

# Using MSGCU's Online Banking

## REGISTRATION

Registering for MSGCU's online banking can be completed in four easy steps. All you need is your MSGCU account number to get started.

### DESKTOP INSTRUCTIONS

#### Step 1: Establish identity

The screenshot shows the registration page for Michigan Schools and Government Credit Union. It includes a progress bar with 'Establish Identity' selected. Below the header, there are several questions with input fields and a toggle switch: 'Are you enrolling a business account?', 'What is your Social Security number?', 'What is your Account Number?', 'What is your Date of Birth?' (with a date picker), and 'What is your last name?'.

**Enter your information.**

We'll ask you a few questions to make sure it's really you.

#### Step 2: Login information

The screenshot shows the login information page. It includes a progress bar with 'Login Information' selected. Below the header, there is a 'Username' input field. A list of prohibited characters is shown: Member birthdate, Member number, Social Security Number, and an existing or previous Username. Below that, a list of required characters is shown: First letter must be alphabetic, At least one alphabetic letter, and Username can be up to 30 characters long.

**Enter the username and password you'd like.**

This is what you'll use to log in to your account moving forward.

The screenshot shows the security setup page. It includes a progress bar with 'Security' selected. Below the header, there is a 'Security phrase' input field. Below that, there is a gallery of security images with the text 'What should your security image be? (Choose from our gallery)'. At the bottom, there is a 'Question #1' dropdown menu with the text 'When you log in from a new device, we'll also ask you one of the following questions: What is your father's middle name?'.

**Set up security for your account.**

Enter a security phrase, choose a security image, and answer security questions.

#### Step 3: Account features

The screenshot shows the account features page. It includes a progress bar with 'Account Features' selected. Below the header, there is a question 'What features would you like on your account?' with a toggle switch. Below that, there is a question 'Would you like to receive your bank statements electronically rather than by mail?' with a toggle switch. At the bottom, there are 'Back', 'Continue', and 'Cancel' buttons.

**Make your selections and hit continue.**

You can enroll in eStatements if you like. You can always change this later.

#### Step 4: Confirmation

The screenshot shows the confirmation page. It includes a progress bar with 'Confirmation' selected. Below the header, there is a 'Review the information we have for you.' section with a list of items: Username (johndoe@example.com), Security phrase (John's new MSGCU banking site), Security image (a photo of John), and Account Features (Touch Authentication Quick Login). Below that, there is a 'You are not eligible to enroll in CreditShield Protection.' message.

**Confirm your information is correct.**

Review your inputs. Confirm or make changes.

The screenshot shows the login page. It includes a 'Log in to MSGCU' header. Below that, there is a 'Username:' input field. Below that, there is a 'Sign in' button. Below that, there is a 'Touch Authentication Quick Login' section with a 'Quick Login' button. At the bottom, there is a 'I forgot my username.' link.

**You're now ready to start using new online banking!**

View instructional videos and learn more at [msgcu.org/online-banking](https://msgcu.org/online-banking).

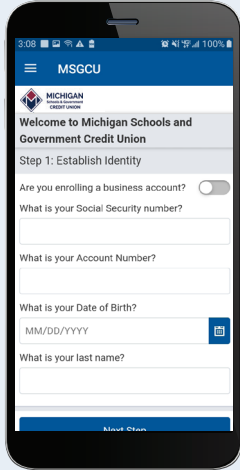
# REGISTRATION



Make sure you have the MSGCU app downloaded on your phone. Search MSGCU Mobile wherever you download apps.

## MOBILE INSTRUCTIONS

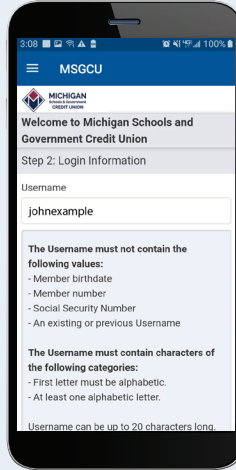
### Step 1: Establish identity



**Enter your information.**

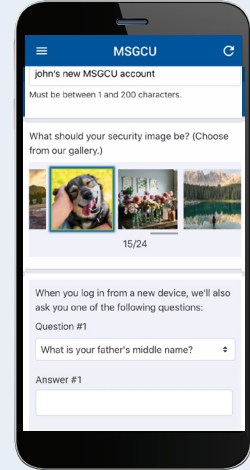
We'll ask you a few questions to make sure it's really you.

### Step 2: Login information



**Enter the username and password you'd like.**

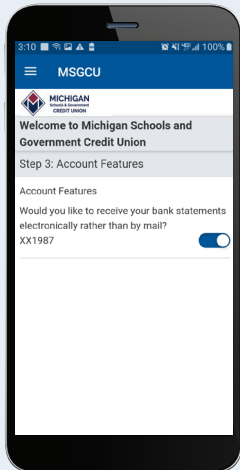
This is what you'll use to log in to your account moving forward.



**Set up security for your account.**

Enter a security phrase, choose a security image, and answer security questions.

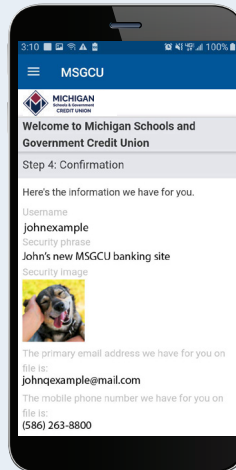
### Step 3: Account features



**Make your selections and hit continue.**

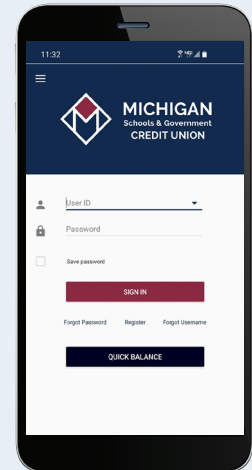
You can enroll in eStatements if you like. You can always change this later.

### Step 4: Confirmation



**Confirm your information is correct.**

Review your inputs. Confirm or make changes.



**You're now ready to start using new mobile banking!**

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# LOGGING IN

In order to log in, you'll need your username and password. You set these up when you registered.



Remember: if you haven't registered with MSGCU's new online banking system yet, make sure to do that first.

## DESKTOP INSTRUCTIONS

Enter your username.  
Click Sign in.

Confirm your security information  
and enter your password.  
Click Continue.  
If this is not your security image or  
phrase, do not log in. Contact us.

You're now logged  
in and can access  
your account!

## Identification verification

If this is your first time logging in after you've registered, or you're on a new computer or browser, you'll need to enter a one-time use PIN.

Select how you would  
like to receive your PIN.

You can choose a voice call, text to  
your mobile phone, or email. Make your  
selection and click Continue.

Enter your one-time use PIN.  
Click Submit.

You will see a  
brief message that  
you have logged in  
successfully.

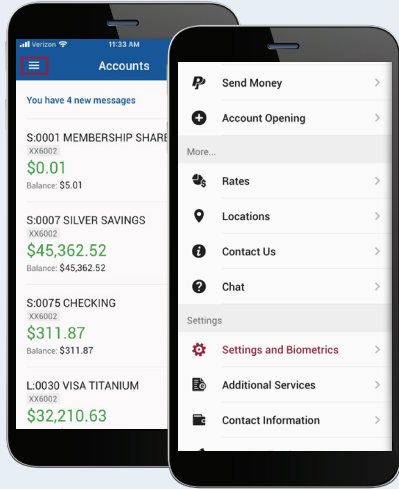
View instructional videos and learn more at [msgcu.org/online-banking](https://msgcu.org/online-banking).

# Using Quick Login on MSGCU's online banking

Quick Login allows you to use your smartphone's fingerprint or facial recognition as a way to verify it's you when you're on your computer.

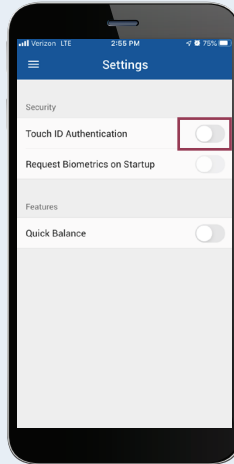


This adds an extra layer of security and is convenient. It takes just a moment to set up. It takes just a moment to set up. You'll need the MSGCU mobile app downloaded on your smartphone before proceeding. To find it, search MSGCU Mobile where you download apps.



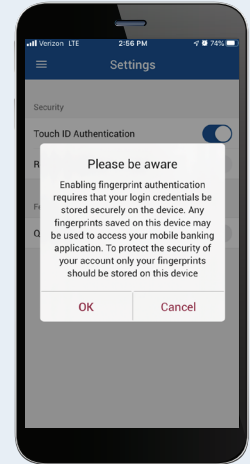
## Enable touch authentication.

Log in to the MSGCU app on your mobile device, and select the menu icon at the top left of your screen. Then scroll to Settings and Biometrics.



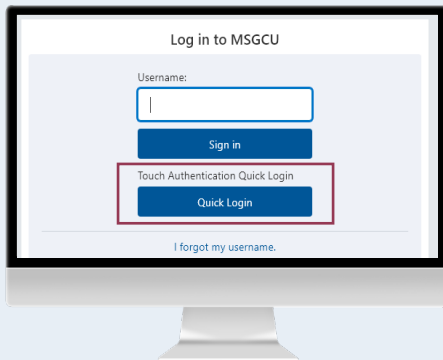
## Activate Touch ID/Biometrics Authentication.

Move the toggle button next to Touch ID/Biometrics Authentication to On.



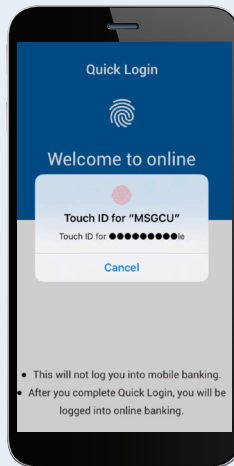
## Press OK when message appears.

You will see a message letting you know that any saved fingerprint on your device can be used.



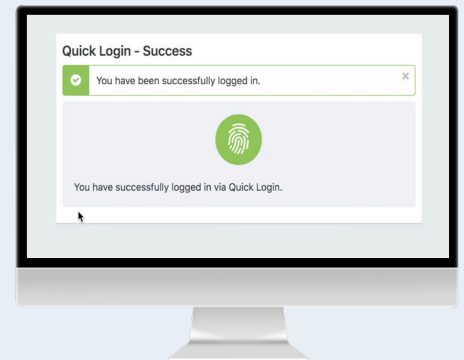
## You're now ready to use Quick Login.

At msgcu.org, enter your username and select **Quick Login** on the log in screen.



## Use your phone to authorize the login.

Your mobile phone will send you a push notification. Simply press it and use your face or fingerprint to authorize your login.



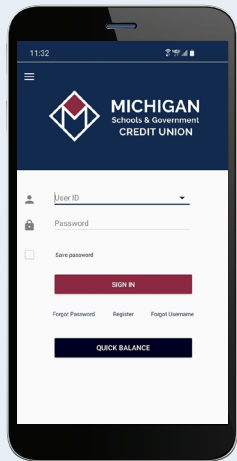
## You'll see a confirmation that you have logged in.

Remember, Quick Login is a security enhancement to use your biometrics – that is your face or fingerprint – to log in to online banking at your computer. It's another way MSGCU makes it easy to access your account but still keeps security at the top of the list.

View instructional videos and learn more at [msgcu.org/online-banking](https://msgcu.org/online-banking).

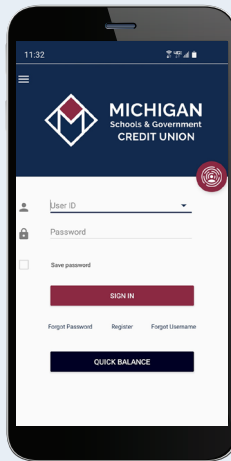
# LOGGING IN

## MOBILE INSTRUCTIONS



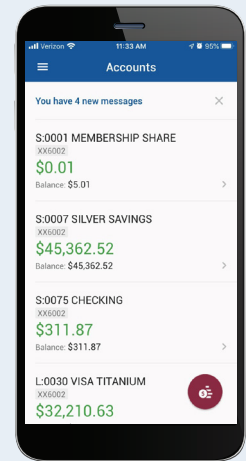
Log in with your username and password.

Enter the username (User ID) and password you set up during registration.



Log in with your fingerprint or facial recognition.

Within the app, you can authorize your fingerprint or face recognition log in by setting it up in Settings and Biometrics in the menu.



You'll be taken to your homescreen featuring your accounts.

View instructional videos and learn more at [msgcu.org/online-banking](https://msgcu.org/online-banking).