

Web Site
<http://www.fctfcu.org>
PCU Account Information Sheet

The enrollment form must be completed in full. If the joint owner will have PCU access, only the last 4 digits of owners social security number will be used for the password at initial sign on.

For initial sign on, select "Login On-Line Banking and Bill Pay" on the homepage. Your USER ID is your credit union account number. Your PASSWORD is the last four digits of the social security number that you provided on your application.

You will complete a simple, one-time enrollment process the first time you log into the system.

1. Select a picture from an online library of images; the image will be displayed to you on future PCU Banking logins. Only you and the Credit Union know the image.
2. You'll enter a word or phrase that will be displayed along with your image when you login. Only you and the Credit Union know the phrase.
3. You'll select three "Challenge Questions" and provide the answers to the questions.

After enrollment, when you log into PCU Banking you'll enter your User ID. Then, we'll show you the picture and test phrase you selected. If the image and phrase shown to you are correct, you'll continue with the login and enter your password. This is your assurance that you are logging into the legitimate Fulton County Federal Credit Union PCU Internet Banking service.

Challenge questions will only be displayed if you log into PCU Banking from a different computer than you used when you enrolled. This is another layer of security designed to protect your account from unauthorized access if your account information is stolen and help us identify you when you are logging into PCU Banking from an unknown computer. You'll have the opportunity to "register" computers you regularly use to access your online account. Once you successfully answer the question, we'll show you your picture and phrase.

If you enter the wrong password several times you will be denied access, please contact the credit union at memberservices@fultonfcu.org to request a reset. We will reset you back to the last four digits of your social security number and send you an e-mail notifying you when you have been reset.

If you answer a challenge question incorrectly several times, your account will be locked. Again, please contact the credit union and we will unlock your account.

Access to PCU will be terminated if 90 days or more elapses between PCU online sessions.

The account number at the top of the enrollment form is the main account you are signing up for. The accounts listed on the bottom of the enrollment form are the accounts you will be allowed to transfer money to. You will not be allowed to transfer money from those accounts.

If you have more than one account with the credit union and want to be able to perform various transactions between accounts, you will need to sign up each account separately.

The Agreement and Disclosure is located on the Website at www.fctfcu.org

09/04/09



Personal Credit Union (PCU) Internet Banking Enrollment Form

By signing this form, I/we acknowledge that I/we have read and agree to the terms and conditions of the **Fulton County Federal Credit Union PCU Internet Banking Agreement and Disclosure.**

Account #: _____ Date : _____

Primary Account Holder: _____

Joint Owners: _____

Address: _____

City: _____ State: _____ Zip: _____

Email Address: _____

*Last 4 digits of Social Security#: _____

I/We also request that transfers be allowed to the following FCFCU accounts:

Member Name	Account #

The Credit Union maintains the right to deny access to accounts based on the terms and conditions as described in the **Fulton County Federal Credit Union PCU Internet Banking Agreement and Disclosure.**

X _____ X _____
(Member Signature) (Date) (Member Signature) (Date)

Refer to: Fee Schedule

*Required for PCU access.