

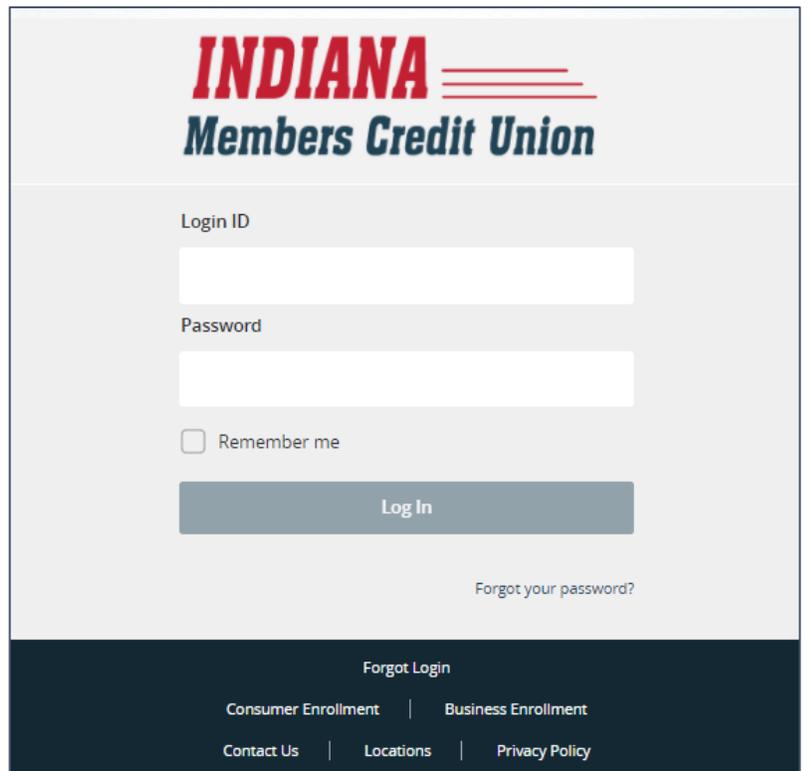
MEMBER LOGIN INSTRUCTIONS (FOR CURRENT ONLINE/MOBILE BANKING MEMBERS)

DESKTOP:

1. Visit IMCU.COM and click on the “Login” Button



2. Enter your “Login ID”, which is your current NetTeller username.
3. Enter your current NetTeller password and select “Log In”

A screenshot of the Indiana Members Credit Union login page. The page features the Indiana Members Credit Union logo at the top. Below the logo is a login form with the following elements: a 'Login ID' label and a text input field; a 'Password' label and a text input field; a checkbox labeled 'Remember me'; a 'Log In' button; and a link for 'Forgot your password?'. At the bottom of the page, there is a dark blue footer with links for 'Forgot Login', 'Consumer Enrollment', 'Business Enrollment', 'Contact Us', 'Locations', and 'Privacy Policy'.

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Members Credit Union

4. Select a contact option to receive a Secure Access Code either by Email, Text Message, or Voice Call
5. You will receive a unique, single use 6-digit code within seconds. If you do not see a current or valid contact option, contact Member Services at **800.556.9268**.

If any of the targets on this list are incorrect, please contact us for assistance. You will also be able to manage these targets after login by going to Security Preferences under Settings ✕ and choosing the Secure Delivery option.

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Please select a target:

I have a Secure Access Code

Call me : (XXX) XXX-7562

Text me : (XXX) XXX-7562

Back

6. Enter the Secure Access Code and click "Submit"

Secure Access Codes are temporary, one time use codes and are active for 15 minutes after they have been requested. If you haven't yet received your code, please contact us for assistance. ✕

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Enter your Secure Access Code

454933

Back **Submit**



7. You will be prompted to enter a new password.

The screenshot shows the password reset interface for Indiana Members Credit Union. At the top is the logo. Below it, the text reads "Please set your new password:". A section titled "Password Requirements:" with an information icon lists the following rules: must be 8-99 characters, must have at least one number, one lowercase, and one uppercase character, must not contain special characters like @, #, or &, and must not be the same as the last 5 passwords or the current password. Below the requirements are three input fields: "Current Password", "New Password", and "Confirm New Password". At the bottom are "Back" and "Submit" buttons.

8. A "read only" profile will appear showing your current information. Click "Submit Profile" at the bottom of the page.

The screenshot shows the profile information form for Indiana Members Credit Union. A red banner at the top states: "If any information displayed here is incorrect, please complete the login process and go to Manage Contact Info under Settings to request an update be made." Below the banner is the logo and the text "Please contact us if any information displayed here is incorrect." The form contains several fields: "Prefix (optional)" with a dropdown menu, "First Name (optional)" with a text input, "Middle Name (optional)" with a text input, "Last Name (optional)" with a text input, and "Suffix (optional)" with a dropdown menu. Below these are "Email Address (optional)", "Address 1 (optional)", "Address 2 (optional)", and "Country (optional)", each with a corresponding text input field.

9. On your first login, you will be presented with a First Time Login Disclaimer which you will need to review and select “I Accept.” If you select “I do not accept,” the account will be locked out. Should this happen, please contact Member Services at **800.556.9268**.

[Click here for a PDF version of the below disclosure](#)

Disclaimers

FIRST TIME LOGON DISCLAIMER

Indiana Members Credit Union
Consumer Digital Banking Agreement

The following terms and conditions (“Agreement”) govern the manner in which Indiana Members Credit Union (“IMCU,” “we,” “us,” “our”) will provide the Digital Banking Services as described herein to you, a member of IMCU (“you,” “your”).

1. GENERAL TERMS

a. **Relation to Other Agreements.** This Agreement supplements your Membership Agreement and Disclosures (“Membership Agreement”). All provisions of the Membership Agreement are incorporated herein by reference. Your Membership Agreement and this Agreement are intended to be read as complementary to one another. In the event of any inconsistency between the Membership Agreement and this Agreement, the Membership Agreement will control unless stated otherwise in this Agreement. Your use of the Services may also be affected by other existing agreements between us for your deposit, loan, credit card, and other linked accounts. When you link accounts to the Services, this does not change the agreements you already have with us on those accounts. For example, when you use the Services to access a credit account, you do so under the terms and conditions we gave you in the agreement and disclosures for the credit account. You should review those agreements for any applicable account fees, for limitations on the number of transfers you can make, and for other restrictions, which might impact your use of an account with the Services. Additionally, each account will be subject to the terms or instructions appearing on a screen when using the Services, the rules and regulations of any funds transfer system, and all applicable state and federal laws and regulations. In addition to this Agreement, you agree to be bound by and comply with such other written requirements as we may furnish to you in connection with either the Services, or products which may be accessed via the Services.

b. **Definitions**

i. “Business Day” means every day, except Saturdays, Sundays, and federal holidays.

ii. “Device” means a cellular telephone or similar wireless communication device onto which you have downloaded software provided by us for the purpose of permitting Mobile Banking. A “Device” is also a cellular telephone or similar wireless communication device that is capable of conducting Banking transactions at our Mobile Banking site through text (“SMS”) messaging, Wireless Application Protocol (“WAP”), or other products that we select or approve. Your wireless carrier may assess you fees for data or text messaging services. Please consult your plan or provider for details.

iii. “Digital Banking Services,” “Digital Banking,” or the “Services” means the Q-Phone services, and all services offered under Digital Banking, including but not limited to: Mobile Banking, Mobile Deposit, P2P, Pay by Card, Card Swap, Bill Pay, and all other services offered pursuant to the terms of this Agreement.

iv. “Mobile Banking” means the Digital Banking Services accessible from the Device you have registered with us for Mobile Banking.

v. Whenever used in this Agreement and unless the context requires a different meaning, capitalized terms used herein not otherwise expressly defined, shall have the meanings assigned to such terms in the Membership Agreement.

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FIRST TIME LOGON DISCLAIMER

Services. This consent covers each and every account, product, or service we offer that you apply for, own, use, administer or access using the Digital Banking Services either now or in the future. When you use a product and/or service to which this consent applies, you agree that we may provide you with any notice in electronic format, and that we may discontinue sending paper notices to you, unless and until you withdraw your consent as described below. We may also use electronic signatures and obtain them from you as part of our transaction with you.

Receiving Notices Electronically. Notices will be delivered electronically to the email that you have provided to us. We will consider your acceptance of this consent as your confirmation of receipt of this consent. We may always, in our sole discretion, provide you with any Notice in paper form, even if you have chosen to receive it electronically.

Paper Copies. You have the option to receive paper copies of electronic notices and may request said paper copies by calling us at (317) 788-0366 or (800) 556-9268. There is no fee for requesting a paper copy.

Updating Your Contact Information. If your electronic contact information, such as your email, should change you must notify us of the change. You may update your information with us through Digital Banking Services, or at any branch. You understand and agree that Notices sent to the email address or other electronic contact that we have on file at the time it was delivered will be considered successfully provided to you.

Withdrawing from Electronic Notices. You may withdraw your consent to receive Notices electronically at any time by calling us at (317) 788-0366 or (800) 556-9268 or by providing us written notice of your intention to withdraw at P.O. Box 47769, Indianapolis, IN 46247. There are no fees associated with withdrawing consent, however, your access to, and use of, online services may be terminated at our discretion. Any withdrawal of your consent will be effective only after we have had a reasonable period of time to act upon your withdrawal. Any withdrawal of your consent to receive electronic communications will not affect the legal validity, enforceability and binding effect of any Notice you received, electronic or otherwise, before the effective date of the withdrawal of your consent.

Hardware and Software Requirements. In order to access, view, and retain electronic Notices that we make available to you, you must have:

- Personal computers, tablets, smartphones, and any other supported Devices
- Internet browser that supports 128 bit encryption
- Sufficient electronic storage capacity on your hard drive or other data storage unit
- E-mail account with an Internet service provider, and e-mail software
- Operating system and Internet connection capable of receiving, accessing, displaying, and either printing or storing electronic communications received via a plain text-formatted e-mail or by access to our Web site.

Authorization

Electronic Notice Disclosure and Consent Agreement Authorization
By clicking the “Accept” button, you are also agreeing to the terms and conditions herein and you are acknowledging that you have read the Electronic Notice Disclosure and Consent Agreement carefully and provide your consent to receive Notices in electronic form. You also acknowledge that you are reasonably demonstrating that you can access Notices using the hardware and software described above and that you have an active email account from which you are able to print or save Notices as that term is defined in the Electronic Notice Disclosure and Consent Agreement herein. You are also confirming that you are authorized to, and do, consent on behalf of all other account owners named on your account, product or service, subject to applicable law.

I have read and agree to the terms and conditions of this Agreement.

10. You will be logged in and directed to the home page of Digital Banking where your current accounts will display.

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Good Afternoon, First Last
Last login 09/23/2020 at 1:21 PM

Click an account tile to view details and transaction history. ×

- Home
- Messages ³
- Transactions
- Apply For A Loan
- Transfers
- Payments
- Card Controls
- Services
- Branches
- Settings
- Live Chat
- Log Off

Home

Financial Tools
Take the work out of staying on top of your finances. [Get Started](#)

There are no accounts available for display at this time.

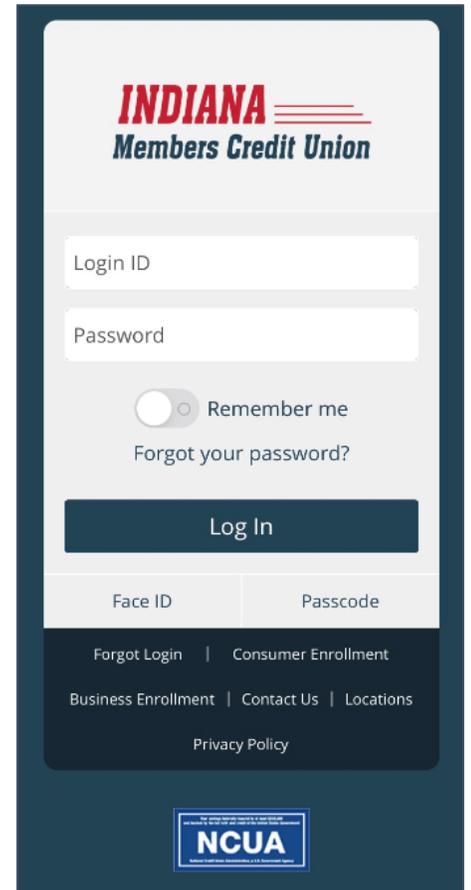
Link Account
View your balance and history from other banks and credit unions. [Get Started](#)

[Transfer Money Now](#)

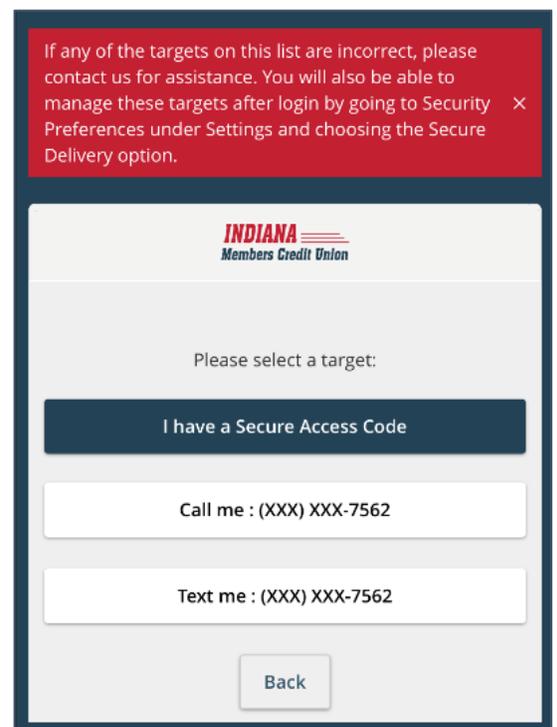


MOBILE:

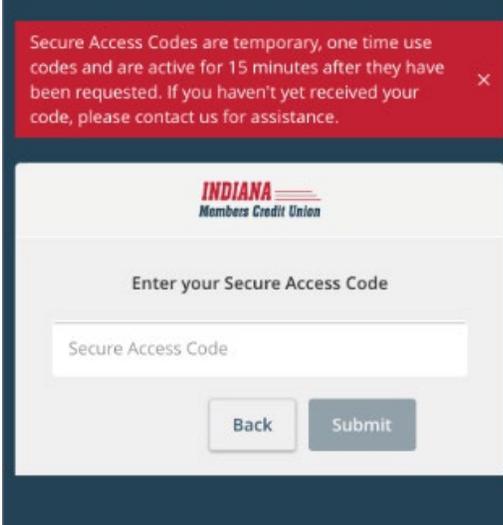
1. Update the IMCU Mobile App
2. Enter your "Login ID", which is your current NetTeller username.
3. Enter your current NetTeller password and select "Log In"



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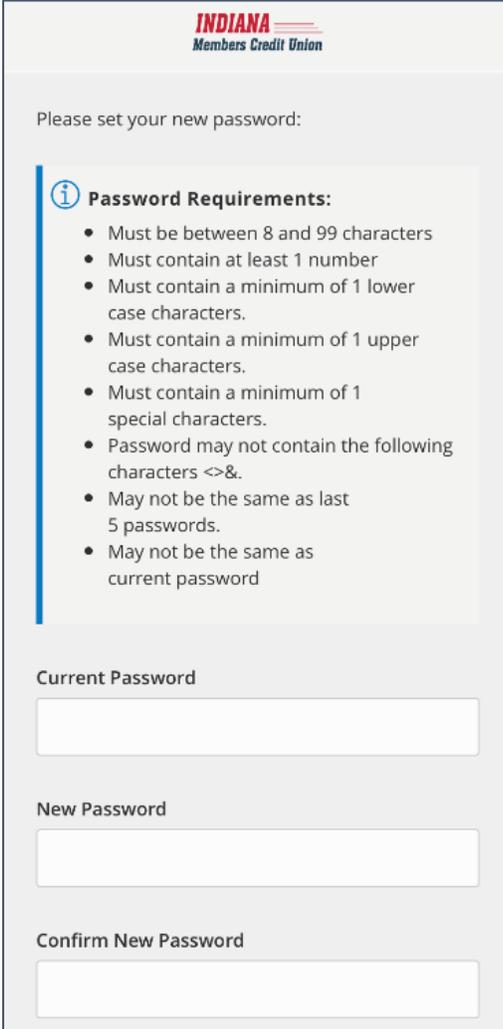


5. Enter the Secure Access Code and click “Submit”



A screenshot of a web interface for Indiana Members Credit Union. At the top, there is a red notification banner with white text: "Secure Access Codes are temporary, one time use codes and are active for 15 minutes after they have been requested. If you haven't yet received your code, please contact us for assistance." Below the banner is the Indiana Members Credit Union logo. The main heading is "Enter your Secure Access Code". There is a text input field labeled "Secure Access Code". Below the input field are two buttons: "Back" and "Submit".

6. You will be prompted to enter a new password.



A screenshot of a web interface for Indiana Members Credit Union. At the top is the logo. Below it is the heading "Please set your new password:". A blue-bordered box contains an information icon and the heading "Password Requirements:", followed by a bulleted list of requirements: "Must be between 8 and 99 characters", "Must contain at least 1 number", "Must contain a minimum of 1 lower case characters.", "Must contain a minimum of 1 upper case characters.", "Must contain a minimum of 1 special characters.", "Password may not contain the following characters <>&.", "May not be the same as last 5 passwords.", and "May not be the same as current password". Below this box are three text input fields labeled "Current Password", "New Password", and "Confirm New Password".



7. A “read only” profile will appear showing your current information. Click “Submit Profile” at the bottom of the page.

If any information displayed here is incorrect, please complete the login process and go to Manage Contact Info under Settings to request an update be made.

The screenshot shows a web form for updating profile information. At the top is the Indiana Members Credit Union logo. Below the logo is a message: "Please contact us if any information displayed here is incorrect." The form contains several input fields: "Prefix (optional)" with a dropdown menu, "First Name (optional)" with a text box containing "First", "Middle Name (optional)" with an empty text box, "Last Name (optional)" with a text box containing "Last", and "Suffix (optional)" with a dropdown menu. Below these are "Email Address (optional)", "Address 1 (optional)", "Address 2 (optional)", and "Country (optional)", each with a corresponding text box.

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Consumer Digital
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• Operating system and Internet connection capable of receiving, accessing, displaying, and either printing or storing electronic communications received via a plain text-formatted e-mail or by access to our Web site.

Authorization

Electronic Notice Disclosure and Consent Agreement Authorization

By clicking the “Accept” button, you are also agreeing to the terms and conditions herein and you are acknowledging that you have read the Electronic Notice Disclosure and Consent Agreement carefully and provide your consent to receive Notices in electronic form. You also acknowledge that you are reasonably demonstrating that you can access Notices using the hardware and software described above and that you have an active email account from which you are able to print or save Notices as that term is defined in the Electronic Notice Disclosure and Consent Agreement herein. You are also confirming that you are authorized to, and do, consent on behalf of all other account owners named on your account, product or service, subject to applicable law.

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INDIANA

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