

HOW DO I ACCESS MY ACCOUNT for the FIRST time or after Being RESET?

1. Access UT-MUO Federal Credit Union's website @ www.utmuo.com & click on Online Banking
2. Click on the Online Banking Link then Click on Accounts
3. Log onto Online Banking by entering your account ID and password. Your **Account ID** will **ALWAYS** be your **SIX digit** account # **ONLY**. Your **Password** for the **FIRST TIME** signing in will be your **account # AND** the **first two letters** of your **LAST NAME**.

Example for Jane Smith, Account # 111223

Account ID: 111223 Password: 111223SM

4. After signing in the first time you will be asked to change your password. Your **new password must be at least 8-16 characters** long & contain a minimum of **one alpha & one numeric character**. This program **IS CASE SENSITIVE**, so make sure you remember if you are using capital or lower case letters.
Example for changing the password for Jane Smith, Account number 111223

Old Password: 111223SM New Password: any combination of 8-16 numbers & letters

5. After logging into the system a screen with user options will appear at the top
 - The **EXIT** button will sign you off Online Banking
 - The **CONTACT US** button will initiate an e-mail to UT-MUO FCU
 - The **HELP** button will pop up a menu with informational navigation tools
 - The **ACCOUNTS** button will take you to a screen that lists all your account information & balances
6. After clicking the **ACCOUNTS** button, all of your accounts will appear in hyperlink format. From this screen you will be able to easily navigate through your accounts and perform inquiries, transactions, loan payments, and various other account functions.

WHAT ELSE CAN I DO ONLINE?

- Check your **UT-MUO FCU Visa** balances, due dates, last five transactions and much more by clicking on the VISA logo at the bottom of the UT-MUO Home page. (www.utmuo.com)
- **Re-order checks** by clicking on the LIBERTY logo also located at the bottom of the UT-MUO Home Page (www.utmuo.com)
- Check **loan specials** on the "What's New" page & check out the loan specials. If you see one that might fit your financial needs, apply conveniently ONLINE.

REMEMBER we are here to help. If you get stuck, have questions or need assistance with the Online program, give us a call! (419) 534-3770