



**** IMPORTANT ****

The current Fireline (online banking) website will no longer be available after August 11, 2014

Firelands Federal Credit Union will be switching to a new Internet Banking system on July 23, 2014. This will allow us to provide new features and benefits to your online banking experience, along with having a sleek new user interface. Instructions on how to enroll in the new Online Banking system can be found by clicking on the link on our sign-in page.

Enrollment Information

All members will be required to re-enroll for Online Banking after the upgrade. Members will be able to enroll themselves in Fireline without visiting or contacting a branch, effective with the upgrade. In order to enroll in Fireline after the upgrade, you **MUST** have an updated email address and/or phone number on file with us. Please contact us if you are unsure whether we have an updated email address or phone number on file for your account.

For those that are enrolled in Firelands FCU's Bill Pay system

In order to continue using Bill Pay after July 23, 2014, you must first enroll in the new Online Banking system. Instructions on how to enroll in the new Online Banking system can be found by clicking on the link on our sign-in page. There will be a 1-day 'blackout' period beginning on July 22, 2014 while Bill Pay is being transferred over to the new Online Banking system. You will **NOT** be able to access Bill Pay during this 'blackout' period. However, any scheduled payments that you have set up to go out **WILL BE** sent out as scheduled. So even though access to Bill Pay will be unavailable on July 22, you do not have to worry about any scheduled payments not being sent out on time.

For those that are enrolled in Email/Text Alerts

The new Online Banking system has a new email/text alerts service. You will need to set up new alerts on the new system by clicking the Alerts tab once you are logged in. The current email/text alerts system will stop on **July 23, 2014.**

For those that use the Firelands FCU Mobile Banking app

In order to continue using the Mobile Banking app, you must first enroll in the new Online Banking system. Instructions on how to enroll in the new Online Banking system can be found by clicking on the link on our sign-in page. Once you have enrolled, you will have to download a new version of our Mobile Banking app from your device's app store. Please uninstall the old Mobile Banking app if you have it installed, and search for "Firelands FCU Mobile" in the app store to find the new app. Once the new app is installed, you will log in with the same new username and password you created during Online Banking enrollment.

For those of you that use Quicken to download transactions

Please view our Quicken Conversion document, which will provide instructions on how to convert Quicken to download transactions in the new Online Banking system. This document can be found by clicking on the link on our sign-in page.

If you have further questions, please give us a call or stop in to one of our branches.

FREQUENTLY ASKED QUESTIONS

Q: *Why are you switching to a new Online Banking system?*

A: Internet Banking websites from financial institutions have federal security regulations that they must adhere to. Our old Online Banking system did not meet the current security regulations so for the credit union to become compliant with these regulations, this switch was necessary.

Our new Online Banking system also has newer features and functionality that our old system simply could not provide. Some of the new features include:

- ✓ Schedule funds transfers to automatically occur in the future
- ✓ Financial management reports/analysis of your Firelands accounts
- ✓ Communicate with Firelands about your accounts through Secure Messaging
- ✓ Enhanced search capabilities in your account history
- ✓ Custom page layouts through Dashboards

Q: *Can I use my member account number for my username?*

A: No. During enrollment, you must create a username to use when logging in to the new Online Banking system. For your privacy and security, you will no longer be able to use your member account number. Usernames must be between 6 and 20 characters long.

Q: *I did not receive my access code during enrollment. Why?*

A: As part of the enrollment process in the new Online Banking system, you will be sent a temporary access code that must be entered in the new Online Banking system to complete your enrollment. This is a new extra security measure to help prevent fraudulent enrollments.

You will be asked to have the access code to be sent to you either by a phone call, an email or by a text message. This code usually takes 15-30 seconds to arrive to you, and should arrive no later than 10 minutes after you request it. The email address and home/cell phone numbers are pulled automatically off of our banking system's records, so **please make sure that you have your current email address and home/cell phone numbers updated with the credit union prior to enrolling in the new Online Banking system.** If you need to make changes, you can update your contact information with the credit union by stopping in to one of our branches.

Q: *Why do I get an access code each time I log in to the new Online Banking system?*

A: Just like the enrollment process, you will be sent a temporary access code that must be entered in the new Online Banking system during the login process. This new method of user authentication meets current federal regulations on Internet Banking security.

If you register the computer you are logging in from, you WILL NOT have to have the access code sent to you during the login process. If you DO NOT register the computer, you WILL have to have the access code sent to you. *Please Note: for your security, you should **NOT** register a public computer (i.e. library, Internet café, etc.)*

Q: *Should I register my computer?*

A: Yes. If you are using a computer that you use frequently to log in to Online Banking (i.e. home or work), you should select 'Yes' from the **Remember Computer** question when prompted during the login process of the new Online Banking system. Registered computers will bypass the access code requirement on future login attempts.

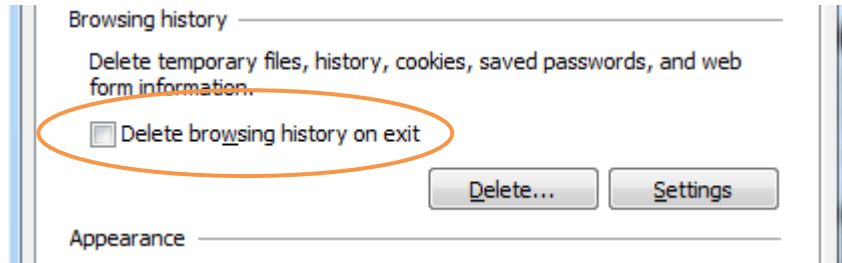
For EACH computer that you DO NOT register when logging in, you WILL have the access code sent to you when you log in to the new Online Banking system. So as long as the computer you are using is not a public computer (i.e. library, Internet café, etc.), we suggest registering all computers that you will use to log in to the new Online Banking system.

Q: I did register my computer, but I still have to have an access code sent to me when I log in. Why?

A: This may be an issue with your computer's web browser and/or settings regarding the handling of third-party cookies. Make sure that your web browser accepts third-party cookies. If you do choose to manually delete files/settings from your web browser, make sure that you do not allow cookies to be deleted. Deleting cookies **WILL** require the access code to be entered in during your next login attempt to the new Online Banking system. Listed below are steps for commonly-used web browsers to help assure that your computer stays registered.

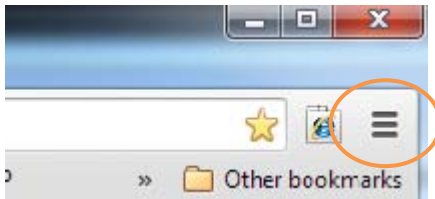
Internet Explorer

- ✓ Follow the path: Start -> Control Panel -> Internet Options
- ✓ On the 'General' tab, make sure the 'Delete browsing history upon exit' option is NOT checked – shown below.



Google Chrome

- ✓ Click the icon in the upper right corner of the browser window that has three lines on it – shown below.



- ✓ Select Settings from the menu. On the page that appears, click the 'show advanced settings' link so that you can see all of the available settings.
- ✓ In the Privacy section, click the Content Settings button – shown below.

Privacy

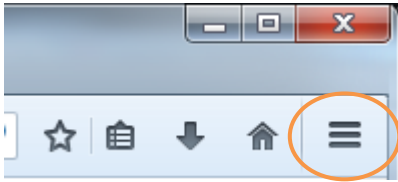


Google Chrome may use web services to improve your browsing experience. You may optionally disable these services. [Learn more](#)

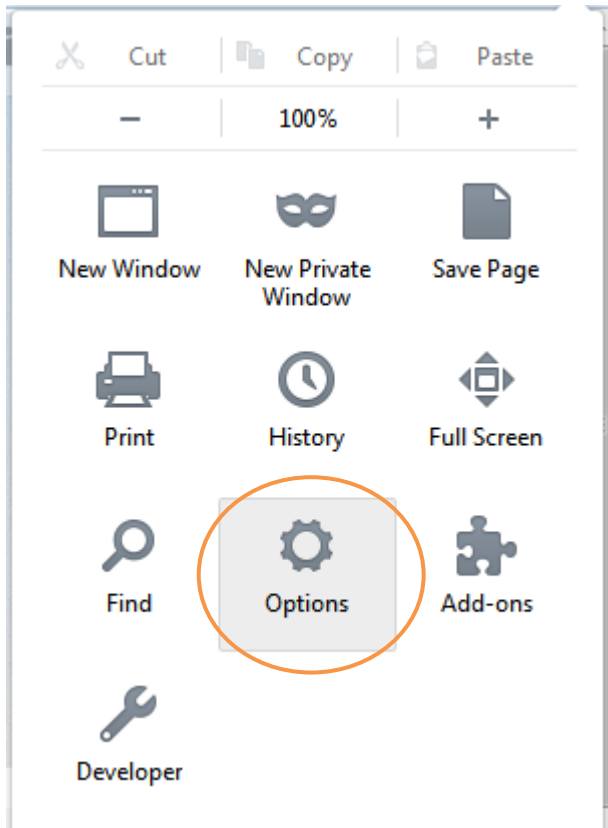
- ✓ In the Cookies section, make sure the 'Allow local data to be set' option is selected.

Mozilla Firefox

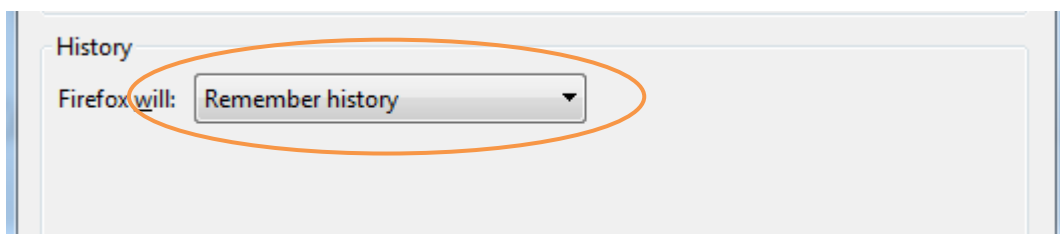
- ✓ Click the icon in the upper right corner of the browser window that has three lines on it – shown below.



- ✓ Click on Options.



- ✓ On the Options window that appears, click the Privacy tab.
- ✓ Make sure the dropdown in the History section is set to 'Remember history' – shown below.



Apple Safari

- ✓ Currently Safari DOES NOT have this feature available, so make sure you register any Apple computer that is using the Safari web browser when logging in to the new Online Banking system.

Other Notes

- ✓ Make sure that your web browser accepts third-party cookies. If you do choose to manually delete files/settings from your web browser, make sure that you do not allow cookies to be deleted. Deleting cookies **WILL** require the passcode to be entered in during your next login to the new Online Banking system.
- ✓ Make sure that your computer is running the most-recent version of the Adobe Flash Player software. This is a free download from Adobe's website.