

FOREST AREA FEDERAL CREDIT UNION

P.O. BOX 118
FIFE LAKE, MI 49633
231-879-4154

Electronic Services Access Guide

Account Details

Account Number: 000000000-000 Date Opened: //

It's Me 247 Access Guide

With Forest Area FCU's It's Me 247 system, accessing your accounts on line is easy! Follow the instructions below to get started.

- 1) Open your Internet browser (such as Internet Explorer) and navigate to www.forestarea.com
- 2) At the Forest Area FCU homepage locate and click on the link labeled "It's Me 247". This link can be found along the left hand side of the page or in the upper right-hand corner of the page.
- 3) Enter your member number (account number) in the box provided labeled Username. Be sure to use your 8 digit (or less) account number not your full 13 digit number found at the bottom of your checks.
- 4) If you have never used our system before, your PIN numbers is defaulted to the last 4 digits of the social security number of the primary member.
- 5) After entering the system for the first time using the last 4 digits of the primary member's social security number as your PIN you will be prompted to accept a user agreement.
- 6) You will then be prompted to change the default user name from your account number to something more secure.
- 7) You will next be prompted to also change your password to a strong password.

WHAT ARE THE REQUIREMENTS FOR MY PASSWORD:

- * Your password must be at least 7 characters long, and you can use up to 10 characters.
- * Passwords are case sensitive.
- * Your password must include 3 out of the following 4 parameters:
 - * Upper case alphabetic characters
 - * Lower case alphabetic characters
 - * Numeric characters
 - * Special characters { ! @ # \$ % & * () etc. }

HELPFUL HINTS FOR SAFE PASSWORDS

- * Make each new password completely unique; do not use a previous password
- * Passwords should not be similar to your account number
- * Do not create a password using personal information that is not secret, such as a child's name, birthdate or pet's name.
- * Passwords should not read the same backward and forward. For example, don't use "123321" or "MADAM" because it reads the same backward and forward.

8) Once choosing your new password you will be prompted to set up 3 to set up 3 challenge questions and answers which will be used going forward to further verify your identity.

If you forget your password (PIN) or get locked out due to more than 3 attempts using a wrong password, you can reset it by clicking on the "Forgot Password" link provided on the password screen providing you know the answers to your 3 security questions. You can also choose a different security question from the 3 that you set up should you forget the answer to the one selected at the time of sign in.

You can change your username or password at any time in the future by going to the Info Center and then to My Preferences.

Should you need additional technical support please contact us during normal business hours at (231) 879-4154. You can also use the "Click here for live Help" Chat function found on on the forestarea.com website home page.

Audio Response Guide 1-866-267-4725 CU ID 041

Our Audio Response system is an automated telephone account access system that allows you to check your balances, review transaction history and perform transfers. This system also allows you to check our rates and apply for simple loans.

Using this system requires prior FAFCU account access authorization. If you did not set up your account for this access at the time you opened it please call us or stop at any branch location to set up your account for access.

Once set up you will be able to call 1-866-267-4725 and use your member number (account number) and PIN (Default to last 4 digits of the primary member's social security number) to access your account. The first time using the system you will be asked to change your PIN from the last 4 digits of the primary member's social security number to a new number.

Should you need additional assistance accessing this system please call (231) 879-4154 during normal business hours.

ATM Locator Guide

FAFCU offers ATM's at all four branch locations: Fife Lake, Kalkaska, Kingsley, and Manton. However, because we are a part of the nationwide Co-Op Network, there are over 24,000 ATM's available across the United States and Canada.

To find an ATM near you, use our free web tool by visiting www.forestarea.com. At the homepage click the ATM locator button found on the left hand side of the page. This link will direct you to the Co-Op network ATM locator page where you can search for ATM's near any address or zip code.

You can also locate ATM's via text messaging:

Simply determine your location or area, then text the address, intersection or zip code to 692667 (MYCOOP). You will receive a very prompt text response with the location of the CO-OP ATM nearest the location you requested. Please remember, do not text and drive!

Instructions can also be found on the ATM locator page on how to locate Co-Op Network ATM's with GPS and iPhone app's.