

Step by Step Directions to Enroll in Online Banking

Step 1: Visit www.ifcu.com and click on the “Online Banking” link in the top right.
If you have never enrolled in Online Banking, click the Enroll Now button.

ONLINE BANKING

Securely log in by completing the form below.

USER ID

PASSWORD

Submit

[Forgot Password](#)

NEW TO ONLINE BANKING?

 [ENROLL NOW](#)

Step 2: You'll need the following information to start your enrollment: First and Last Name, Social Security Number, Zip Code, Date of Birth, Account Number and the email address you have associated with your IFCU account.

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Questions?

For questions, comments or to speak to a teller please contact us at (888) 564-4328

Terms and Conditions

Click here for terms and conditions or contact us for more information.

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Online Banking Enrollment



Welcome to Online Banking!

In order to set up your online banking account, we'll need some information first:

- Your First and Last Name
- Your Social Security Number
- Your Zip Code
- Your Date of Birth
- Your Account Number
- The Email Address that you Provided to the Credit Union

With this information at hand, we can begin the process of enrolling you into online banking


[START ENROLLMENT](#)

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Step 3: Please read through and accept the Online Banking Enrollment Disclosures.

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Online Enrollment

- Disclosure**
- User Membership Form
- User Verification Code
- New Login Info

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Online Banking Enrollment Disclosure

Industrial Federal Credit Union
Home Banking Agreement and Disclosure

This Agreement is the contract which covers your and our rights and responsibilities concerning the Home Banking services offered to you by Industrial Federal Credit Union ("Credit Union"). The Home Banking service permits you to electronically initiate account transactions and bill payments involving your accounts and communicate with the Credit Union. In this Agreement, the words "you" and "yours" mean those who request and use the Home Banking and Bill Payer service, any joint owners of accounts accessed under this Agreement or any authorized users of this service. The words "we," "us," and "our" mean the Credit Union. The word "account" means any one or more deposit accounts you have with the Credit Union. By requesting and using the Home Banking service, each of you, jointly and severally, agree to the terms and conditions in this Agreement, and any amendments. In addition to the terms herein, you acknowledge the receipt and incorporation herein of the terms of your Membership Agreement with the Credit Union, which shall also govern our relationship with you. To the extent that the terms of a specific provision this Agreement vary from the terms set forth in the Membership Agreement, the specific terms and conditions of this Agreement will govern our relationship with you with regard to the services specially described herein.

1. Home Banking Service.

a. Account Access. If we approve your request for the Home Banking and Bill Payer service, you may use your personal computer to access your accounts through the Internet. You must use your password along with your account number to access your accounts. The Home Banking service is accessible seven (7) days a week, 24 hours a day. You will need a personal computer and access to the Internet (World Wide Web). You are responsible for the installation, maintenance and operation of your computer. The Credit Union will not be responsible for any errors or failures involving any telephone service or your computer.



b. Types of Transactions. At the present time, you may use the Home Banking service to:

- Transfer funds from your share or share draft accounts that you may have with us.
- Make payments on your loan accounts that you may have with us from your share or share draft accounts.
- Withdraw funds from your share or share draft accounts that you may have with us.
- Make miscellaneous inquiries on your credit union deposit and loan balances, deposits, withdrawals and transactional information.

..... The right to debit your account for any amount, including any interest, fees, charges, penalties or expenses, or to debit your account for any amount involving your accounts or services. You authorize the Credit Union to deduct any such liability, loss, or expense from your account without prior notice to you.

This Agreement shall be governed by and construed under the laws of the state of Indiana as applied to contracts entered into solely between residents of, and to be performed entirely in, such state. In the event either party brings a legal action to enforce the Agreement or collect any overdrawn funds on accounts accessed under this Agreement, the prevailing party shall be entitled, subject to Indiana law, to payment by the other party of its reasonable attorney's fees and costs, including fees on any appeal, bankruptcy proceedings, and any post-judgment collection actions, if applicable.


Should any one or more provisions of this Agreement be determined illegal or unenforceable in any relevant jurisdiction, then such provision shall be modified by the proper court, if possible, but only to the extent necessary to make the provision enforceable and such modification shall not affect any other provision of this Agreement.



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Step 4: Fill in the Online Verification Form. Please note: there are no dashes in the SSN and the Date of Birth is MM/DD/YYYY

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- User Membership Form**
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Online Verification Form

Please enter the information that you provided to us when making an account to verify your identity

First Name *

Last Name *



SSN (no dashes) *
Format XXXXXXXXX

Zip Code *

Date of Birth (MM/DD/YYYY) *

Account Number *

Email Address *



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Step 5: After you click Submit on the Verification Form, you will be sent an email with a verification code to ensure the security of your account. Please enter, or copy and paste the code. Then enter a label to identify your email. For example: gmail / home email / yahoo / etc.

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Verification Code

Please enter the code that was sent to the provided email address.

Enter Code *

Please enter a label to use to identify this email

Label *

CANCEL SUBMIT

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Step 6: After verifying your account, you will be asked to create a username and password. Please note that these will be case sensitive and need to adhere to the stipulation stated under each section.

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TERMS AND CONDITIONS

Enter New Username and Password

Please enter a new username and password

New Username *

Username must be at least 6 character(s) long
Username must contain at least 1 letter(s)

New Password *

Verify New Password *

Password must be between 8 and 16 characters long
Password must contain at least 2 alpha character(s) (A-Z a-z).
Password must contain at least 1 digit(s)
Password must include at least 1 special character(s) (@, #, \$, etc...).

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Step 7: After you created your username and password, you will be asked to log in to your account. Please sign in using the credentials you just created.

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Sign In

Select Language

Username *
SallyMember

Password *
.....

SIGN IN FORGOT PASSWORD

Not Enrolled?

Have an account, but not enrolled in internet banking? Start the process now, all you need to do is fill out a short and easy form allowing us to verify ownership of your account.

ENROLL NOW

NCUA FDIC

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Step 8: When you login for the first time, you'll be asked to secure your account by choosing a security image that you will recognize the next time you log in. You will then select 3 challenge questions and answers. Finally, you will enter a private key word that you will recognize when you log in. It will appear in a box to the right after you type it in. Please note that challenge question answers and the private key word are case sensitive.

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Let's Secure Your Account

Welcome to Multi-Factor Security Enrollment! We have enabled additional security features to help protect your account. After enrollment, these security challenges will be presented to you upon login to help you identify this site and also to provide additional protection beyond the traditional username and password. Let's get started.

Security Image

Please select one of the following images. This image will be presented to you as additional confirmation that you are communicating with our site.

Challenge Questions

We will present a challenge question to further confirm your identity. This question will be randomly selected from your below responses.

Question 1
Select One

Challenge Response *

Verify Challenge Response *

Question 2
Select One

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Private Key Word

Please create your own visual word that you will recognize for future logins by typing it below. The word will appear in the graphic box shortly after you type it. When you recognize your unique word in a graphic image you will know you are communicating with our site. Please note that the graphic word is case sensitive.

Graphic word *

SUBMIT



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You are now officially enrolled and logged into Online Banking!

You may use these same credentials to login to Mobile Banking via the IFCU Mobile Banking App. Download in the Apple Store and Google Play Store.

Final Step (optional): The very next time you log in to your account, you will be asked to authenticate your account by choosing your security image, answer one of your challenge questions, and type in your private key word. **Once you have entered all of these correctly, you may choose to check the Register device box. Registering your device is a simple and secure process that registers your device or browser with us. Once registered you will no longer be prompted for most high risk authentication when logging in to your account.**

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Please Authenticate to Continue

Security Image

Select your image

Challenge Question

Please answer the following question
WHAT IS YOUR FAVORITE MOVIE?

Enter your challenge answer...

Private Key Word

Enter your graphic word *

Device Registration

Registering your device is a simple and secure process that registers your device or browser with us. Once registered you will no longer be prompted for most high risk authentication. If you would like to deactivate a registered device you may do so on the Device Management page.

Register device

CONTINUE