

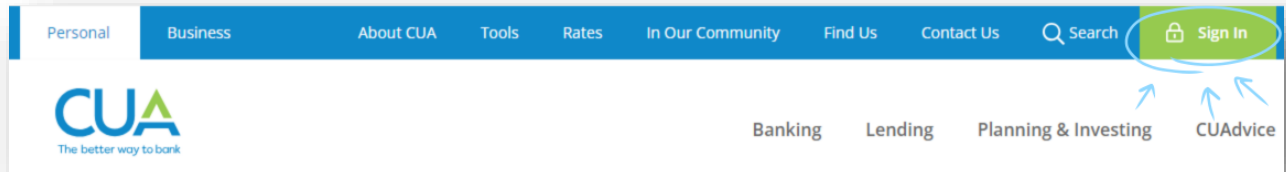
MEMBER INFORMATION GUIDE – FIRST TIME LOG IN

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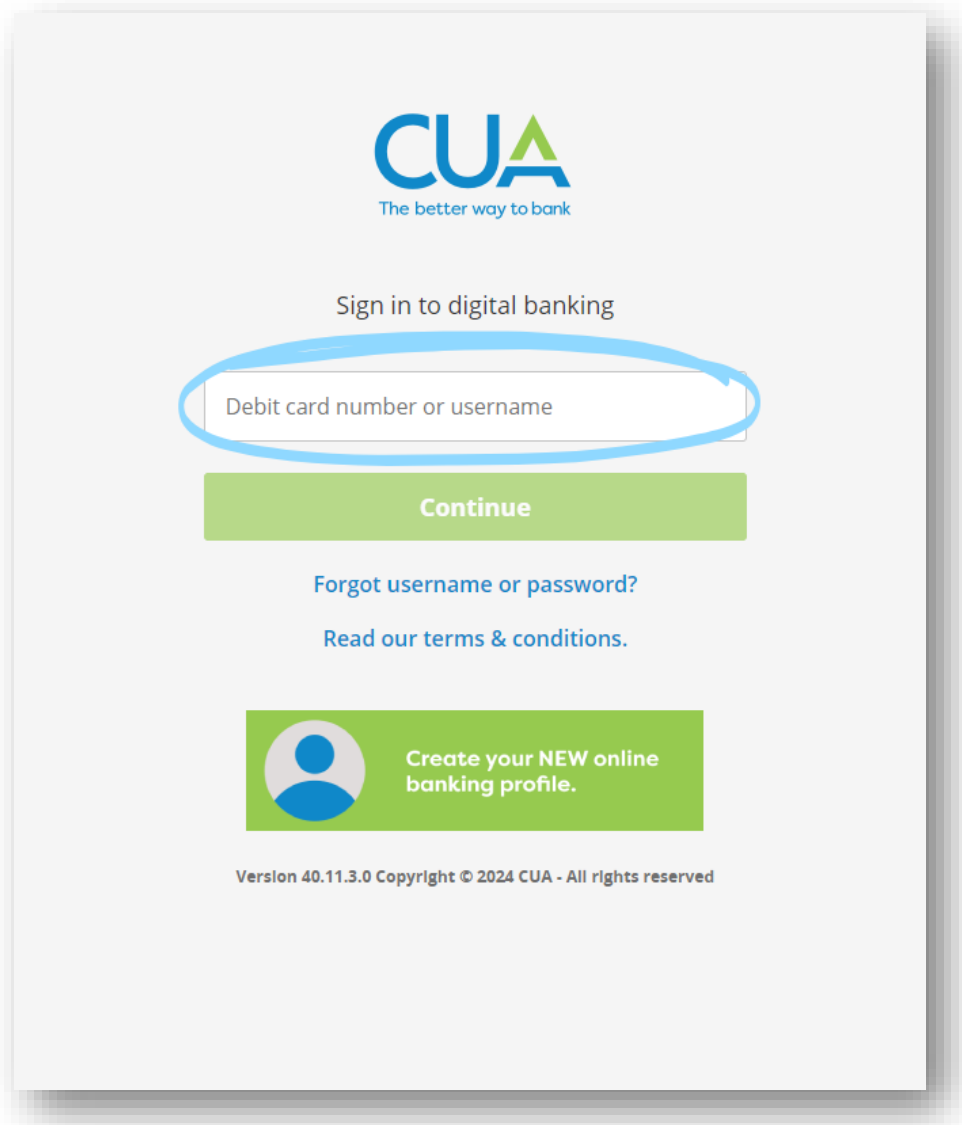
FIRST TIME LOG IN TO ONLINE BANKING

1. To access the online banking system, go to the CUA website at cua.com. Once you are on the website, click the green “Sign in” link in the top right-hand corner of the menu bar.



2. You will then be brought to the new user sign in page. To begin, enter your 19-digit Member (Debit) Card number in the 'Debit card number or username' box. If you do not have a physical Member (Debit) Card, enter the 16-digit Virtual Card Number that you were provided. This was given to you when you set up your account. Click 'Continue'.

*Note: **Do not** select 'Forgot username or password?' for your first-time logging in, as you need to go through the process of verifying your contact details and creating a profile. Once you've created a profile, you can use this option to retrieve or reset your login credentials in the future. If you are having trouble logging in for the first time, please call our Customer Contact Centre at 902.492.6500.*



- 3. You will then be asked to walk through setting up a profile. Enter your: **1)** date of birth (see step 4), and **2)** either your mobile phone number or email address. Then, **3)** click 'Confirm' next to the verification method you selected.

Note: This information must match the details on your account profile. If they do not match or are not on file, you will receive an error message directing you to contact CUA. Before contacting us at 902.492.6500, please try both your mobile phone number and email address.

CUA
The better way to bank
Welcome!

We see that you're a new CUA online banking user. You'll need to set up a profile in order to access your banking information. Don't worry! We'll walk you through two simple steps.

For identification and security purposes, please enter your date of birth and either the mobile phone number or e-mail address we have on file for you.

An authentication code will be sent to the mobile phone number or e-mail for confirmation.

* Member/Debit Card Number (populated from previous step) XXXX XXXX XXXX XXXX XXX

1) Date of birth

2) Mobile phone number

Canada +1

3) Confirm >

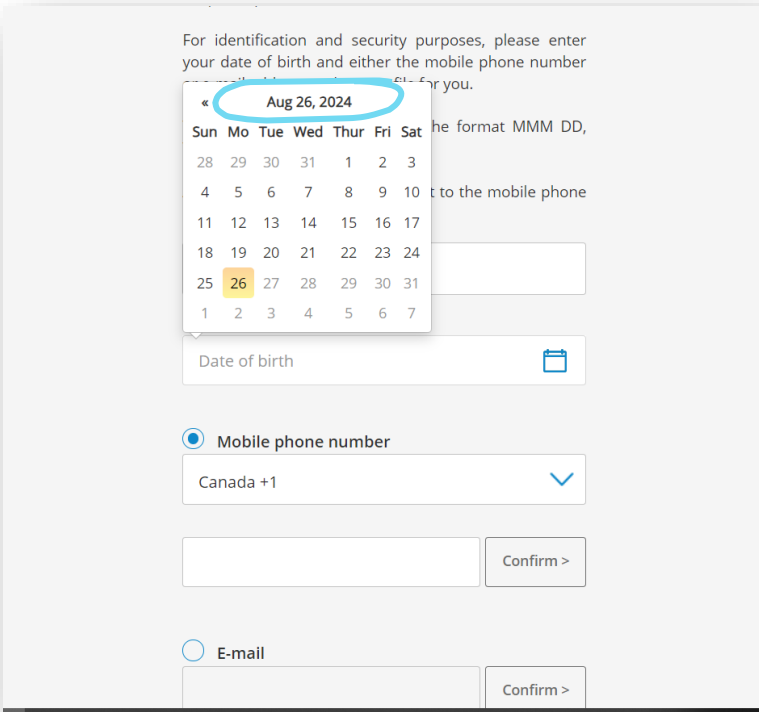
E-mail

Confirm >

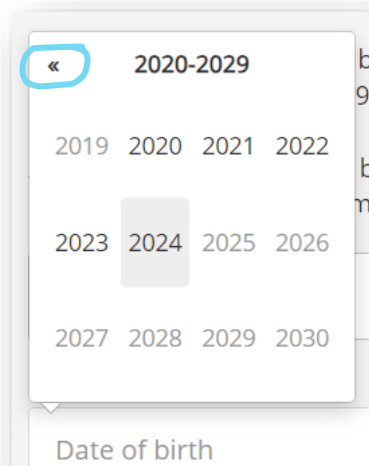
Continue

Cancel

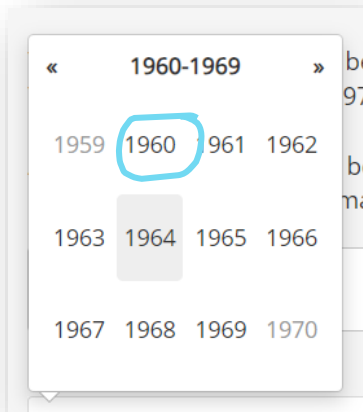
- When using the calendar for your date of birth, you do not need to scroll day by day to find the date. You can quickly scroll to the appropriate year by clicking on the current date. One click shows you all of the months in the current year. Two clicks shows you a 10-year span, making it easy to scroll to the year you need.



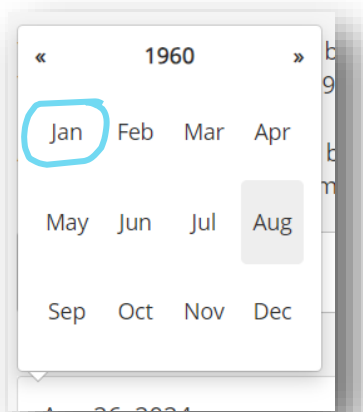
As an example, to enter the birth date January 1, 1960, click on today's date twice to see the 10-year span 2020-2029. You can then use the left arrow to scroll to the 10-year span of 1960-1969.



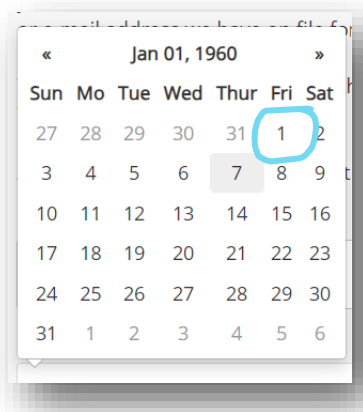
Once there, click on your birth year – in this example, 1960.



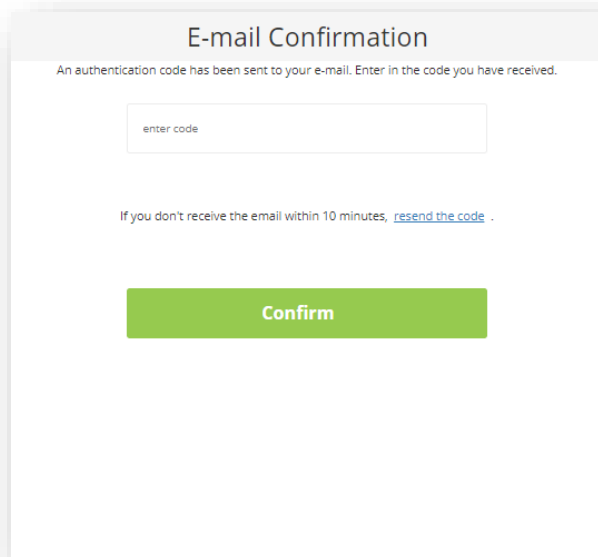
You will then be shown all 12 months of 1960. Click on the correct month.



Then, you will see all of the days within that month and year. Click on the appropriate day and your birthdate will populate into the field, and you can proceed to the next step.



5. If the information entered in the above screens matches the information on file at CUA, you will be prompted to enter an authentication code which will be sent to your mobile phone number or email address that you entered above. Enter the code and click 'Confirm'.



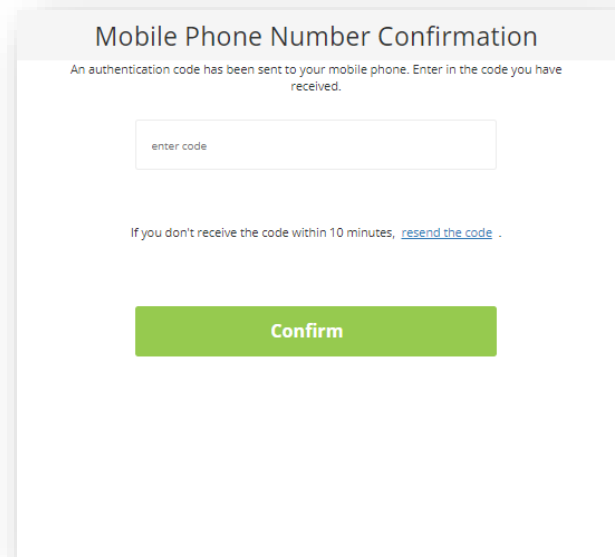
E-mail Confirmation

An authentication code has been sent to your e-mail. Enter in the code you have received.

enter code

If you don't receive the email within 10 minutes, [resend the code](#) .

Confirm



Mobile Phone Number Confirmation

An authentication code has been sent to your mobile phone. Enter in the code you have received.

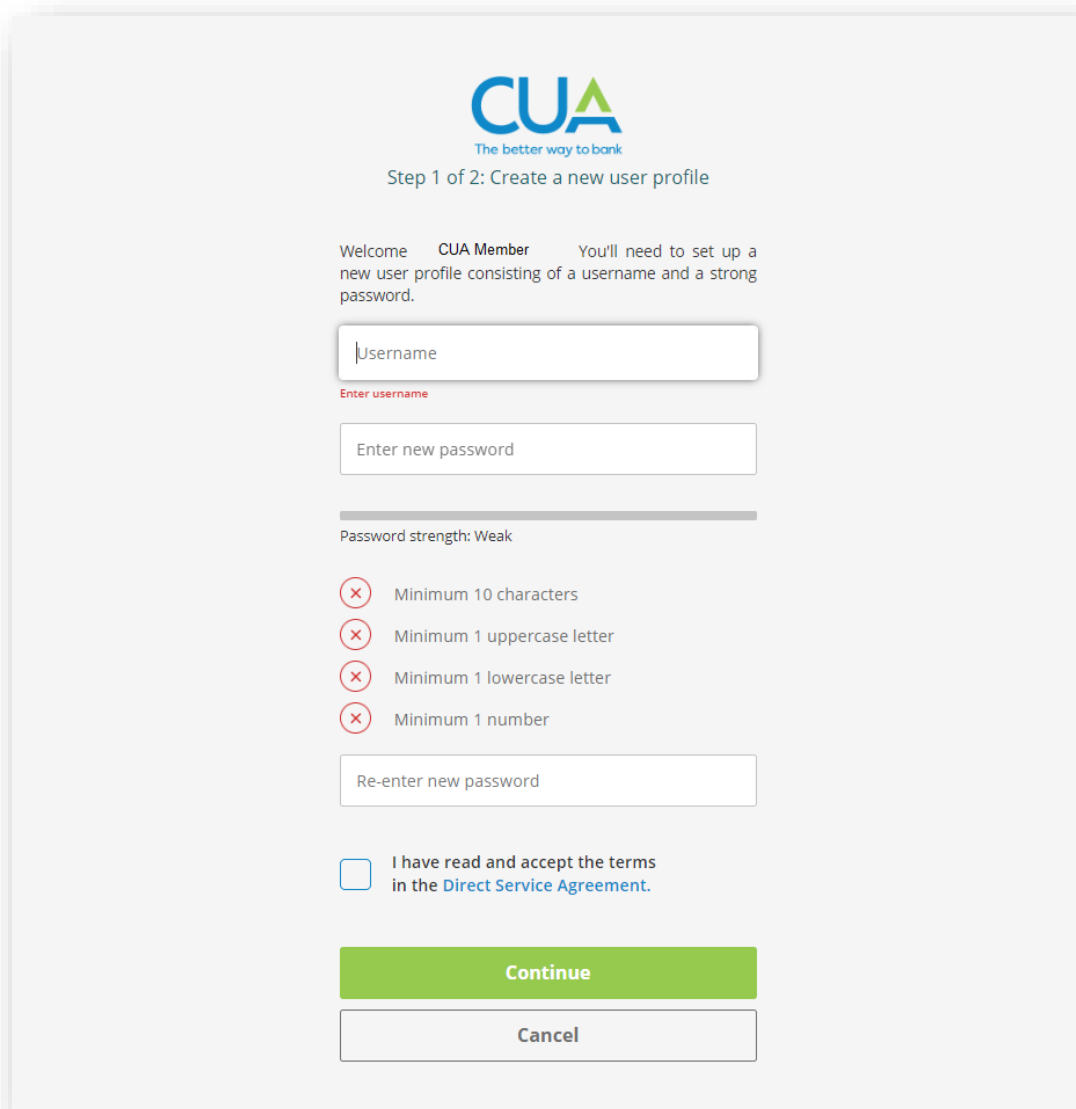
enter code

If you don't receive the code within 10 minutes, [resend the code](#) .

Confirm

6. After successfully entering the authentication code, you will be asked to select a new username and password. Once you've selected your new login credentials and accepted the terms of the *Direct Service Agreement*, click 'Continue'.

Note: The username should be something you will easily remember, as you will use it to sign into online banking from now on. It also cannot be changed once set, so please ensure you enter it carefully.



The screenshot shows the CUA online banking interface for creating a new user profile. At the top is the CUA logo with the tagline "The better way to bank". Below the logo, it says "Step 1 of 2: Create a new user profile". The main heading is "Welcome CUA Member" followed by the instruction: "You'll need to set up a new user profile consisting of a username and a strong password." There are two input fields: "Username" and "Enter new password". Below the password field is a progress bar and the text "Password strength: Weak". A list of requirements is shown, each with a red 'X' icon: "Minimum 10 characters", "Minimum 1 uppercase letter", "Minimum 1 lowercase letter", and "Minimum 1 number". Below this is a "Re-enter new password" field. At the bottom, there is a checkbox for "I have read and accept the terms in the Direct Service Agreement." and two buttons: a green "Continue" button and a grey "Cancel" button.

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Step 1 of 2: Create a new user profile

Welcome CUA Member You'll need to set up a new user profile consisting of a username and a strong password.

Username

Enter username

Enter new password

Password strength: Weak

- ⊗ Minimum 10 characters
- ⊗ Minimum 1 uppercase letter
- ⊗ Minimum 1 lowercase letter
- ⊗ Minimum 1 number

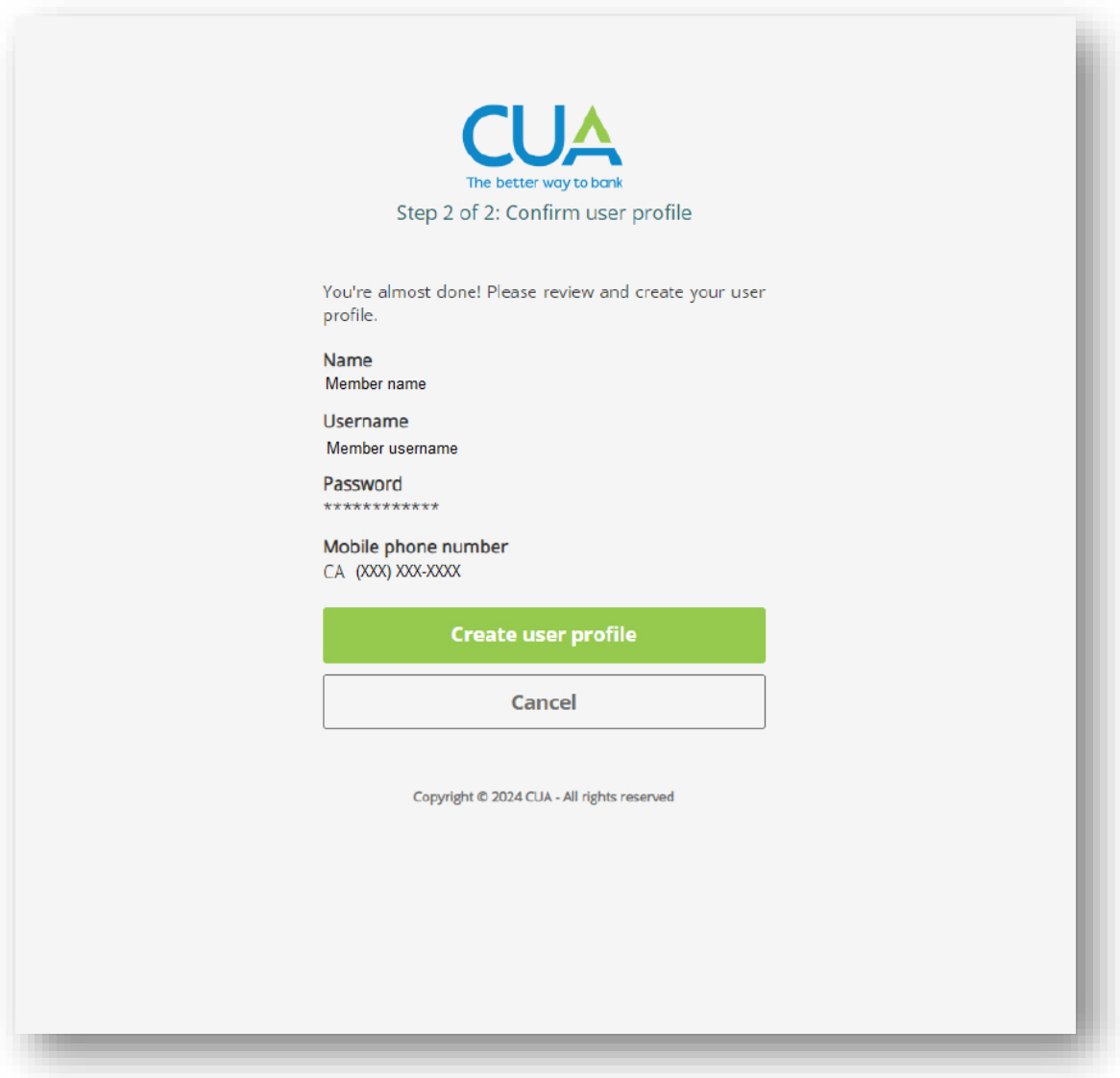
Re-enter new password

I have read and accept the terms in the [Direct Service Agreement](#).

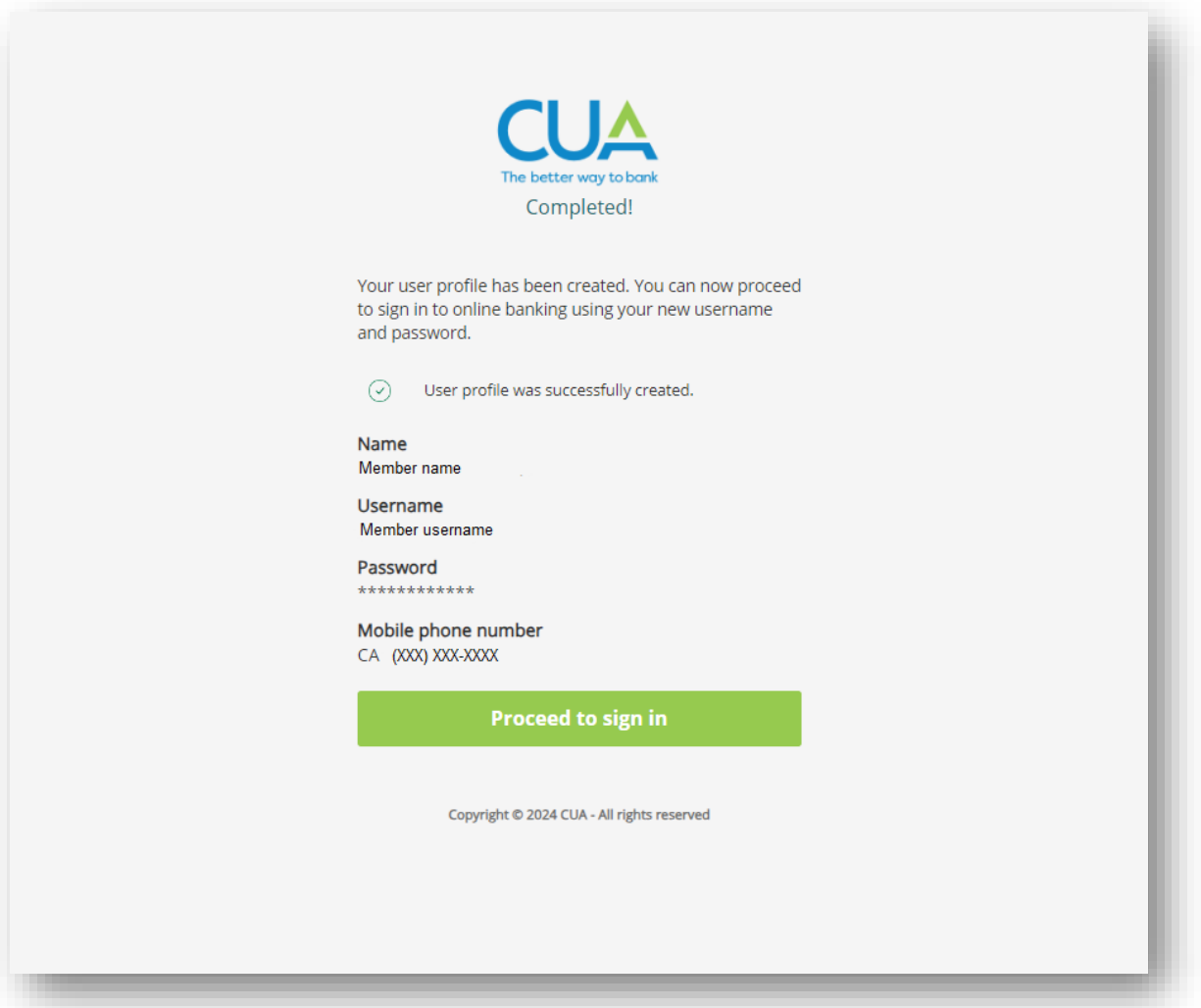
Continue

Cancel

7. You will see a summary screen outlining your name, new username, concealed password and mobile phone number or email address. If you are satisfied with the information, click “Create user profile”. If you need to make changes, you can click “Cancel” and re-enter your information.

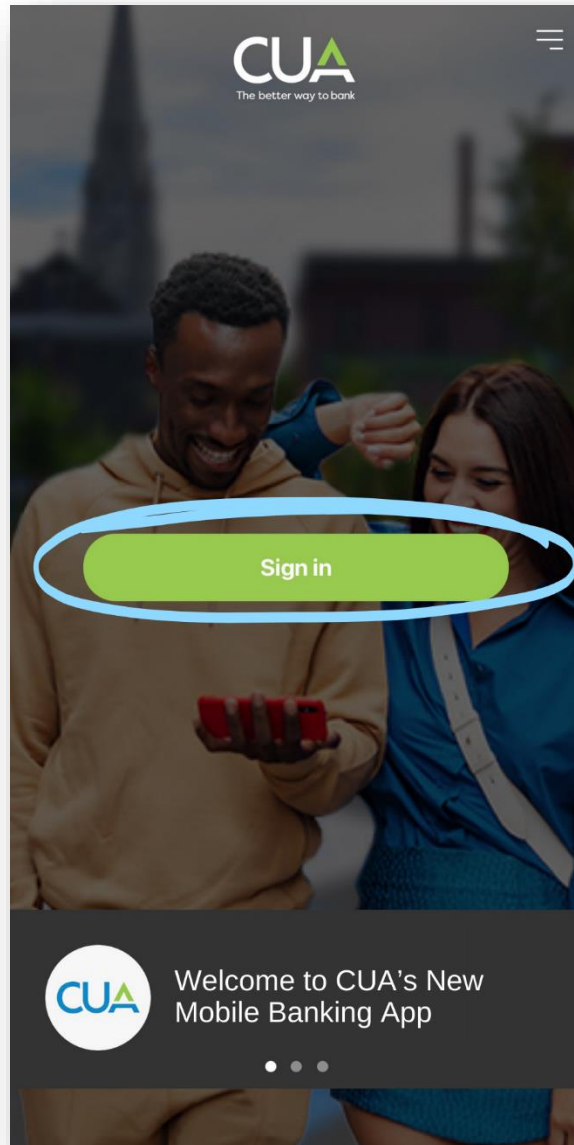


8. You can now proceed to log in to the new online banking system using the username and password you have just set!



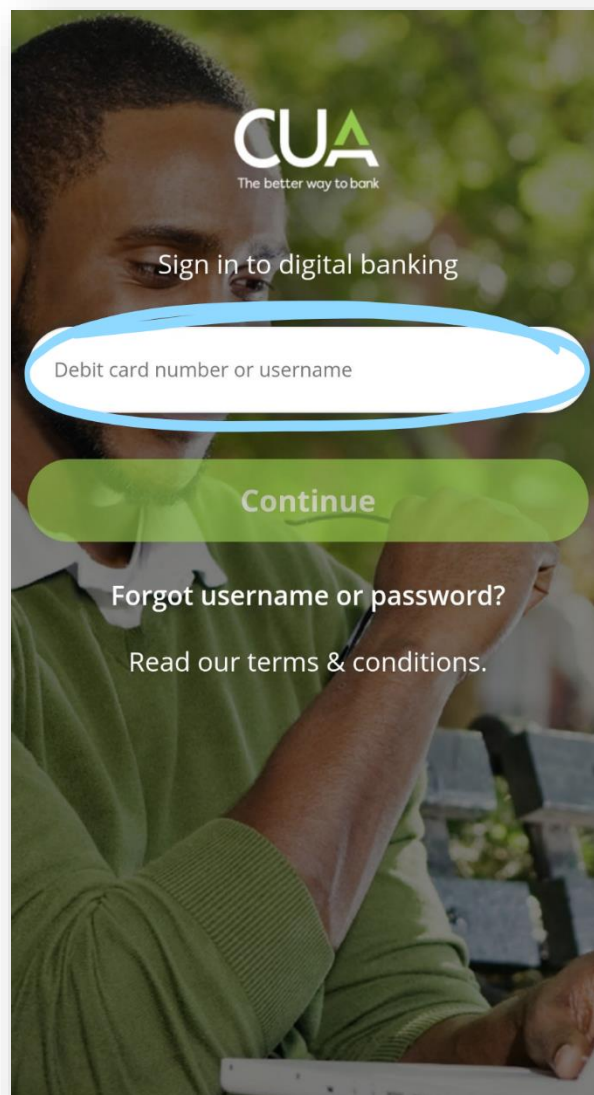
FIRST TIME LOG IN TO MOBILE BANKING

1. Before you can access the new mobile banking system, ensure you have the latest version of the app installed by accessing the App Store on an iOS (Apple) device or the Google Play Store on an Android device.
2. Once the download is complete, launch the app and select 'Sign in'.



3. To begin, enter your 19-digit Member (Debit) Card number in the 'Debit card number or username' box. If you do not have a physical Member (Debit) Card, enter the 16-digit Virtual Card Number that you were provided when you set up your account. Click 'Continue'.

*Note: **Do not** select 'Forgot username or password?' for your first-time logging in as your current identification details will not match our records. Once you've created a profile, you can use this option to retrieve or reset your login credentials in the future. If you are having trouble logging in for the first time, please call our Customer Contact Centre at 902.492.6500.*



4. You will then be asked to walk through setting up a profile. Enter your: **1)** date of birth (see step 5), and **2)** either your mobile phone number or email address. Then, **3)** click 'Confirm' next to the verification method you selected.

Note: This information must match the details on your account profile. If they do not match or are not on file, you will receive an error message directing you to contact CUA. Before contacting us at 902.492.6500, please try both your mobile phone number and email address.

← **Welcome!**

We see that you're a new CUA online banking user. You'll need to set up a profile to use the enhanced site. Don't worry! We'll walk you through two simple steps.

For identification and security purposes, enter your date of birth and either the mobile phone or e-mail we have on file for you.

An authentication code will be sent to the mobile phone number or e-mail for confirmation.

PAN * Member/Debit Card Number (populated from previous step)

1) Date of Birth

Mobile phone number

+1 Mobile phone number **3)**

2) Confirm

E-mail

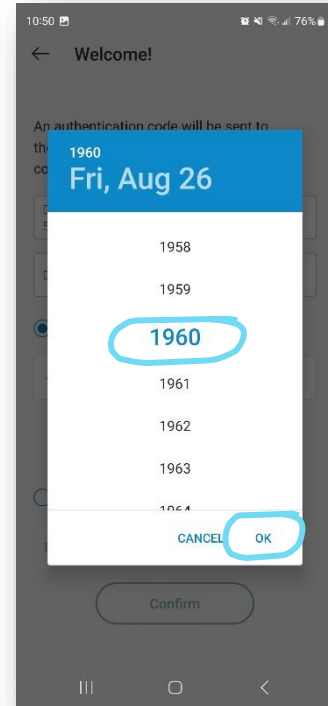
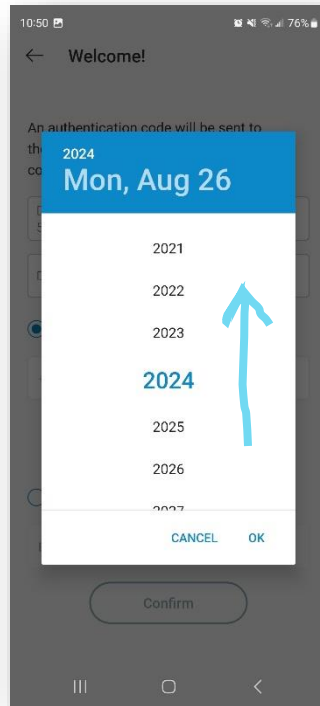
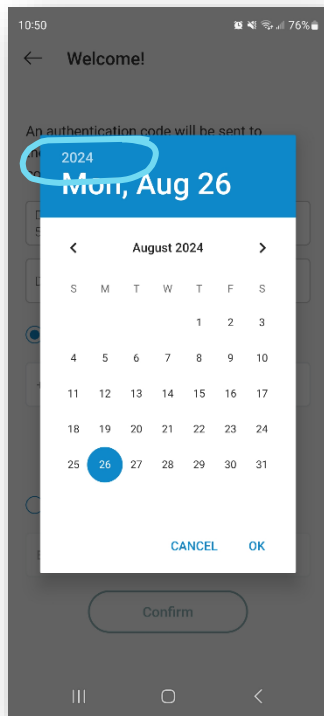
E-mail

Confirm

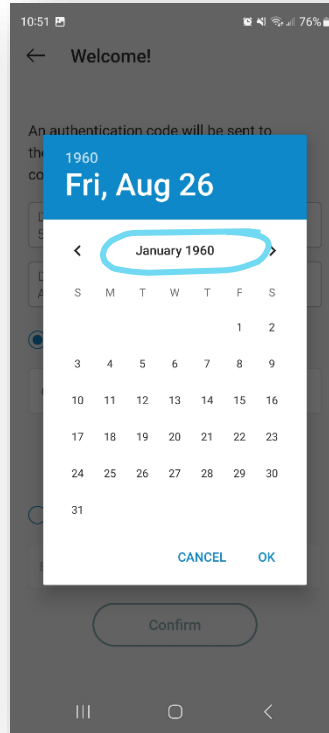
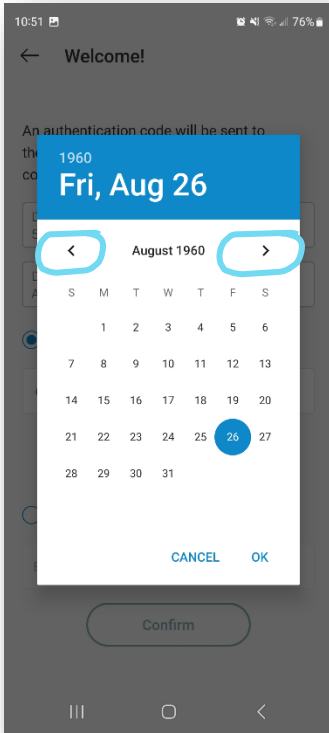
Continue

Cancel

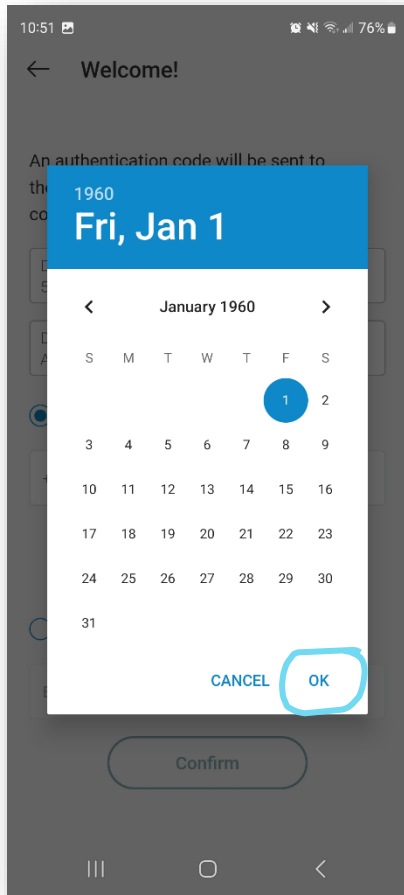
- When using the calendar for your date of birth, you do not need to scroll day by day to find the date. You can quickly scroll to the appropriate year by clicking on the year above the current date. This shows you a scrollable list of all years. As an example, to enter the birth date January 1, 1960, click on 2024. Then scroll upwards until you reach 1960. Click on 1960 so that it is coloured blue, and then click 'OK' in the bottom right corner.



Once there, you will be shown today's date within your selected year. Click on the left or right arrows to scroll to the correct month.



Then, you will see all of the days within that month and year. Once you click on the appropriate day, click 'OK' in the bottom right-hand corner. Your birthdate will populate into the field, and you can proceed to the next step.



6. If the information entered in the above screen matches the information on file at CUA, you will be prompted to enter an authentication code which will be sent to your mobile phone number or email address that you entered above. Enter the code and click 'Confirm'.

E-mail Confirmation

An authentication code has been sent to your e-mail.

If you don't receive the code within 10 minutes, [resend code](#).

Confirm

7. After successfully entering the authentication code, you will be asked to select a new username and password. Once you've selected your new login credentials and accepted the terms of the *Direct Service Agreement*, click 'Continue'.

Note: The username should be something you will easily remember, as you will use it to sign into online banking from now on. It also cannot be changed once set, so please ensure you enter it carefully.

← Setup user profile

Step 1 of 2: Create a new user profile

Welcome CUA Member! You'll need to set up a new user profile consisting of a username and a strong password.

Username

Password

Password strength: Weak

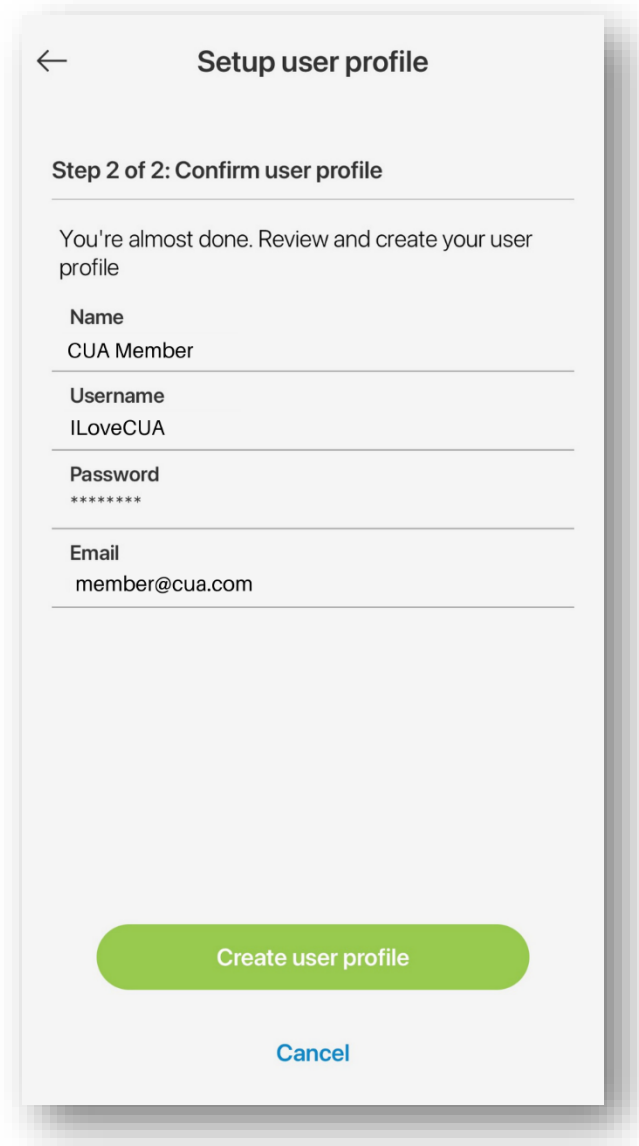
- ⊗ Minimum 10 characters
- ⊗ 1 uppercase letter
- ⊗ 1 lowercase letter
- ⊗ 1 number

Re-enter password

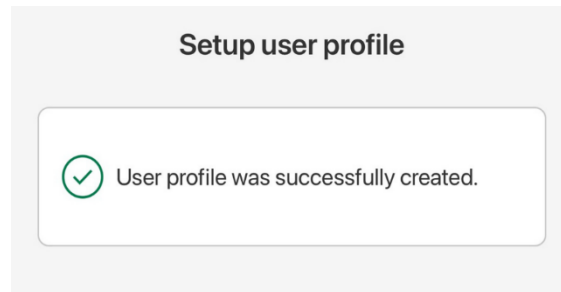
I have read and accept the [Direct Service Agreement](#)

Continue

8. You will see a summary screen outlining your name, new username, concealed password and mobile phone number or email address. If you are satisfied with the information, click “Create user profile”. If you need to make changes, you can click “Cancel” and re-enter your information.



9. You can now proceed to log in to the new online banking system using the username and password you have just set!



Your user profile has been created. You can proceed to sign in using your new username and password.

Name
CUA Member

Username
ILoveCUA

Password

Email
member@cua.com

[Proceed to sign in](#)