

ONLINE BANKING & eStatements SIGN UP INSTRUCTIONS

1. Go to www.StFrancisFCU.org and click on the shield found on the top right (see image below)

St Francis FCU

Click here to start

Home About Services Members Rates & Fees Contact

Start saving today by applying for a St Francis FCU VISA Platinum Credit Card

St Francis FCU VISA Platinum credit card rates are as low as 8.99% APR. Rates are based on your credit score at the time of the approval and are fixed^{1,4,5} [Get our VISA Credit Card application here](#)

¹ Promotion valid only to qualified applicants, must be a member of St Francis FCU
⁴ Rates and Credit restrictions apply
⁵ Does not apply to loans already financed at St. Francis FCU unless otherwise stated
⁶ Minimum qualifying Beacon credit score is 600

NCUA

Contact Us

Phone: (864)255-1660
Address: 121 Sumner Street
Greenville, SC 29601

[\[+\] Get Directions](#)

Where People Are More Than Money

Welcome to St Francis FCU's home on the web. We hope you enjoy your visit and will take advantage of the many useful tools & services we provide for you, our most valued member!

Quick Links

[Apply For A Loan](#)
[ATM Locations](#)

2. Click on the SIGN UP button (see image below)

Disclosures Contact Us

St Francis FCU

User ID: [Account Lockout Reset](#)

Password: [Forgot User ID/Password](#)

Login Sign Up

Click here to register/re-register

Type your **User ID** and **Password** into the spaces provided and click the Login button to access your account. After logging in for the first time, you will need to accept the Terms and Conditions at the bottom of the screen. For new users, you can self-register by clicking the Sign Up button and following the on screen instructions.

Terms and Conditions of using Home Banking can be found by clicking on the Disclosures link above.

Unauthorized use of these systems is strictly prohibited and is subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18, U.S. Code Sec. 1001 and 1030. All activity may be monitored and usage may be reviewed of this system. All persons are hereby notified that the use of this system constitutes consent to such monitoring and auditing.

NCUA

EQUAL HOUSING OPPORTUNITY

- You will need your main account number (it is a 3 or 4 digit #). Your SSN will not work unless you are a joint owner on an account AND do not have your own account.

Note: If you recently changed your address and you have not notified our office yet, please use the numerical part of your previous address, you will be able to update your address once you are logged into the online banking.



Sign Up for HomeBanking

If you are a joint owner with no primary account at the credit union, please enter your SSN for the ' Account Number / SSN:' field otherwise please enter your account number.

Account Number / SSN: **MUST use Account number**

Last 4 of SSN / TIN:

Date of Birth:

All numbers in first line of address:

For example, if the first line of your address is "123 South 15th Street", enter in "12315" in the area above.

- Our disclosures will be displayed. Scroll to the end of that document and click on the acknowledgement button (see image below)

St Francis FCU

SECURE AREA ACCESS/DATA TRANSMISSION - A user can only access secure areas of the Site pursuant to the Online Access Agreement with a valid password related to accounts held by us. Because of the site security system, should a user attempt to access a secure area more than three times using an invalid user ID or password, that user will be locked out of the secure areas of the site. To regain access the secure areas user must view our Online Access Agreement and contact our Customer Service Office. Information within the secure areas of the site will use at least 40-bit encryption technology. The secure area will also secure sockets layer technology. The information will be transmitted among various secure computer systems in order to ensure that all automated clearing house, debit, bill payments and account transfers are made in a timely, efficient and secure manner.

CHANGES TO RULES AND REGULATIONS - We reserve the right to revise these Terms and Conditions at any time and users are deemed to be apprised of and bound by any changes to these Terms and Conditions.

VIOLATIONS OF RULES AND REGULATIONS - We reserve the right to seek all remedies available at law and in equity for violations of these Terms and Conditions, including the right to block access from a particular Internet address to the Site.

ACCESS TO PASSWORD PROTECTED/SECURE AREAS - Access to and use of password protected and/or secure areas of the Site is restricted to authorized users only. View Online Access Agreement. Unauthorized individuals attempting to access these areas of the Site may be subject to prosecution.

USE OF "COOKIE" FILE FEATURES - We reserve the right to store information on a users computer in the form of a "cookie" or similar file for purposes of modifying the Site to reflect users preferences. Our Internet Privacy Statement provides additional information regarding our use of "cookies" as well as procedures for disabling cookies.

JURISDICTION/GOVERNING LAW - Users of this Site agree to submit to the laws of South Carolina, USA and applicable federal law without regard to conflicts of laws principles.

General Privacy Statement - As your credit union, we are aware that you have shown significant faith by entrusting us with your most personal information, your finances. We have spent much time building our relationship with you, and as that relationship evolves into the next millennium, rest assured that no matter the technology used for member interaction, our respect for your privacy will not diminish.

Site Access - Any person using the Internet is given access to St Francis Federal Credit Union site (the "Site"), which provides a general overview to enable the individual user to learn about our many member benefits. However, access to the members-only areas and individual account areas require passwords.

Security - Although our communication lines remain open and transparent to our members allowing them to have access to their accounts, unauthorized access is next to impossible. With our secure socket layer security technology, using a minimum of 40-bit and up to 128-bit encryption, and firewall protection, you will be able to make secure transactions without fear that an unauthorized party will gain access to your accounts. We do not permit the installation of password "cookies", just in case your computer is lost or stolen. You will be required to enter your password every time you log on to the Internet Branching System. Should an unauthorized user attempt to access your account, only attempts at determining your password are allowed before the user, who occasionally may be you, is locked out of the system. Should this occur, please call our Customer Service Office at . You will be asked to provide account-specific information; once that information is verified, you will regain access to you account.

Site Content - Any information regarding your accounts is accurate as of the date and time noted on the account summary screen. Financial information is provided for informational purposes only, as a courtesy to our members and visitors. Should you decide to take direct action based on general financial content provided on this Site, please be aware that you do so at your own risk. Every Site user has a different financial situation, and what applies ideally to one customer may have adverse consequences for another.

Use of Cookies - Cookies were originally designed to help a website distinguish a user's browser as a previous visitor and thus save and remember any preferences that may have been set while the user was browsing the site. A cookie is a small string of text that a website can send to your browser. Websites sometimes use cookies to enhance the user's visit; in general, cookies can securely store a user's ID and password, personalize home pages, identify which parts of a site have been visited or keep track of selections in a "shopping cart". If you are just browsing our Site, a cookie identifies only your browser. However, if you become a registered user on the Site with a designated user ID and PIN/password ("Registered User"), and will be accessing your confidential account information, you must accept certain cookies, as they are essential for site administration and security. While we will implant a cookie that records your member preferences so that we can provide personalized information that we believe will be of value to you, we DO NOT permit a cookie to be placed on your computer to store your UserID and password.

Set E-mail Preferences - In order to notify our Registered Users of extra benefits provided as online financial customers, we will send occasional email informing you of these special offers. Should you wish to be removed from this list, simply send us an email indicating that you do not wish to receive e-mail.

Site Navigation Statistics/Information Use - As your credit union, our goal continues to be one of exceptional member satisfaction. Therefore, we track general information on website use and site traffic in order that we may improve site navigation and information to make your Internet banking experience as efficient and fulfilling as possible. We also compile general statistical information on members based on our records, which is used for internal credit union purpose only.

Meeting Your Needs - As technology evolves, we will continue to look for better ways to gather and use information in order to offer financial products and services which best meet your financial needs, and to protect and safeguard information about you and your accounts. We encourage you to review this Internet Privacy Statement periodically for updates.

5. You will be asked to setup your challenge/security answers. You will see only 3 questions.



Account Security Update - PLEASE READ BEFORE CONTINUING

You have been redirected to this page because you have one or more questions in the Challenge/Response security system that do not have answers supplied by you. Please take a moment to update your security profile at this time.

Manage Challenge / Response Security Answers

This site uses a Challenge/Response system to provide an additional layer of security to your account. You may be asked to answer one of the questions listed below when additional security is needed. Please provide an answer for each of the questions listed below. Answers are **case-sensitive**, so to provide further security you may enter answers in a combination of upper and lower-case characters.

NOTE: You have unanswered questions. All Questions must be answered before proceeding.

Question	Answer
What is your mothers maiden name?	<input type="text"/>
What is your favorite color?	<input type="text"/>
What was the first name of your childhood best friend?	<input type="text"/>
What is the city where you were born?	<input type="text"/>
What was the name of your first pet?	<input type="text"/>

*You will only see 3 questions

6. Click SAVE ANSWERS and a confirmation screen will display. Click CONTINUE



Security Updated

Your Challenge/Response security answers have been successfully updated.

7. You will be asked to create an User ID; this **cannot** be your account # (see image below)



Account Security Update - PLEASE READ BEFORE CONTINUING

You have been redirected to this page because a User ID is required and you do not have one yet. Please create your User ID now. You will need to use your User ID to log in to the system in the future.

Manage User ID

User IDs must contain at least one letter, cannot contain your Account Number, and must be 4 or more characters in length.

Specifying a User ID allows you to log in to HomeBanking without using your account number, but instead using a nickname that has meaning to you.

8. Click on create user ID and a confirmation page will show, click CONTINUE (see image below)



Security Updated

Your User ID has been created.

Continue

9. You will be asked to create a new password and confirm it (see image below)



Account Security Update - PLEASE READ BEFORE CONTINUING

You have been redirected to this page because a Password is required and you have not specified one yet. Please specify a Password now.

Set Password

Passwords must contain at least one letter and one non-letter, cannot contain your User ID or your Account Number, and must be 6 or more characters in length.

New Password

Confirm New Password

Set Password

Specifying a Password allows you to log in to HomeBanking without using your PIN, but instead using a specific password or phrase that is memorable for you.

10. Click on Set Password and a confirmation screen will display. Click CONTINUE (see image below)



Security Updated

Your Password has been created.

Continue

11. You will be asked to choose if you want to register the current device/PC you are utilizing. Please select PERMANENT USE and assign a computer name such as "my laptop" or "family PC" if this is a personal device that you trust (this will prevent the system from asking a challenge/security question each time you login). If you are utilizing a device that is shared with other individuals, please

select ONE-TIME USE (with this option, each time you login from this device you will be required to answer a security question).

Last Login: NEVER

You are seeing this page because the computer from which you are accessing your account has not yet been authorized to access your account.

In some cases you may also see this page on a computer you previously authorized under the following conditions: You are using a different browser on the same computer; you have recently reinstalled your browser or operating system; or you have cleared your browser's cookies.

You may choose to authorize this computer for one-time access to your account, or you may permanently authorize this computer.

One-Time Use
 Permanent Use

If you are permanently authorizing this computer, you may optionally enter a description. If you leave the description empty a general description will be created.

Computer Name:

12. Click on CONTINUE and a confirmation screen will show. Click CONTINUE

Permanent Authorization for this computer is complete.

If you later wish to remove authorization for this computer, you may do so using the Change Security option.

13. You will be asked to confirm your email. You can simply click SAVE if the email displayed is correct; otherwise you can enter the new email you want to utilize for online banking. If an email is not on file, you will be required to enter an email to access online banking. *You will not receive a confirmation email, this screen is for internal use to make sure we have your most up-to-date email on file.

Email Address Verification

Email Address:

Best Time to Contact:

Comments:

*This is for credit union personnel to confirm we have the correct email, you will not receive an email

14. Please keep in mind that as soon as you have completed the registration process you will automatically be signed up to receive eStatements