

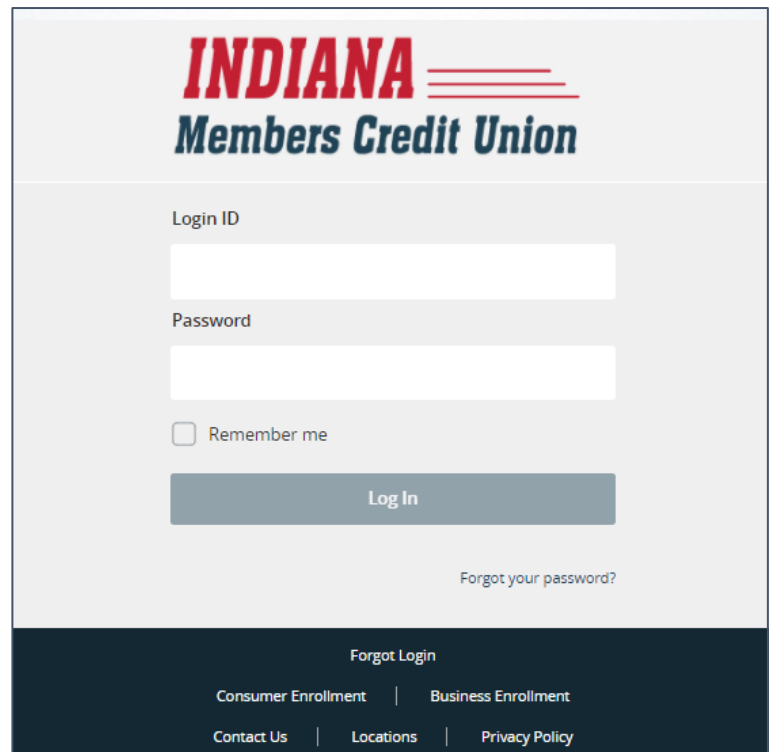
## NEW MEMBER LOGIN INSTRUCTIONS (FOR NEW MEMBERS WITHOUT A CURRENT LOGIN)

### DESKTOP:

1. Visit IMCU.COM and click on the “Login” Button



2. Click “Consumer Enrollment” link
3. Complete the Digital Banking Enrollment form and select “Continue.” Login IDs must be between 6 and 18 characters.

A screenshot of the Indiana Members Credit Union login page. The page features the logo at the top. Below the logo are two input fields for Login ID and Password. There is a checkbox for Remember me and a Log In button. A link for Forgot your password? is located below the Log In button. At the bottom of the page, there are links for Forgot Login, Consumer Enrollment, Business Enrollment, Contact Us, Locations, and Privacy Policy.



- Once successfully enrolled in Digital Banking, the member's Login ID will display. If not successful, review and re-enter information (most likely something was typed incorrectly). If you continue to have issues finishing this next step, contact Member Services at **800.556.9268**.

Digital Banking Enrollment

Member Number:  Last Name:

Date of Birth:  Social Security Number:

Zip Code:  Requested Login ID:

[Back to login](#) [Continue](#)

**You have successfully enrolled in digital banking.**

Your Login ID is: **TESTTESTIMCU20!**

Make sure to save it in a secure location. You will need it to access your account in the future.

[Continue](#)

- Select a contact option to receive a Secure Access Code either by Email, Text Message, or Voice Call. You will receive a unique, single use 6-digit code within seconds. If you do not see a current or valid contact option, contact Member Services at **800.556.9268**.

If any of the targets on this list are incorrect, please contact us for assistance. You will also be able to manage these targets after login by going to Security Preferences under Settings. X and choosing the Secure Delivery option.

**INDIANA** Members Credit Union

Please select a target:

[I have a Secure Access Code](#)

Call me : (XXX) XXX-7562

Text me : (XXX) XXX-7562

[Back](#)



6. Enter the Secure Access Code and click "Submit"

Secure Access Codes are temporary, one time use codes and are active for 15 minutes after they have been requested. If you haven't yet received your code, please contact us for assistance. ✕

**INDIANA**  
**Members Credit Union**

Enter your Secure Access Code

454933

Back Submit

7. You will be prompted to enter a new password.

**INDIANA**  
**Members Credit Union**

Please set your new password:

**Password Requirements:**

- Must be between 8 and 99 characters
- Must contain at least 1 number
- Must contain a minimum of 1 lower case characters.
- Must contain a minimum of 1 upper case characters.
- Must contain a minimum of 1 special characters.
- Password may not contain the following characters <>&.
- May not be the same as last 5 passwords.
- May not be the same as current password

New Password

Confirm New Password



- A “read only” profile will appear showing your current information. Click “Submit Profile” at the bottom of the page.

If any information displayed here is incorrect, please complete the login process and go to Manage Contact Info under Settings to request an update be made. ✕

Please contact us if any information displayed here is incorrect.

Prefix (optional) First Name (optional)

▼ First

Middle Name (optional)

\_\_\_\_\_

Last Name (optional) Suffix (optional)

Last ▼

Email Address (optional)

\_\_\_\_\_

\_\_\_\_\_

Address 1 (optional)

\_\_\_\_\_

Address 2 (optional)

\_\_\_\_\_

Country (optional)

\_\_\_\_\_

- On your first login, you will be presented with a First Time Login Disclaimer which you will need to review and select “I Accept”. If you select “I do not accept”, the account will be locked out. Should this happen, please contact Member Services at **800.556.9268**.

Click here for a PDF version of the below disclosure

**Disclaimers**

**FIRST TIME LOGON DISCLAIMER**

**Indiana Members Credit Union**  
Consumer Digital Banking Agreement

The following terms and conditions (“Agreement”) govern the manner in which Indiana Members Credit Union (“MCAU”) will provide the Digital Banking Services as described herein to you, a member of MCAU (“you”).

**1. GENERAL TERMS**

a. **Relation to Other Agreements.** This Agreement supplements your Membership Agreement and Disclaimers (“Membership Agreement”). All provisions of the Membership Agreement are incorporated herein by reference. Your Membership Agreement and this Agreement are intended to be read as complementary to one another. In the event of any inconsistency between the Membership Agreement and this Agreement, the Membership Agreement will control unless you agree otherwise in this Agreement. Your use of the Services may also be affected by other existing agreements between us for your deposit, loan, credit card, and other related accounts. When you link accounts to the Services, this does not change the agreements you already have with us on those accounts. For example, when you use the Services to access a credit account, you do so under the terms and conditions we give you in the agreement and disclosures for that credit account. We should never force agreements for any specific account line, for illustration on the number of accounts you can make, or for other restrictions, which might impact your use of an account with the Services. Additionally, each account will be subject to the terms or brochures appearing on a screen when using the Services, the rules and regulations of any funds transfer system, and all applicable state and federal laws and regulations. In addition to this Agreement, you agree to be bound by and comply with such other written requirements as may be furnished to you in connection with other the Services or products which may be accessed via the Services.

b. **Definitions**

i. “Business Day” means every day, except Saturdays, Sundays, and Federal holidays.

ii. “Device” means a cellular telephone or similar wireless communication device onto which you have downloaded software provided by us for the purpose of permitting Mobile Banking. A “Device” is also a cellular telephone or similar wireless communication device that is capable of monitoring Banking transactions at our Mobile Banking site through text (“SMS”) messaging, Wireless Application Protocol (“WAP”), or other protocols that we select or approve. Your wireless carrier may assess you fees for data or text messaging services. Please consult your plan or provider for details.

iii. “Digital Banking Services,” “Digital Banking,” or the “Services” means the Q-Phone services, and all services offered under Digital Banking, including but not limited to Mobile Banking, Mobile Deposit, P2P Pay by Cash, Card Drop, Bill Pay, and all other services offered pursuant to the terms of this Agreement.

iv. “Mobile Banking” means the Digital Banking Services accessible from the Device you have registered with us for Mobile Banking.

v. Whenever used in this Agreement and unless the context requires a different meaning, capitalized terms used herein not otherwise expressly defined, shall have the meanings assigned to such terms in the Membership Agreement.

Click here for a PDF version of the below disclosure

**Disclaimers**

**FIRST TIME LOGON DISCLAIMER**

This consent covers each and every account, product, or service we offer that you apply the term, use, administer or access using the Digital Banking Services either now or in the future. When you use a product and/or service to which this consent applies, you agree that we may provide you with notices in electronic format, and that we may disseminate sending paper notices to you, unless and until you withdraw your consent as described below. To read our own electronic signatures and obtain them from you as part of our transaction with you.

**Receive Notices Electronically.** Notices will be delivered electronically to the email that you have provided to us. We will consider your acceptance of this consent as your confirmation of receipt of this consent. We may always, in our sole discretion, provide you with any Notice in paper form, even if you have chosen to receive it electronically.

**Paper Copies.** You have the option to receive paper copies of electronic notices and may request said paper copies by calling us at (317) 788-0366 or (800) 556-9268. There is no fee for requesting a paper copy.

**Disclaim Your Consent/Inability.** If your electronic contact information, such as your email, should change you must notify us of the change. You may update your information with us through Digital Banking Services, or at any branch. We understand and agree that notices sent to the email address or other electronic contact that we have on file for the time it was delivered will be considered conclusively provided to you.

**Withdrawal from Electronic Notices.** You may withdraw your consent to receive Notices electronically at any time by calling us at (317) 788-0366 or (800) 556-9268 or by providing us written notice of your intent to withdraw at P.O. Box 47108, Indianapolis, IN 46247. There are no fees associated with withdrawing consent, however, your access to, and use of, online services may be interrupted at our discretion. Any withdrawal of your consent will be effective only after we have had a reasonable period of time to act upon your withdrawal. Any withdrawal of your consent to receive electronic communications will not affect the legal validity, enforceability and binding effect of any Notice you, electronic, mechanical, or otherwise, before the effective date of the withdrawal of your consent.

**Hardware and Software Requirements.** In order to access, view and retain electronic Notices that we make available to you, you must have:

- Personal computer, tablet, smartphone, and any other supported Devices
- Internet browser that supports CSS by scriptless
- Sufficient electronic storage capacity on your hard drive or other data storage
- E-mail account with an Internet service provider, and e-mail software
- Operating system and Internet connection capable of receiving, accessing, displaying and either printing or storing electronic communications received via a plain text formatted e-mail or by access to our Web site.

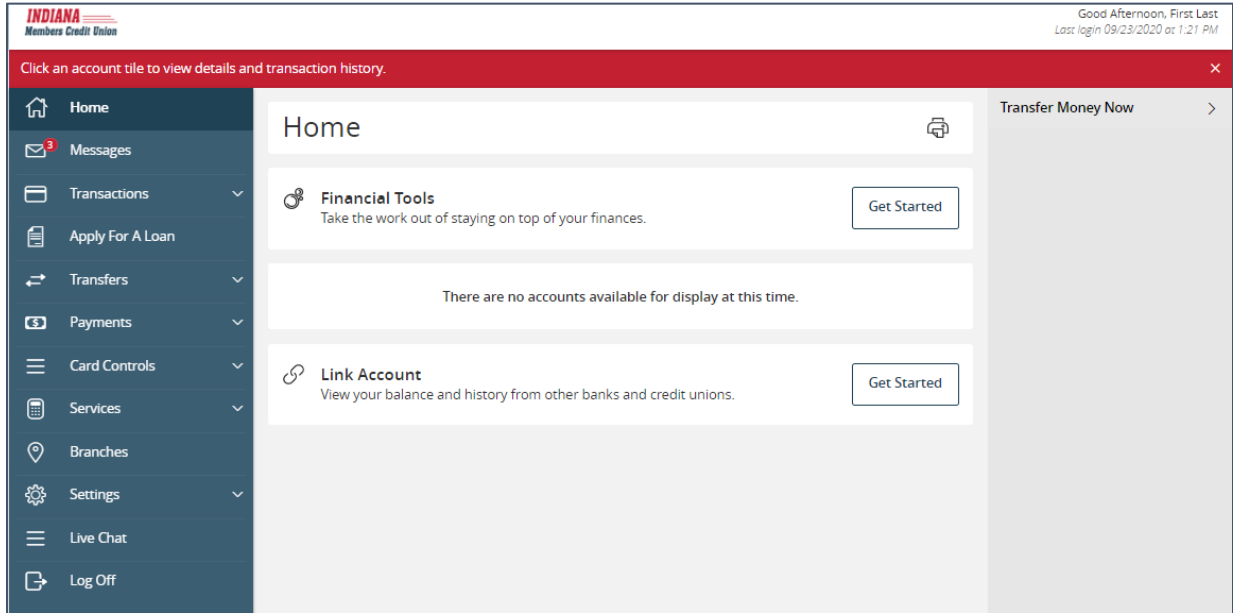
**Authorization**

**Electronic Notice Disclosure and Consent Agreement Authorization**

By clicking the “Accept” button, you are also agreeing to the terms and conditions herein and you are acknowledging that you have read the Electronic Notice Disclosure and Consent Agreement carefully and provide your consent to receive Notices in electronic form. You also acknowledge that you are reasonably demonstrating that you can access Notices using the hardware and software described above and that you have an active e-mail account from which you are able to print or save Notices as that term is defined in the Electronic Notice Disclosure and Consent Agreement. You are also certifying that you are authorized to act, and that you are the holder of all other account access needed by your account, product or service, unless applicable law.

I have read and agree to the terms and conditions of this Agreement.

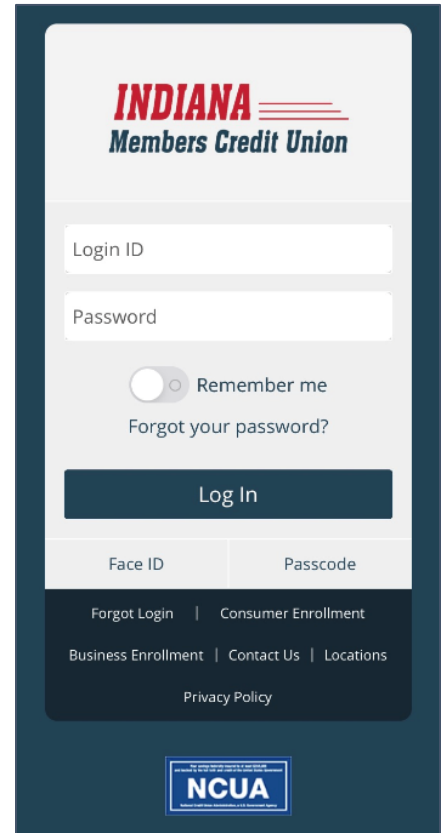
10. You will be directed to the home page of Digital Banking!



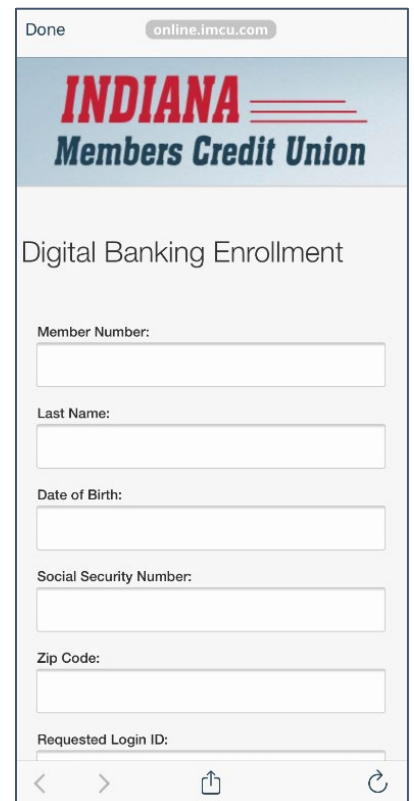


**MOBILE:**

1. Download the IMCU App.
2. Click “Consumer Enrollment”



3. Complete the Digital Banking Enrollment form and select “Continue.”  
Login IDs must be between 6 and 18 characters.



- Once successfully enrolled in Digital Banking, the member's Login ID will display. If not successful, review and re-enter information (most likely something was typed incorrectly). If you continue to have issues finishing this next step, contact Member Services at **800.556.9268**.

**You have successfully enrolled in digital banking.**

Your Login ID is: **TESTTESTIMCU20!**

Make sure to save it in a secure location. You will need it to access your account in the future.

Continue

- Select a contact option to receive a Secure Access Code either by Email, Text Message, or Voice Call. You will receive a unique, single use 6-digit code within seconds. If you do not see a current or valid contact option, contact Member Services at 800.556.9268.

If any of the targets on this list are incorrect, please contact us for assistance. You will also be able to manage these targets after login by going to Security Preferences under Settings and choosing the Secure Delivery option. ✕

Please select a target:

I have a Secure Access Code

Call me : (XXX) XXX-7562

Text me : (XXX) XXX-7562

Back

- Enter the Secure Access Code and click "Submit"

Secure Access Codes are temporary, one time use codes and are active for 15 minutes after they have been requested. If you haven't yet received your code, please contact us for assistance. ✕

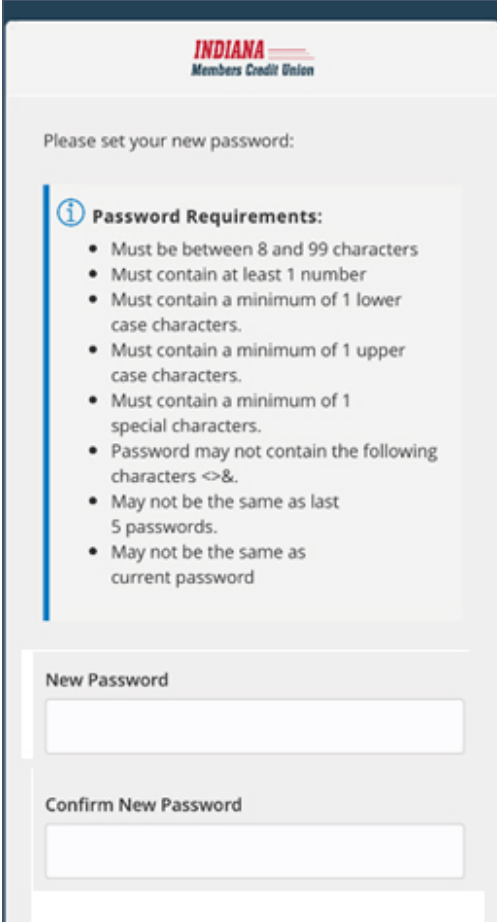
Enter your Secure Access Code

Secure Access Code

Back

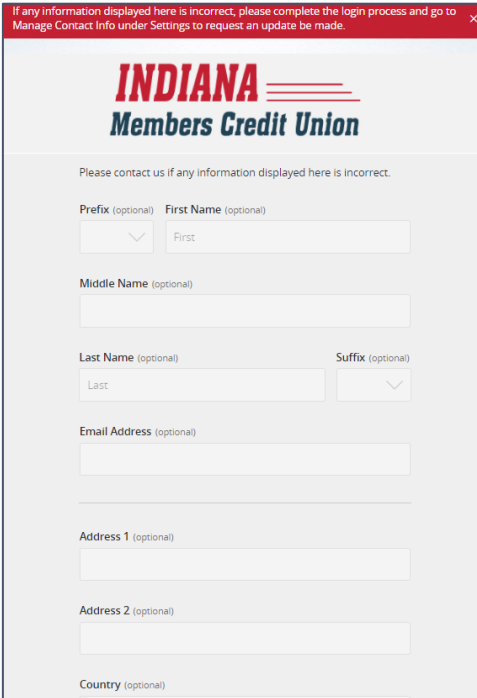
Submit

7. You will be prompted to enter a new password.



The screenshot shows a web interface for setting a new password. At the top right is the Indiana Members Credit Union logo. Below the logo, the text reads "Please set your new password:". A blue information icon is followed by the heading "Password Requirements:". A bulleted list of requirements is provided: must be between 8 and 99 characters; must contain at least 1 number; must contain a minimum of 1 lower case character; must contain a minimum of 1 upper case character; must contain a minimum of 1 special character; password may not contain characters <>&; may not be the same as the last 5 passwords; and may not be the same as the current password. Below the requirements are two input fields: "New Password" and "Confirm New Password".

8. A “read only” profile will appear showing your current information. Click “Submit Profile” at the bottom of the page.



The screenshot shows a user profile page with a red error banner at the top that reads: "If any information displayed here is incorrect, please complete the login process and go to Manage Contact Info under Settings to request an update be made." Below the banner is the Indiana Members Credit Union logo. The text "Please contact us if any information displayed here is incorrect." is displayed. The profile form includes the following fields: "Prefix (optional)" with a dropdown menu showing "First"; "First Name (optional)" with a text input field; "Middle Name (optional)" with a text input field; "Last Name (optional)" with a text input field showing "Last"; "Suffix (optional)" with a dropdown menu; "Email Address (optional)" with a text input field; "Address 1 (optional)" with a text input field; "Address 2 (optional)" with a text input field; and "Country (optional)" with a dropdown menu.





- 9. On your first login, you will be presented with a First Time Login Disclaimer which you will need to review and select "I Accept". If you select "I do not accept", the account will be locked out. Should this happen, please contact Member Services at 800.556.9268.

[Click here for a PDF version of the below disclosure](#)

### Indiana Members Credit Union Consumer Digital Banking Agreement

The following terms and conditions ("Agreement") govern the manner in which Indiana Members Credit Union ("IMCU", "we", "us", "our") will provide the Digital Banking Services as described herein to you, a member of IMCU ("you", "your").

**1. GENERAL TERMS**

a. **Relation to Other Agreements.** This Agreement supplements your Membership Agreement and Disclosures ("Membership Agreement"). All provisions of the Membership Agreement are incorporated herein by reference. Your Membership Agreement and this Agreement are intended to be read as complementary to one another. In the event of any inconsistency between the Membership Agreement and this Agreement, the Membership Agreement will control unless stated otherwise in this Agreement.

Operating system and Internet connection capable of receiving, accessing, displaying, and either printing or storing electronic communications received via a plain text-formatted e-mail or by access to our Web site.

**Authorization**

**Electronic Notice Disclosure and Consent Agreement Authorization**

By clicking the "Accept" button, you are also agreeing to the terms and conditions herein and you are acknowledging that you have read the Electronic Notice Disclosure and Consent Agreement carefully and provide your consent to receive Notices in electronic form. You also acknowledge that you are reasonably demonstrating that you can access Notices using the hardware and software described above and that you have an active email account from which you are able to print or save Notices as that term is defined in the Electronic Notice Disclosure and Consent Agreement herein. You are also confirming that you are authorized to, and do, consent on behalf of all other account owners named on your account, product or service, subject to applicable law.

I have read and agree to the terms and conditions of this Agreement.

- 10. You will be directed to the home page of Digital Banking!

