

- 1) Visit our website at <http://swcolocu.coop/>. Click on the Online Banking Log In link on the left side.
- 2) **Login Credentials - ** Remember that user names and passwords are case sensitive ****
 - **User Name** - Input your complete account number (including the last digit without the dash). You will change this user name later.
 - **Password** - Input the credit union assigned password which is the last four digits of the PRIMARY member's social security number. You will change this password later – new passwords must be between 8 and 14 characters long and must contain a number or special character (May not contain a <, >, or %).
 - **Choose a Security Image** – In the future, you should see this image when you are on an authorized (recognized) computer. Press “Save Security Image.”
 - **Challenge PIN Setup Screen** - For each one-time use Challenge PIN you are sent, please choose to use your mobile phone (preferred method) to receive a text message (data rates may apply) or provide an email address to receive the PIN in an email message. Press “Continue.”
 - **Challenge PIN Confirm Screen** – A challenge PIN was either sent to your mobile phone as a text message or to your email inbox. **DO NOT CLOSE THIS SCREEN**, leave it active, but minimize it or add a new tab in order to log into your email account. It may take 10 seconds - 2 minutes to receive this PIN. Once you have received it, enter it into the field provided and press “Confirm Challenge PIN.” **This PIN is good for only ONE USE, you DO NOT need to write it down or save it for the future.**
- 3) **Authorize Computer or Public Computer**
 - Choose “Authorize Computer” if you are at a trusted computer. You will not be required to enter a new challenge PIN every time you log in to online banking, instead, you will see the security image you selected in the step before. Authorizing a computer is still secure; you will always need to enter a user name and password to log on. Your computer will remain “authorized” as long as you do not delete cookies.
 - Choose “Public Computer” if you are using a public computer. You will be required to enter a brand new challenge PIN each time you log on from a public computer (or unauthorized/new device). This PIN will be sent to the text message address or email address you designated previously.

Check Out These Features:

eStatements - If you are interested in FREE eStatements, please click the blue eStatements link at the bottom of your account summary page! You will receive an email that your statement is ready to view and will generally have access to your eStatement the first business day of the month.

eAlerts - You may also want to activate and personalize eAlerts! This enables you to receive an email and/or text message when you receive a payroll deposit, your balance gets to a low balance and more. To check it out, click “My Account” at the bottom of your account summary page.

Mobile Banking - We do not currently have a Mobile App, but save <https://mb.swcolocu.coop> as a bookmark on your mobile browser to view the mobile friendly version of our online banking site.

Security - The credit union's secure online banking site URL is: <https://hb.swcolocu.coop>.