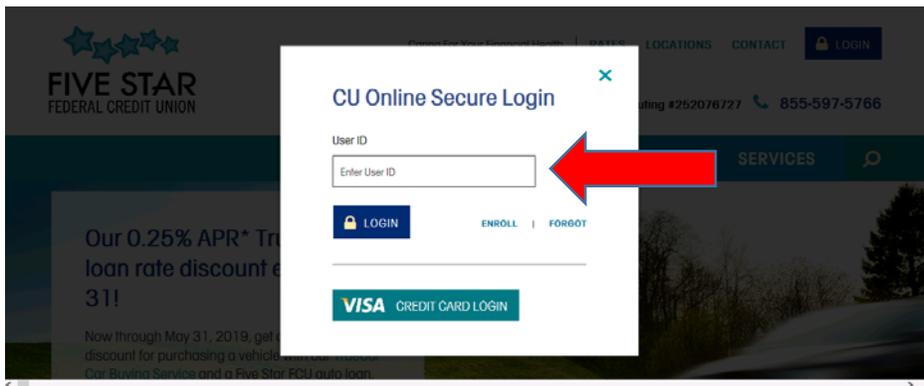
Five Star FCU Members: Setting up CU Online

After you've signed and completed a CU Online enrollment form and received an e-mail from the credit union, you can set up CU Online. First, visit our website (www.fivestarcu.org) and click on the **LOGIN** button; your browser's pop-up blockers must be turned off.



When the login pop-up page appears, use the top section to use CU Online.

Your new—or reset—temporary User ID = **your Member Number**. Enter this and click the LOGIN button.



Enter your temporary password = **the last 4 digits of your Social Security Number**. Then click the **Sign-On** button. (If you were reset, you can reuse a previous password if it followed the guidelines.)



This next screen tells you how to set up your **new password**; enter it and click **Submit**.

FIVE STAR
FEDERAL CREDIT UNION
FORMERLY SAINT AGNES FEDERAL CREDIT UNION

CU Online

CU Online
Create New Password

Your new password must meet the following criteria:

A. Password must be between 8 and 30 characters.
B. Password must use 3 of the following 4 character sets:

1. Upper Case Letters (A-Z)
2. Lower Case Letters (a-z)
3. Numbers (0-9)
4. Special Characters (., ? - ! @ # \$ % ^ * () + _ , space)

(Note: Password cannot end with a 'space')

Sample Strong Password **gB34\$Cr** or **Daffy5641**

Enter your New Password:

Re-enter your New Password:

The “New User ID” screen defines how to set this up. (If you were reset, you can reuse a previous password if it followed the guidelines.)

Enter your **new User ID** and then click **Validate**.

FIVE STAR
FEDERAL CREDIT UNION
FORMERLY SAINT AGNES FEDERAL CREDIT UNION

CU Online

CU Online
Create New User ID

To protect your information, we use a multi-factor authentication sign-on process to protect you from fraudulent online activity. At this time you must create a new User ID. You can no longer use your Member Number as your User ID.

User ID Guidelines

1. User ID must be at least 6 characters (maximum 20)
2. User ID must contain letters (A-Z or a-z) and numbers (0-9) only
3. User ID must contain at least one letter and at least one number
4. Letters in User ID are case sensitive

Enter Your New User ID:

VERIFIED & SECURED
LIFETIME SECURITY

NCUA

If this was successful, you'll see a screen showing your new User ID.

Click **Continue** to see your accounts in CU Online.

FIVE STAR
FEDERAL CREDIT UNION
FORMERLY SAINT AGNES FEDERAL CREDIT UNION

CU Online

CU Online
New User ID:

Your New User ID has been successfully created.

Note: This is the User ID you will use on your next and future Sign-On's.

VERIFIED & SECURED
LIFETIME SECURITY

You last accessed your accounts on Tue May 07 2019 11:00 est

Credit Union Effective Date & Time Tue May 07 2019 14:24

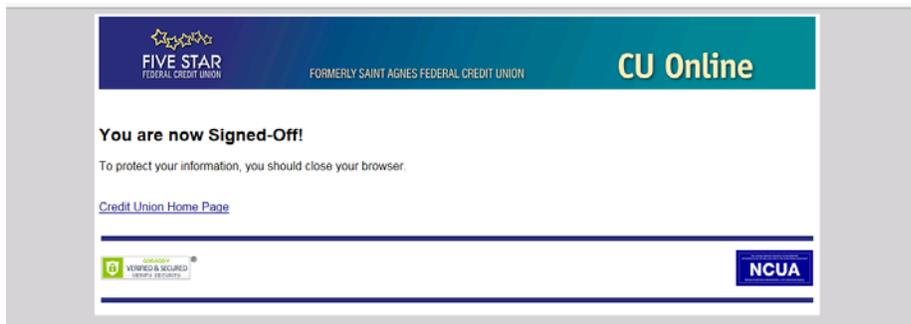
NCUA

Now you can see your accounts and available balances:

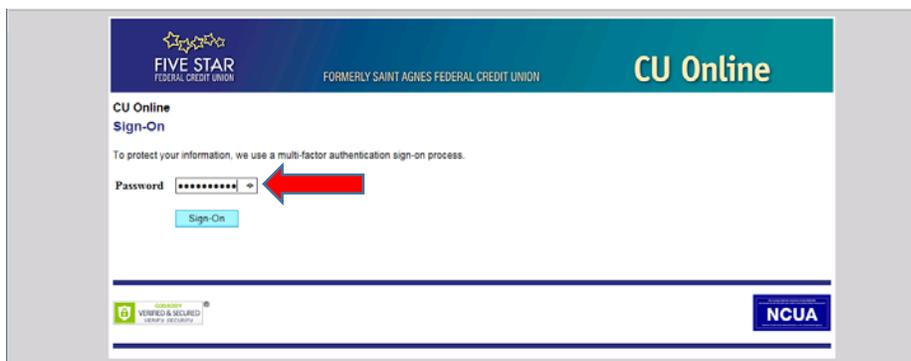
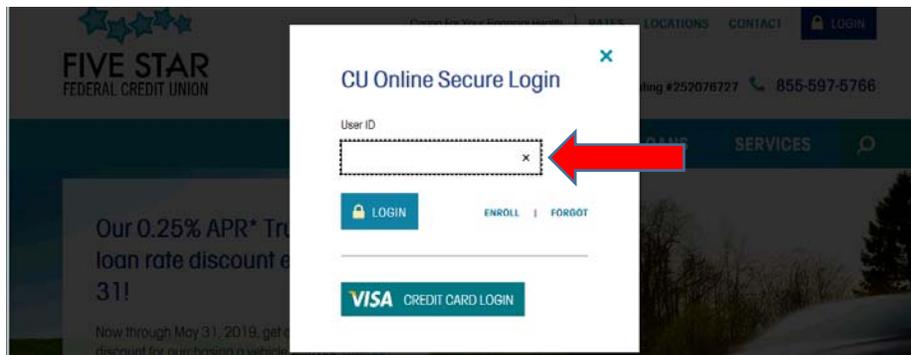
Share Accounts	Last Tran	Balance	Available	Options
01 Core savings	04-22-2019	330.71	325.71	view details nickname e-alerts
11 SHARE DRAFT ACCOUNT	05-02-2019	531.03	531.03	view details nickname e-alerts
30 HSA	04-29-2019	4,014.38	4,014.38	view details nickname e-alerts
40 48-MONTH CERTIFICATE	04-01-2019	5,275.91	* 5,275.91	view details nickname e-alerts
42 CERTIFICATE OF DEPOSIT	04-01-2019	5,145.87	* 5,145.67	view details nickname e-alerts

* An early withdrawal penalty may apply on Certificates of Deposit.

To complete your CU Online enrollment, click on the **Sign-Off** button and close your browser for **Part Two**: setting up your security questions and answers.



Visit www.fivestarcu.org to use the **LOGIN** button again, and **enter your new User ID and password**.



Complete your enrollment by **choosing three security questions/answers** and typing a unique **Sign-On Phrase** that you'll see in the future when you log in.

The screenshot shows the 'CU Online' interface for 'FIVE STAR FEDERAL CREDIT UNION' (formerly Saint Agnes Federal Credit Union). The page title is 'CU Online' and the sub-header is 'Setup Security Questions and Sign-On Phrase'. Below the header, there is a paragraph explaining the purpose of the security questions and the sign-on phrase. The form consists of three questions, each with a dropdown menu for selecting a question and a text input field for the answer. To the right of each answer field, there is a note: '(answer must be 3-20 characters)'. Below the questions is a 'Sign-On Phrase' field with a note: '(phrase must be 3-30 characters)'. Underneath the phrase field are radio buttons for selecting a color: Red, Blue, Green, Cyan, and Purple, with a note: '(phrase will display in this color)'. At the bottom of the form, there are two buttons: 'Continue' and 'Skip this for now. I will have 3 more chances.'

Don't want to answer security questions every time? If you use a secure (not shared) personal computer, you can **register that computer**. If you don't, you'll answer two questions each time.

The screenshot shows the 'CU Online' interface for 'FIVE STAR FEDERAL CREDIT UNION' (formerly Saint Agnes Federal Credit Union). The page title is 'CU Online' and the sub-header is 'Register Your Computer?'. Below the header, there is a paragraph explaining the purpose of registering a computer. The page contains two radio button options: 'Register this computer. Check this option if you commonly use this computer to access your financial information online. Note: You can register more than one computer.' and 'Do Not Register this computer. Check this option if you do not want to have this computer identified as a registered location for accessing your financial information online. Instead, to protect your personal information, you will be required to answer 2 confirmation questions when you sign-on.'

Do more using our CU Online buttons:

- Use the **Loan Request Application** button to apply for a loan online.
- Select the **Transfer Funds** button for making transfers between **your** Five Star FCU accounts (or another member's account as long as you're a joint owner on that account).
- Click on the **Check Request** button and we'll mail a check to your home (the address on file); there's a \$50 minimum.
- Enroll in online statements by selecting the **E-Statements** button and accepting the disclosures.
- If you have Five Star FCU checking, select the **Bill Payer** button and accept the disclosures to enroll in Bill Pay. Features include person-to-person transfers as well as transfers to external accounts.
- Choose the **More Options** button for additional features, including changing your password, User ID and security questions. You can also set up nicknames or alerts for accounts.

When you're finished using CU Online, click on the **Sign-Off** button and close your browser window.

If you'd like to download our **Mobile Banking app** (Five Star FCU), you'll use your CU Online User ID, password and security questions to access the app. Visit www.fivestarfcu.org for more information.