

XCEL Federal Credit Union

Did you know there is an easy way to access your account anytime and anywhere? All you need is a computer/mobile device and internet access! Just follow these easy steps.



REGISTERING FOR ONLINE BANKING - STEP BY STEP

Step 1

Go to www.XCELfcu.org
On the Login tab click on "New Users"



Step 2

On the first screen input your first and last name, Social Security Number, Date of Birth and member number then click "Submit"

A screenshot of the XCEL Federal Credit Union 'Verify Identity' registration form. The form is titled 'Verify Identity (Registration Step 1 of 7)'. It includes a 'Owner Identity' section with a radio button for 'Is this a Business?'. Below this are input fields for 'First Name', 'Last Name', 'SSN', 'Date of Birth', and 'Member Number'. A 'Submit' button is at the bottom. An arrow points to the 'Submit' button.

REGISTERING FOR ONLINE BANKING - STEP BY STEP

Step 3

Create a Username and Password then click on "Submit"

Log Out | Register

Choose Username and Password (Registration Step 2 of 7)

Congratulations, we were able to locate your customer record. Please enter a username and password that you will use to log on once you have registered.

Your password must contain at least 6 characters and it must meet all of the following requirements:

- Mixed Case (at least 1 upper case and 1 lower case)
- Alpha Numeric (at least 1 letter and 1 number)
- Special Character (at least 1 character that isn't a number or letter)

Username and Password
Provide us with a username and password.

Username: * The username must be at least 10 characters long and can only contain the following characters: A-Z, a-z, 0-9.

Password:

Confirm Password:

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Step 4

Type a unique phrase that you will remember and then click on "Submit"

Welcome Kansas Trust
Log Out | Profile | Help

Home | Transactions & Payments | Bill Pay | Credit Card | Statements | Alerts | Notifications | My Online

Security Phrase

Please create a unique phrase that only you are familiar with. This phrase will be displayed to you whenever you log into the Online Banking system. The purpose of this phrase is to assure you that you are logging into your financial institution's secure Online Banking site instead of a fraudulent site.

Always remember that if you do not see your unique phrase when logging into the Online Banking system do not key in your password and call your financial institution immediately!

Security Phrase:

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Step 5

You must establish 3 security questions and answers and then click "Submit"

Security Questions

Please configure 3 different questions below. These questions will be used to perform additional authentication when logging into Online Banking. You can select pre-defined questions from the drop down menu, create your own unique questions by typing them in the space below the drop down menu, or use a combination of either pre-defined or custom questions. For each question, please type an answer in the field below the question.

To provide maximum protection for your online accounts from unauthorized use, it is best to choose questions that only you or other authorized users will know the answers to. Your answers will not be case sensitive.

Question 1 of 3

Select Question:

Custom Question:

Answer:

Question 2 of 3

Select Question:

Custom Question:

Answer:

Question 3 of 3

Select Question:

Custom Question:

Answer:

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Step 6

Select your preferred method of multi-factor authentication. Selecting the security code is the most secure, but members can chose to answer security questions as an option as well. After making a selection, click on "Submit"

Welcome Kansas Trust
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Update Multi Factor Authentication

You now have the option to choose the multi factor authentication method used during login. We highly recommend using the security code option as it is the most secure.

Please choose one of the following multi-factor authentication methods to use during login:

- Prompt to answer security questions
- Prompt to request/enter a security code (most secure)

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REGISTERING FOR ONLINE BANKING - STEP BY STEP

Step 7

You must update your profile and preferences and input your email address. Once your preferences are set, click on "Submit"

Update User Profile / Preferences

Profile and Preferences

First Name: [Text]

Last Name: [Text]

Email: [Text]

Show Full Account Numbers:

Show Non-Active Accounts:

Allow Password Reset:

Check Image Size: [Dropdown]

Submit

Step 8

XCEL'S Online Banking agreement will appear. Review and if you prefer, print the agreement. Upon completion, click on "Accept" (if you Decline you will not be able to establish an online banking account)

This Agreement governs the use of XCEL Federal Credit Union's Internet Banking Service, jointly referred to as the "Service," provided by XCEL Federal Credit Union. By using the Service to conduct transactions, you agree to the terms of this Agreement.

Definitions

As used in this Agreement, "account" and "accounts" mean the XCEL Federal Credit Union account in which you are either the owner or joint owner. "Loan account" and "loan accounts" mean any loan you have with the Financial Institution. "You," "your," and "yours" mean the person(s) using the Service. "We," "us," and "Financial Institution" refer to the individual Financial Institution (XCEL Federal Credit Union) that holds your accounts.

Deposit and Credit Agreements

The terms and conditions in this Agreement shall have priority and take precedence over any existing terms and conditions in existing account and loan agreements you have with us in the event of a conflict.

Required Equipment

In order to use the Internet Banking Service, you need a computer or mobile device (in this Agreement, your computer, mobile device and related equipment are referred to together as your "Computer") with a web browser (either Microsoft Internet Explorer 8.0 or higher, Mozilla Firefox 3.0.0 or higher, Google Chrome 30.0 or higher, Safari Web 3.0.0 or higher), a member number, and Internet Banking Access Code (in this Agreement, your access code is referred to as your "Password"). This password is your confidential personal identification code you use to access your account(s) through Internet Banking.

You are responsible for the installation, maintenance, and operation of your Computer, browser and the software. XCEL Federal Credit Union is not responsible for any errors or failures from any modification of your Computer, the browser or the software. XCEL Federal Credit Union is also not responsible for any Computer virus or related problems that may be associated with the use of an online system.

The Service

To use Internet Banking, you must have at least one XCEL FCU personal account and an Internet Banking Access Code. Through Internet Banking, you will have access to any of your XCEL share accounts or loan accounts. XCEL Federal Credit Union reserves the right to deny access to a deposit account or loan account or to deny transactions under certain circumstances.

Description of Internet Banking

The Service allows you to perform some or all of the following functions from your Computer:

Accept Decline

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Step 9

Select your preferred method for security code delivery, complete all applicable information, and then click on "Submit"

Security Code Delivery Methods

Please provide a valid phone number that can receive text messages and specify whether the message should be delivered via text or voice. You will be able to add more delivery methods once you have logged into Online Banking.

Security Code Delivery Method

Type: [Dropdown]

Phone Number: [Text]

Text Message: Yes - Send a text message
 No - Do not send a text message

Submit

Step 10

Registration is complete and the next screen will show your Account Summary Page

FEDERAL CREDIT UNION

Log Off | Profile | Help

accounts | Transactions & Payments | All Pay | Credit Card | Messages | Alerts | Notifications

Account Summary

Account	Type	Balance	Available Balance
vtgpa (1113327-3)	REGULAR SAVINGS	\$7.00	\$2.00
wctkg (1113327-6)	KASASA CASH	\$0.00	\$0.00
vtgpa (1113327-8)	ADDITIONAL SAVINGS	\$6.00	\$6.00
wctkg (1113327-11)	MONEY MARKET ACCOUNT	\$4.00	(\$96.00)
wctkg (1113327-2)	CHECKING - 03	\$3.00	\$3.00
vtgpa (1113327-5)	IRA SAVINGS	\$0.00	\$0.00
Total		\$20.00	(\$95.00)

Learning all of your accounts in the summary? Request access to additional accounts through secure messaging.

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