



Will the log in process for Online Banking and the Mobile App change?

Yes. The first time you log into our updated Online Banking System, you can either login from a desktop computer or just use our upgraded Mobile App. Please see our system upgrade webpage first time login guides for previous Online Banking users, new Online Banking users, and Mobile App enrollment. There are different login steps depending on how you will be logging in for the first time or if you are enrolling for the first time.

How will I login to your updated Online Banking System if I'm not a new member and previously had First Financial Online Banking?

- All existing Online Banking users will need to login to the new Online Banking System beginning
 with their previous Online Banking User ID and enter the last 6 digits of their Social Security
 Number as their temporary first time login password. *If you are a Business Account, you will be
 entering the last 6 digits of your Business Tax ID (TIN).
- You will need to review and accept our Online Banking Terms & Conditions.
- The system will then have you enter the last 6 digits as your current password again, and ask you to create a new password. The new password must have a minimum of 9 characters and include at least 1 uppercase letter, 1 lowercase letter, 1 number, and 1 special character.
- Next, you will be asked to setup 5 security questions.
- You will then either receive a verification text message or phone call. You'll need to choose which option you prefer, give the verification option a nickname, and select Save.
- Enter the verification code you receive.
- Enter a daytime phone number where you would like to receive alerts.
- You're now ready to start using the new Online Banking System!

I am a new member. How do I enroll for Online Banking?

To enroll in Online Banking, for the first time:

- Visit firstffcu.com and click on the Online Banking login box. Click on the link for Enroll here.
- You will be brought to a new webpage to Enroll in Online Banking.
- You will need to enter your Member ID number, Social Security Number, Date of birth, Zip code and check the box that says "I am not a robot." *Business Accounts would enter their Tax ID number (TIN) in the Social Security Number field, Business owner's birth date in the date of birth field, and zip code of where the business is located.
- Click on the Enroll button.
- You will then need to accept our Online Banking Terms & Conditions.
- Next, you will create your User ID (can be between 6-32 characters, letters/numbers/special characters are allowed, although spaces are not allowed in a User ID), and Password (must have a minimum of 9 characters and include at least 1 uppercase letter, 1 lowercase letter, 1 number, and 1 special character) and click Enroll.
- You will login with your new User ID and Password.
- After that you'll need to setup 5 security questions.
- You are now finished and ready to use Online Banking!

How do I reset my password for Online Banking?

Once logged in, click on the settings tab at the very top right of the new Online Banking. Then click on the + symbol next to Profile. Click on Password, answer the security question that appears, then enter your current password and your new password and click save.



Online Banking Upgrade March 2021

You can also reset your password at the initial Online Banking login page by clicking on Forgot Password? And then entering your User ID. You will then need to answer 3 security questions correctly to change your password.

Is there a fee for Online Banking? Online Banking is a free service for our members.

Will Online Banking look the same? We've improved the look and feel of Online Banking. You'll notice a responsive design, tailored to the device you are using and more functionality right from your new Online Banking homepage.

Will Online Banking still have the same functionality? It will have great features and even some new ones, including live chat available within Online Banking and our Mobile App, added security features, external transfers to other bank accounts anywhere in the U.S., account alerts, and spending reports that show monthly expenses and where your money is going to help you keep track. Plus, the same great features you already know and love, now upgraded: Member to Member Transfers, Online Bill Pay, Check Ordering, Instant Balance, and 1 Click Remote Deposit Capture.

What if I had previously scheduled external transfers setup through your former Online Banking System? Former external transfers that were originally setup in the previous Bill Pay, will not automatically transfer over within our new Online Banking System. These external transfers will need to be setup again within the new system under the Transfers tab, and then on the right under Services, and by clicking on the External Account Transfer link. You will then need to add your other financial institutions by routing number. Please note, you must be listed as a primary account holder in order to add an external account. First time transfers will require two small trial deposits to be verified by the user.

What about my phone and email alerts? Will those automatically transfer?

No, you'll want to set up account alerts by going to the settings tab at the very top right of the new Online Banking. Then click on the + symbol next to Security and Alerts. Click on Alerts, then select your alert type and check off how you'd like each alert sent to you (email, text, or both). You can also setup alerts on your Online Banking homepage under Account Details for each of your accounts. To do this, click on the account in which you'd like to setup an alert on, then click on Create Alert where you see the bell symbol and it will take you through the same process as listed above.

Will my account number, Debit Card or PIN change?

No, your account numbers, Debit Cards and PINs will not change. This transition only pertains to Online and Mobile Banking.

Who do I call if I have questions?

Our Member Service Center is available at 732.312.1500 during business hours.

We have setup a Call Center for Online Banking Login Assistance *only* or for after-hours Online Banking login assistance, which can be reached at 833-658-0295.

For Bill Pay assistance call 855.712.0499 (7am EST - 1am EST, 7 days a week)

You can also navigate to the Contact Us tab at firstffcu.com for other important phone numbers.



Online Banking Upgrade March 2021

How will Live Chat work?

Once logged into our new Online Banking, click on the Chat link at the very top right. A new window will open and you will select continue to bring you into the Online Chat feature. Enter your question and you will be assisted by a representative as soon as possible. Live Chat is available during First Financial regular business hours only. Live Chat is also available within our updated Mobile App.

Will the list of supported browsers change?

Yes, below is a list of supported browsers.

Windows 7

- Internet Explorer 10 and above
- Chrome Current Stable Version
- Firefox Current Stable Version

Internet Explorer 9 will allow you to use all major features, but may have problems displaying some screen elements.

Mac OS X 10.8 (Mountain Lion)

- Safari 6.2
- Chrome Current Stable Version

Mac OS X 10.7 (Lion) with Safari 6.1.6 will allow you to use all major features, but may have problems displaying some screen elements.

Do I need to do anything if I have direct deposits set up?

No, your routing and account numbers won't change - so your direct deposits will not change.

What if I am a Quicken user?

You will need to disconnect the previous connection to Quicken you used within our previous system, and reconnect Quicken to our new Online Banking. Visit our system upgrade webpage and follow the steps for the version of Quicken you are using. There is also a video tutorial on the same page for how to deactivate your previous Quicken connection. *You will want to make sure you deactivate the previous connection to Quicken; failure to do so may result in duplicate transactions within our new Online Banking.

Thank you for Thinking First and for your patience during our system upgrade!