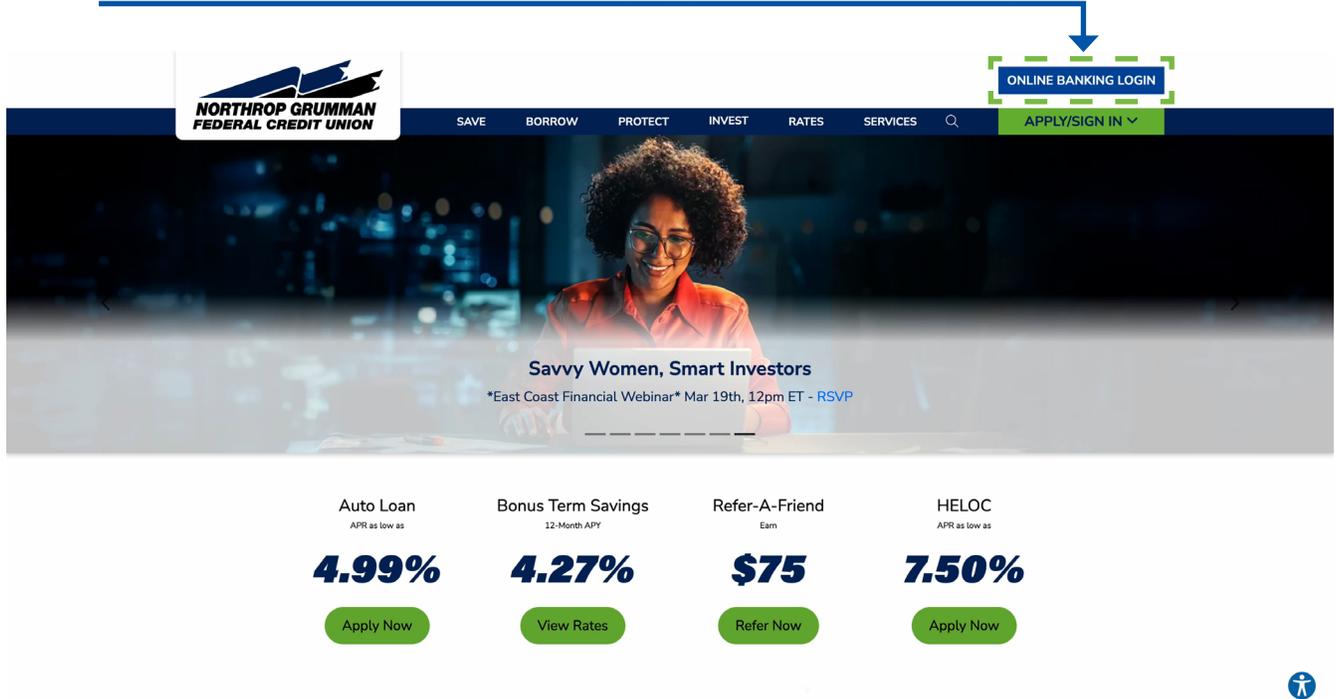


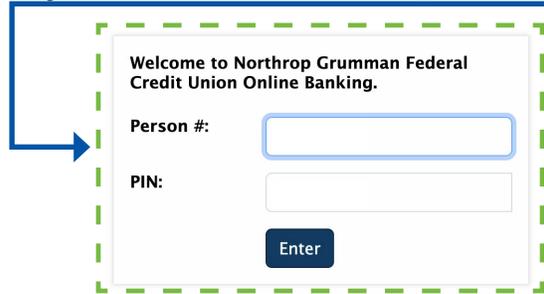
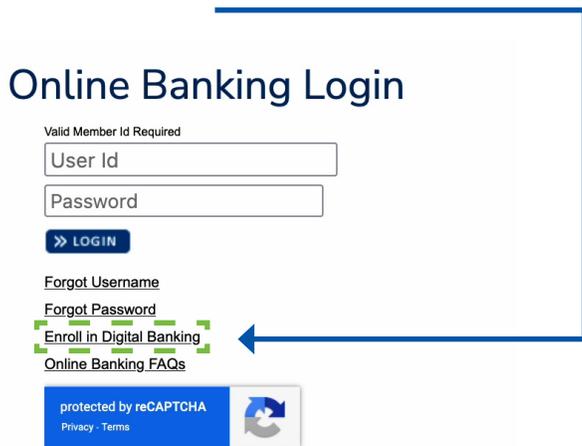


Member Solutions: Registering for Online Banking

1. Visit the NGFCU website: ngfcu.us
2. Access **"Online Banking Login"** from the top upper right menu of the page.



3. Click on the **"Enroll in Digital Banking"** link.
4. Enter your **Person #** and **Online PIN** (different from your ATM/Debit Card PIN), then click **"Enter"**



[New Users](#) [Existing User](#) [Forgot User ID](#)
[Forgot Password](#) [Terms of Use](#) [Privacy Policy](#)
[Fee Schedule](#)

Fraud Alert: Beware of scammers calling and pretending to represent NGFCU. Fraudsters are "spoofing" NGFCU's phone number to show on caller IDs and are asking our members for sensitive personal information. [Read more.](#)

5. Enter the **Last 4 Digits of your Social Security #, your Zip Code** (use the zip code we have on file), and **Date Of Birth**. Then click **"Submit"**

New User Registration Steps

Welcome to Online Banking
Register here with your Person Number and PIN.
To obtain your Person Number and PIN, please call the Credit Union at (800) 633-2848.

New User Information

As a new home banking user, for your security, please provide the following information.
You will not be asked for this information again.
Thank you!

Last 4 Digits of Social Security Number (format is nnnn)

Home Zip Code (format is nnnnn)

No Zip Code

Date Of Birth MM DD CCYY

6. **Create a password** to use each time you log in. Then click **"Submit"**

New User Registration Steps

Step 1 Step 2 Step 3 Step 4 Step 5

New Password
You must now choose a new password for the Online Banking system using your PIN.

Change Password

Your Home Banking Password ensures that only you can access your confidential information. Currently your password is your PIN. This must now be changed to a password of your choosing.

The rules for your new password are:

- 8 to 25 characters containing both letters and numbers.
- Special characters are permitted with the exception of a space.
- Passwords are case-sensitive.
- Cannot be your Member number or Account number.
- Cannot be your User ID or Email address.
- Cannot be any of your previous 3 passwords.

Please remember this Password and keep it secure. If you forget your password, you will have to call Northrop Grumman Federal Credit Union to have it reset.

Enter all passwords requested.

PIN

New Password

Re-Enter New Password

7. **Create a Username**. The username must be 5-25 characters, can contain letters and numbers but must have at least 1 number. Click **"Change Username"**

Change Your Username

Personalize your Username below for use when logging on to your account. The Username must be 5-25 characters, can contain letters and numbers, but must have at least one letter.

Current Username: You currently have no Username set.

Username:

8. Read the Disclosure Agreement and click "Accept"

Disclosure Agreement For Online Banking

or through any Third Party Website. The privacy and information-sharing and security policies and procedures of the Third Party Website are separate and distinct from our policies and procedures, and a Third Party Website may not be as secure as our website.

These program terms constitute the current, sole and entire agreement between you and us with respect to the program and your participation therein. Any and all prior agreements with respect to the program, or any other rebate program that has been replaced by the program, are superseded by these program terms. Any frequently asked questions and other informational material regarding the program that is published at our website (collectively, "FAQs") constitute a part of the program terms and are incorporated herein by reference; provided, that in the event of a conflict between such FAQs and the program terms set forth herein, the terms set forth herein shall govern and control. These program terms shall be governed by the laws of the State of California, without regard to its conflicts of law principles. No delay or omission by us in exercising any right or remedy regarding the program terms or applicable law shall impair such right or remedy or be construed as a waiver of any such right or remedy. Any single or partial exercise of a right or remedy shall not preclude further exercise of that right or remedy or the exercise of any other right or remedy. No waiver shall be valid unless in writing and signed by authorized representative. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions. You acknowledge and agree that we make as to the interpretation or administration of the program and/or the program terms, and any decision we make as to the interpretation or administering the program and the program terms shall be binding on you. If any provision of the program terms is found by a court of competent jurisdiction, or arbitrator as the case may be, to be invalid, the parties agree that the court, or arbitrator, shall endeavor to give effect to the parties' intentions as reflected in the provision, and if such a construction is not reasonably possible such provision shall be deemed severed from the program terms, and the other provision of the program terms shall remain in full force and effect.

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9. Read the Security Challenge and click "Continue"

Security Challenge

ID Check

For your security, Online Banking Online now includes an ID Check.
You will now be assisted to setup security questions which will be used to validate your identity.

[Continue](#)

10. Select a question and answer from the options provided in each drop-down box, then click "Submit"

Security Challenge

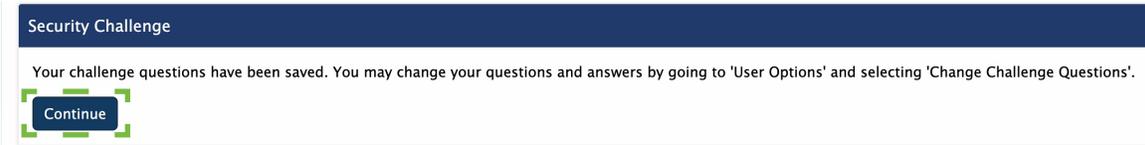
ID Check

Please update your challenge questions below. You will be prompted to answer these questions periodically to validate your identity when using HomeBanking Online. Enter your answers carefully as you will need to provide the exact same answer when you are prompted with one of your challenge questions (i.e. spelling, abbreviations).

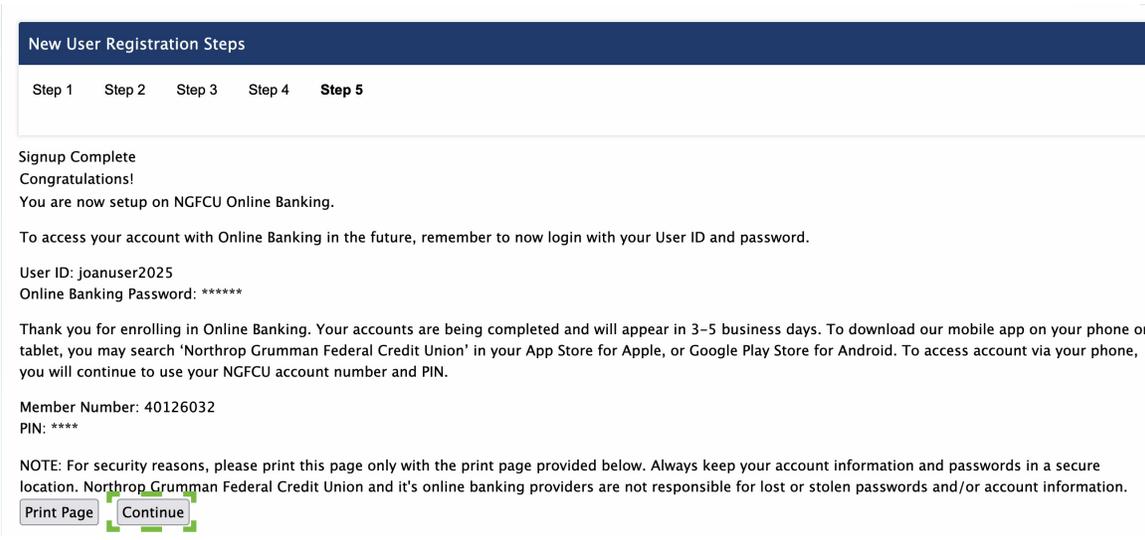
Select a question and an answer to update your questions. Use the drop down list to choose a question.

Select Question	Select Answer

11. Your challenge questions have been saved. Click **“Continue”**



12. Once complete, you will be directed to a confirmation page. **Double check your information and click “Continue”**



Should you experience any difficulties connecting to online banking, please reach out to us. We're happy to provide personalized support to get you online.

