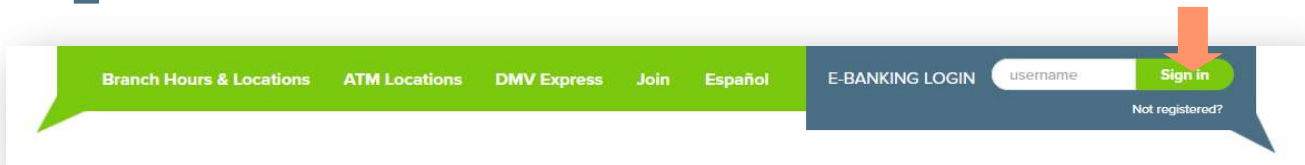




First Time Login

(Existing OLB User)

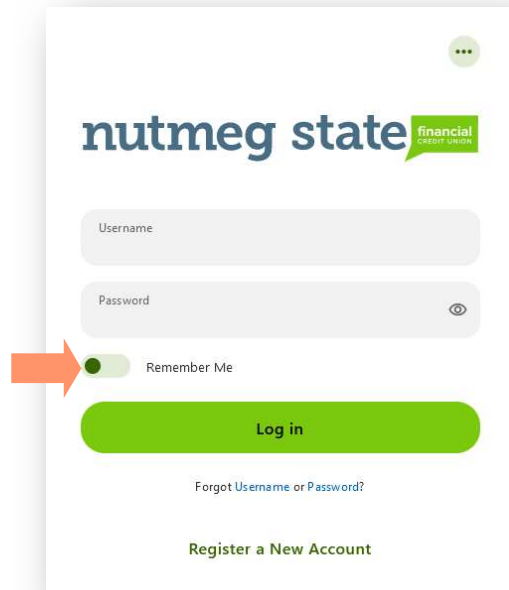
Step 1: Log into your online banking account at <http://nutmegstatefcu.org>



Step 2:

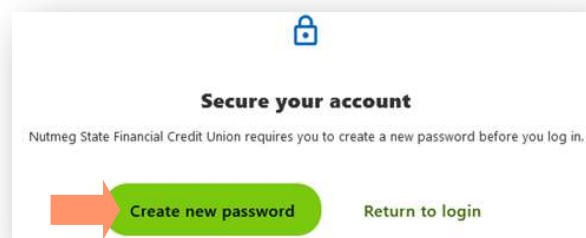
When on the login page, enter your current username and password.

Please note by selecting **Remember Me**, you will be able to bypass multifactor authentication for future logins, **only when using the same device**.



Step 3:

You will be prompted to secure your account and **create a new password**.



Step 4:

Review the terms and conditions and check the “**I Agree**” box, then click **Continue**. Be sure to read all disclosures prior to checking agree.

Terms and Conditions

Please accept the terms and conditions below to continue logging in.

Nutmeg State Financial Credit Union
Internet and Mobile Banking Disclosure and Agreement

I. This Agreement

This Internet and Mobile Banking Disclosure and Agreement (this "Agreement") is the agreement containing the terms and conditions applicable to your use of any internet and mobile banking services (the "Services") offered to you now and in the future by Nutmeg State Financial Credit Union (the "Credit Union"). Please read this Agreement carefully. In this Agreement, the words "you," "your," and "yours" mean those who sign the application or account card as applicants, any joint owners, and any authorized users of such accounts. The words "we," "us," and "our" mean the Credit Union. The words "account" or "accounts" mean any one or more share (savings), share draft (checking), money market, line of credit, loan, or other accounts you have with the Credit Union.

By making an application for any of the Services, or by initiating inquiries, making deposits or payments, transferring funds, or otherwise utilizing any of the Services, or by permitting another person to use any of the Services on your behalf, you acknowledge receipt of this Agreement and agree to be bound by all terms and conditions contained herein.

In order to use the Services, you consent to receive and accept the terms and conditions of this Agreement, and any amendments to it, electronically. We may change the terms and fees for the Services by notifying you of such change in writing, and we may amend, modify, add to, or delete from this Agreement from time to time. Your use of the Services after receipt of notification of any such change by the Credit Union constitutes your acceptance of such terms and conditions then in effect.

In the event any change to the Agreement requires a prior written notice to you, the Credit Union may notify you by email, at the email address that you provided for notices pertaining to this Service, of the new or different terms and conditions or will provide you with a link within such email where you may view the new or different terms or conditions on a web site. You specifically agree that the Credit Union may provide all disclosures, statements, agreements, and notices electronically. For instance, if you apply for a new service on our website, all agreements and disclosures may be made available to you electronically. It is your responsibility to download or print these disclosures, statements, agreements, and notices, to review them, and to keep them in a convenient place. We reserve the right to send any or all of these communications by traditional paper methods, with or without notice, for any reason, including technological problems, address verification, or security concerns; to comply with state or federal law, or any other reason.

The terms and conditions of this Agreement are in addition to the terms and conditions of any and all other account and loan agreements with the Credit Union, including all disclosures made pursuant to such agreements, governing the accounts accessible in connection with the Services. Without limiting the foregoing, all applicable electronic funds transfers are also subject to the Credit Union's Electronic Fund Transfers Agreement and Disclosure, which is hereby incorporated by reference. Additionally, each account and the Services are subject to the terms or instructions appearing

I Agree *

Continue

Step 5:

Select the **Reset my password** option.

Step 2 of 5

I Want To

Reset my password
Choose this if you're an individual or a business and forgot your password

Reset my business sub user password
Choose this if you are a business sub user and you forgot your password

Step 6:

Verify your identity, by entering your username, SSN/EIN, or ITIN, then enter your date of birth and **one of the questions below**. Then, click **continue**.

Please make note of the phone number format, if you choose to use phone number for verification.

Step 1 of 2

Verify Your Identity

The following information is used to verify you have an account with Nutmeg State Financial Credit Union and that you are the owner of the account. We match your answers against our records. Questions marked with * are required and you must answer a total of 2 questions to continue.

Username

SSN or EIN/ITIN

Date of Birth

Answer any one of the questions below

Account Number*

Email

ZIP Code

Cell Phone

Continue

Step 7:

Choose your method of verification, then **continue**.

Your phone must be cell phone for SMS Text messages!

Remember, by choosing **Remember me, at the login screen, you will bypass this verification step on future logins, only when using the same device to login.*

Step 4 of 5

Password Reset Method

- SMS Text
A one-time code will be sent to your mobile phone.
- Email
A one-time code will be sent to your email address.
- Voice Call
You will get a call that reads a one-time code to you.

Continue

An orange arrow points to the 'Continue' button.

Step 8:

Enter your verification code and click **Verify**. For email verification, be sure to check your spam/junk folder.

Step 5 of 5

Verification Code

A 6-digit code has been sent to your phone number (***) ***-300.

Code Will Expire In 5 Minutes

Resend code or Change method

Verify

An orange arrow points to the input field for the verification code. Another orange arrow points to the 'Verify' button.

Step 9:

Create your new password and click **Continue**.

Password Requirements:

- At least one uppercase letter
- At least one lowercase letter
- At least one special character
- At least one number

Create your password

Your password must be at least ten characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number.

Password *

Confirm Password *

An orange arrow points to the 'Password' input field.