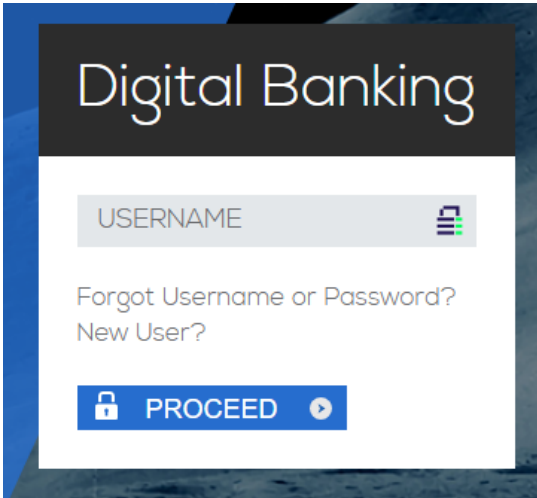
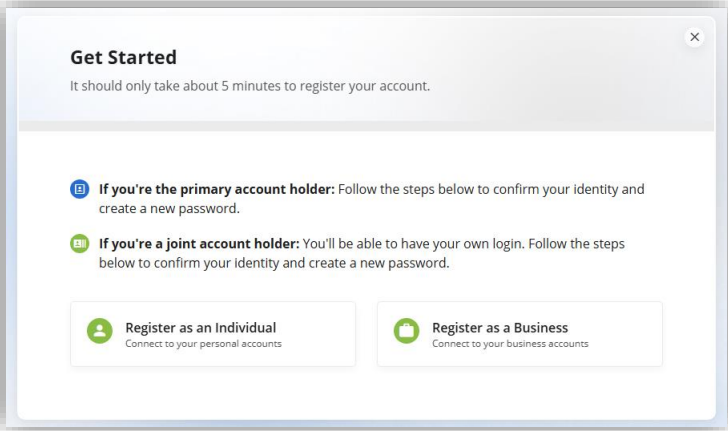
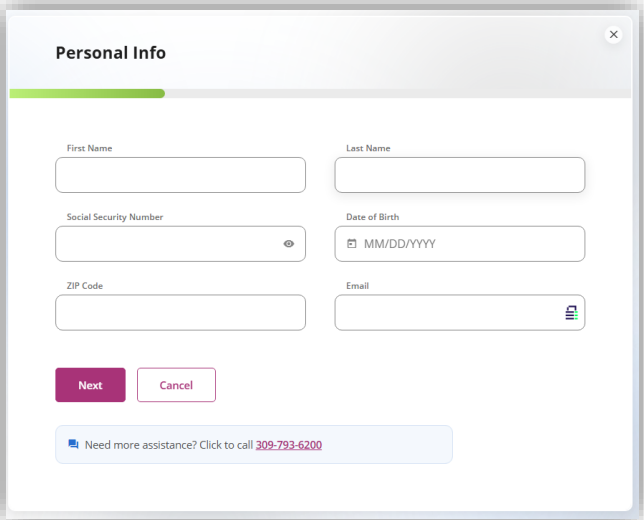
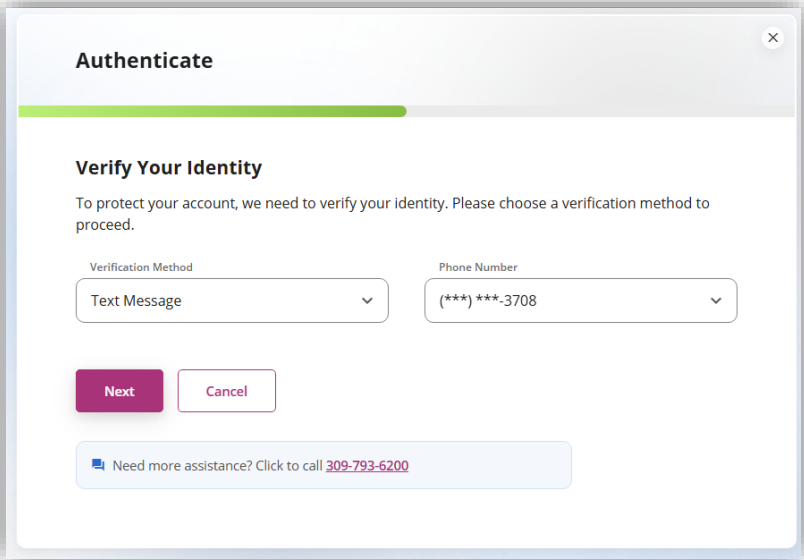
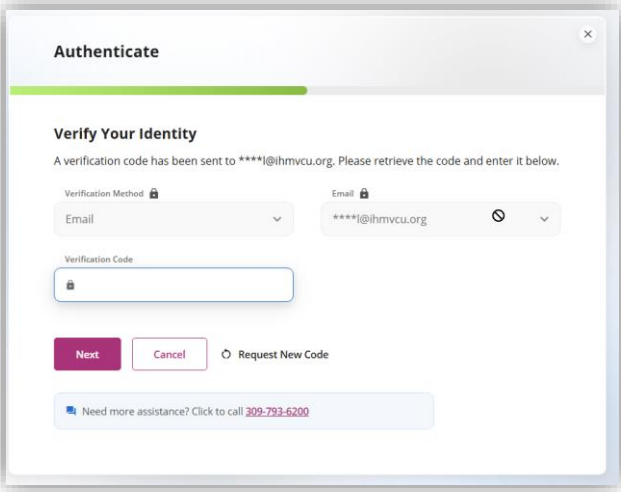


Registering for Digital Banking

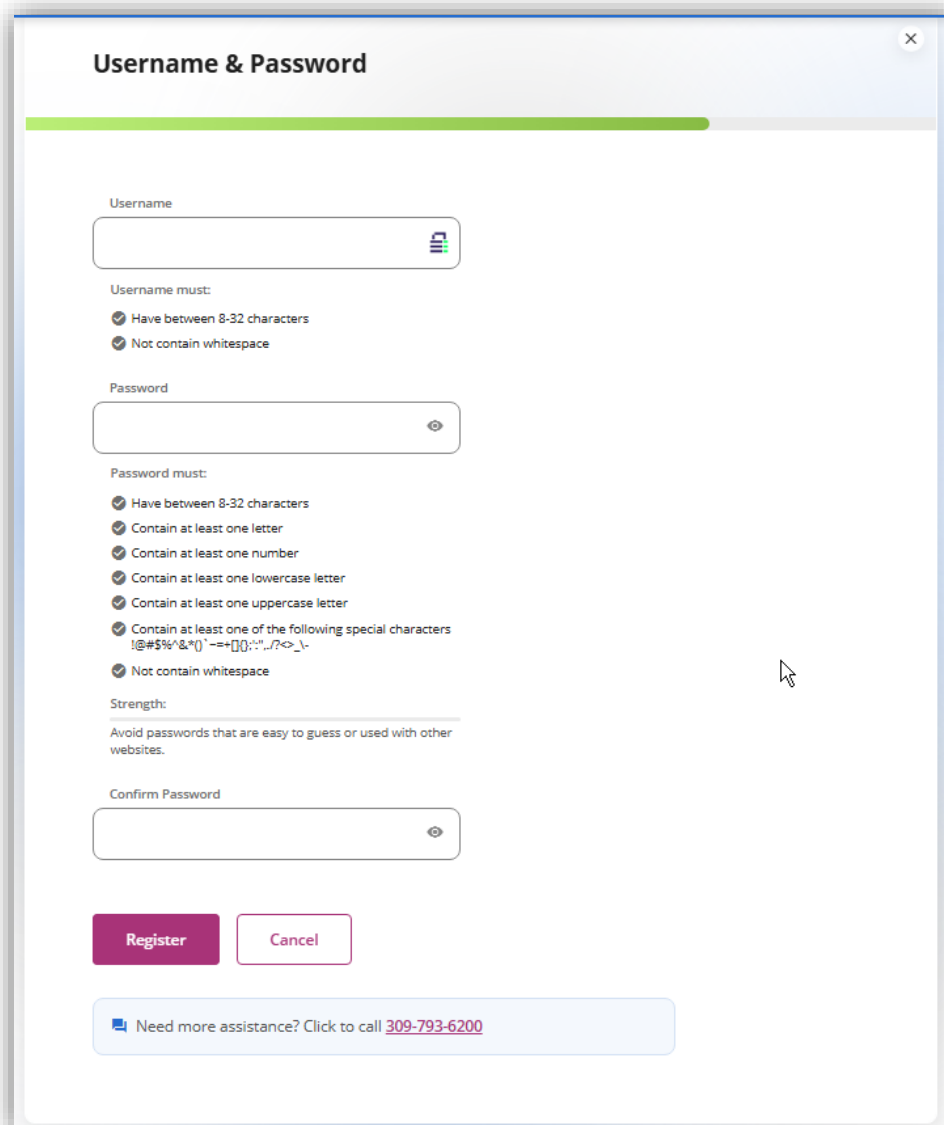
Step	Directions	Description
1. 1	Go to IHMVCU.org Click Proceed	

2.	Click Register as an Individual	 Get Started It should only take about 5 minutes to register your account. If you're the primary account holder: Follow the steps below to confirm your identity and create a new password. If you're a joint account holder: You'll be able to have your own login. Follow the steps below to confirm your identity and create a new password. Register as an Individual Connect to your personal accounts Register as a Business Connect to your business accounts
3. 2	Enter required Identification Information Provide: First Name, Last Name, Social Security Number, Date of Birth, ZIP code, and Email Address Click Next	 Personal Info First Name Last Name Social Security Number Date of Birth MM/DD/YYYY ZIP Code Email Next Cancel Need more assistance? Click to call 309-793-6200

4. 3	Select preferred Authentication Method Choose Text Message, Voice Message, or Email Click Next	
5. 4	Verify Your Identity Enter the Code from your Text, Voice Message or Email Then Click Next. Confirm your account holder and Click Next	

6. 5 Create Username and Password that meet requirements

Click Register



Username & Password

Username

Username must:

- ☒ Have between 8-32 characters
- ☒ Not contain whitespace

Password

Password must:

- ☒ Have between 8-32 characters
- ☒ Contain at least one letter
- ☒ Contain at least one number
- ☒ Contain at least one lowercase letter
- ☒ Contain at least one uppercase letter
- ☒ Contain at least one of the following special characters: !@#\$%^&*()~-=+[]{};:'"/<>_~
- ☒ Not contain whitespace

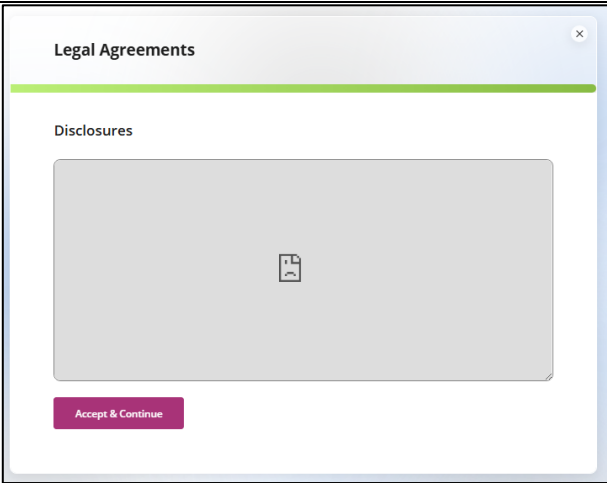
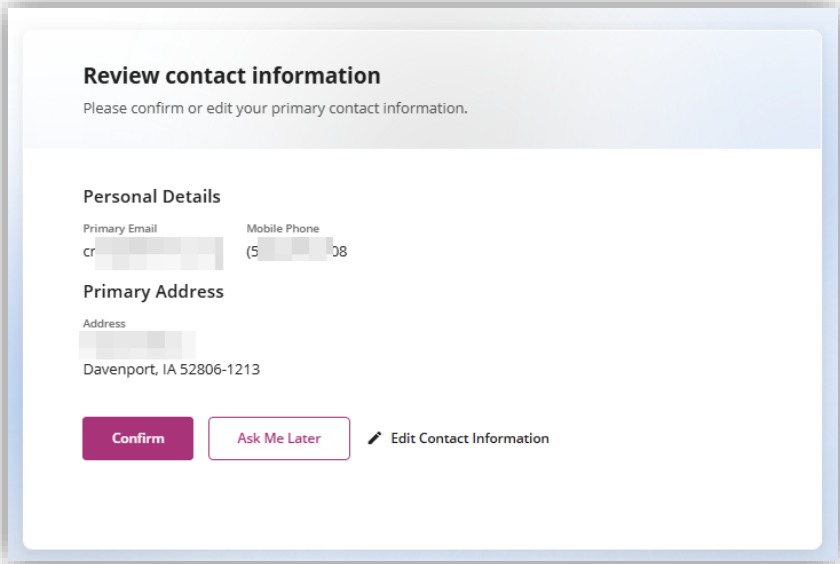
Strength:

Avoid passwords that are easy to guess or used with other websites.

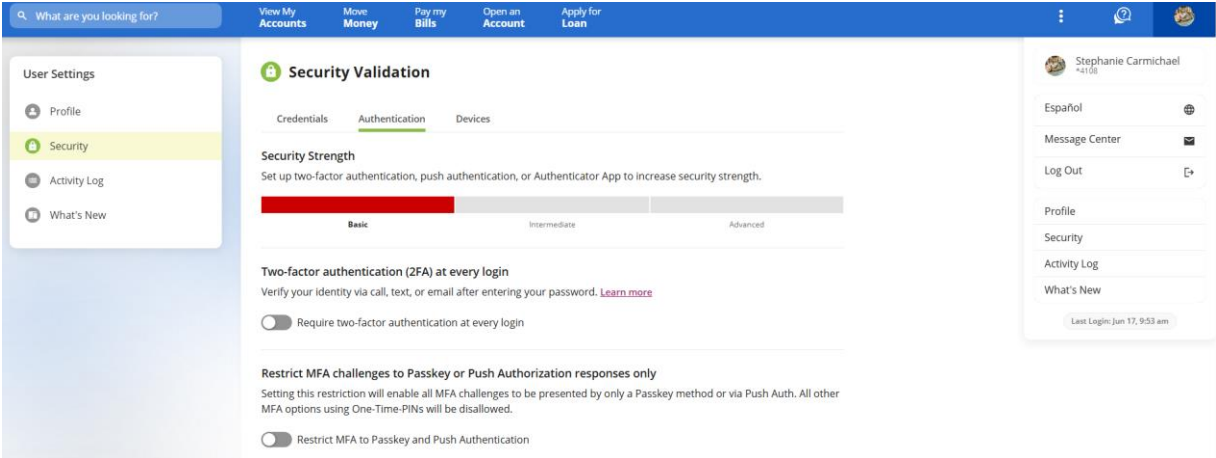
Confirm Password

Register **Cancel**

Need more assistance? Click to call [309-793-6200](tel:309-793-6200)

7. 6	Review and Accept Disclosures Review Disclosures, then Click Accept & Continue	 The screenshot shows a window titled "Legal Agreements" with a close button (X) in the top right corner. Below the title bar, there is a section labeled "Disclosures" which contains a large gray rectangular area with a small document icon in the center. At the bottom of the window is a purple button labeled "Accept & Continue".
8. 7	Review Contact Information Review your contact information Then Confirm or Edit Contact Information OR Click Ask Me Later	 The screenshot shows a window titled "Review contact information" with a subtitle "Please confirm or edit your primary contact information." Below this, there are two sections: "Personal Details" and "Primary Address". Under "Personal Details", there are fields for "Primary Email" (containing "cr") and "Mobile Phone" (containing "(5)"). Under "Primary Address", there is a field for "Address" (containing "Davenport, IA 52806-1213"). At the bottom, there are three buttons: "Confirm", "Ask Me Later", and "Edit Contact Information" (with a pencil icon).

Setting Up MFA

Step	Directions	Description
1. 8	Go to your profile picture in the upper right corner. Select Security. Select Authentication.	

2.	Select what type of authentication you want to set up.	Security Strength Set up two-factor authentication, push authentication, or Authenticator App to increase security strength. Basic Intermediate Advanced Two-factor authentication (2FA) at every login Verify your identity via call, text, or email after entering your password. Learn more ☐ Require two-factor authentication at every login Restrict MFA challenges to Passkey or Push Authorization responses only Setting this restriction will enable all MFA challenges to be presented by only a Passkey method or via Push Auth. All other MFA options using One-Time-PINs will be disallowed. ☐ Restrict MFA to Passkey and Push Authentication Use Passkey as Primary MFA Method Enabling this option will bypass the automatic Push Auth message when MFA is required. It will allow the user to select Passkey as the MFA option for all MFA challenges. Push Auth will still be available, but will be another option to be triggered from the MFA dropdown menu. ☐ Use Passkey as Primary MFA Method  Push authentication Verify your identity by responding to a push notification that is sent to your mobile device. ☒ iPhone Last seen Jun 17, 2026
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3.

Authenticator App

Verify your identity by entering a unique code generated by your Authenticator App. When using an Authenticator App, other less secure methods such as text, email or voice are disabled. [Learn more](#)

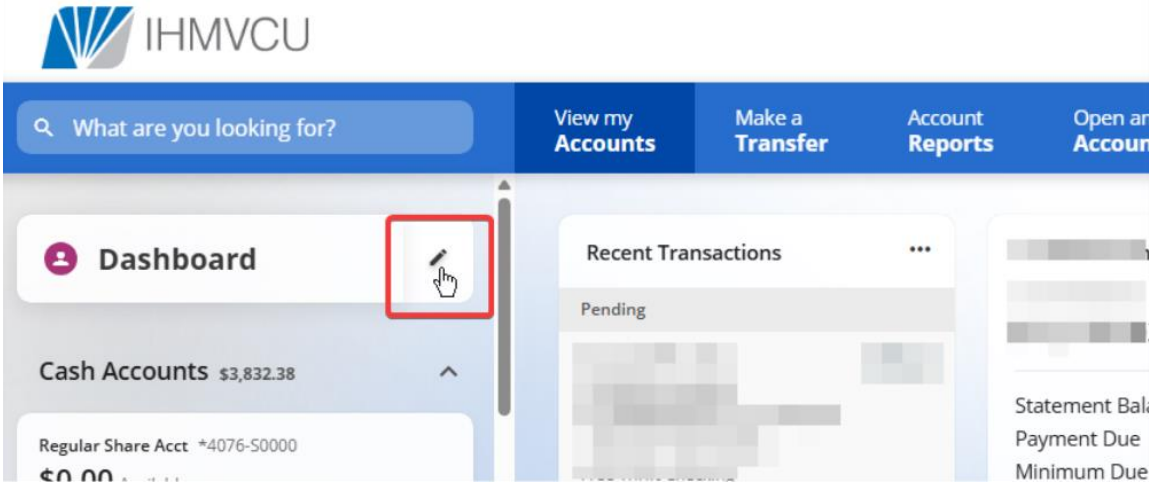
Activate Authenticator App

Register Passkey Option for MFA

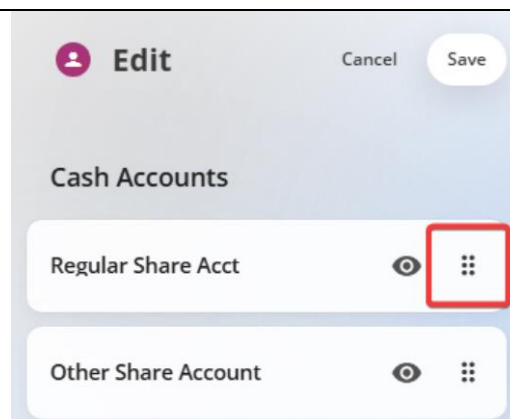
To enable various Passkey (WebAuthn) devices, simply click on the "Register" button. The browser or app will automatically detect and list any compatible devices or token storage options currently connected or available on your system. These token devices may include Biometric sensors or other supported hardware or software options.

Register For MFA Via Passkey

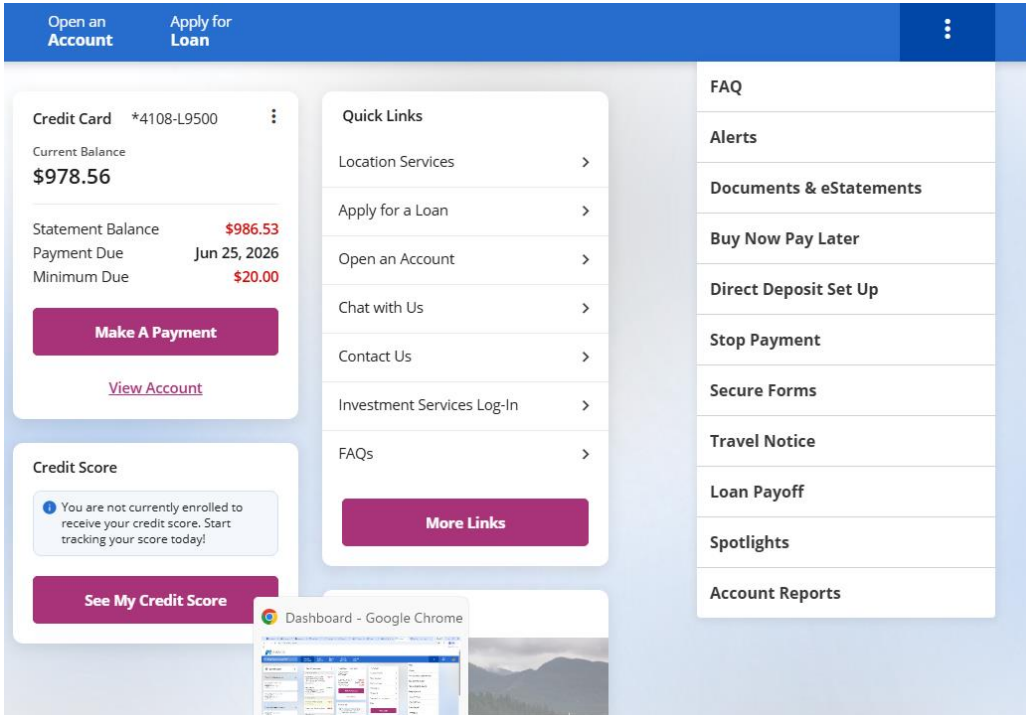
Customizing Your Desktop

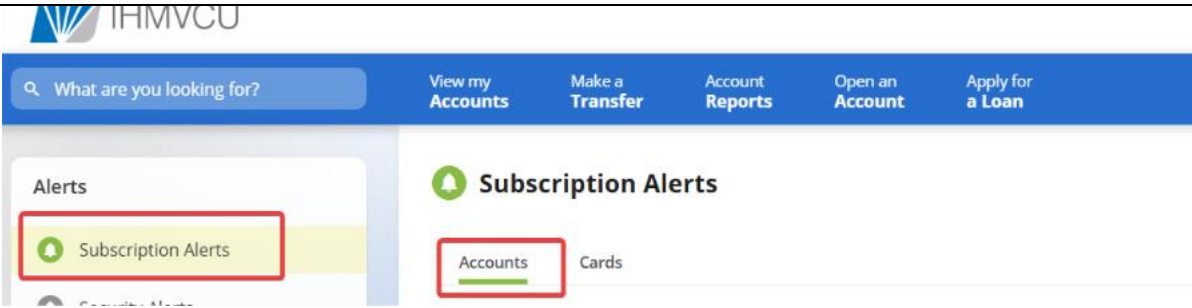
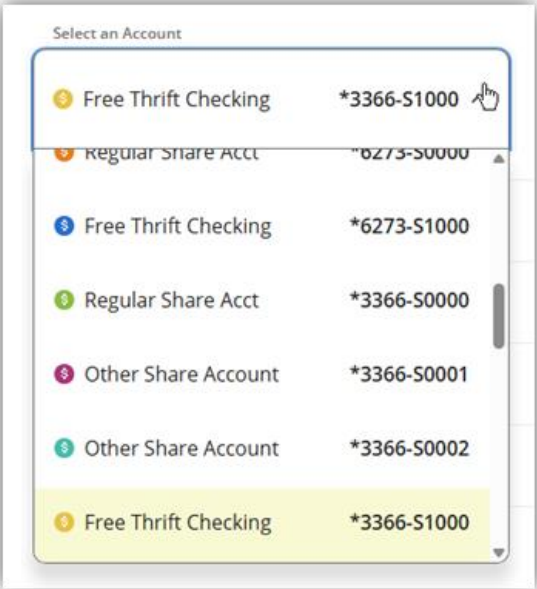
Step	Directions	Description
1. 9	Click the pencil icon on the left side.	 The screenshot shows the IHMVCU dashboard. At the top, there is a search bar and navigation links: 'View my Accounts', 'Make a Transfer', 'Account Reports', and 'Open an Account'. Below the navigation bar, the 'Dashboard' section is visible. A red box highlights a pencil icon in the top right corner of the 'Dashboard' widget, indicating where to click to customize the dashboard.
2.	Click the eye icon next to any accounts or widgets you wish to hide from view Click the eye icon again to make the accounts visible again	 The screenshot shows two 'Regular Share Acct' widgets. The top widget has a blue eye icon with a diagonal line through it (indicating it is hidden), and the bottom widget has a standard eye icon (indicating it is visible). Both eye icons are highlighted with red boxes, showing where to click to toggle the visibility of the accounts.

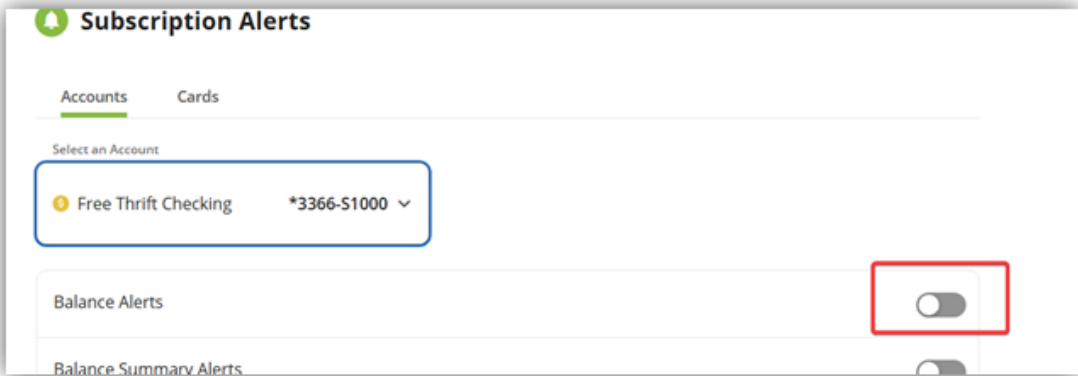
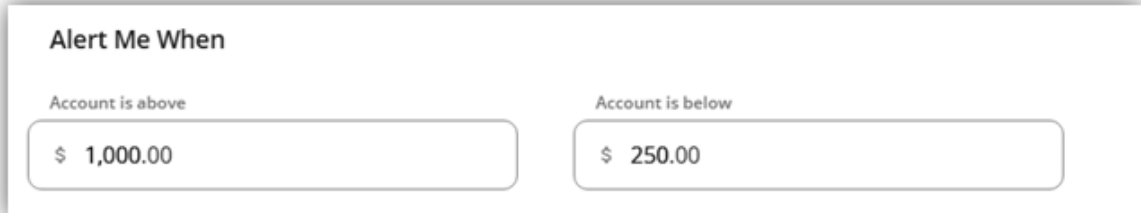
3. Click and drag the line of dots to move a widget or change the account order

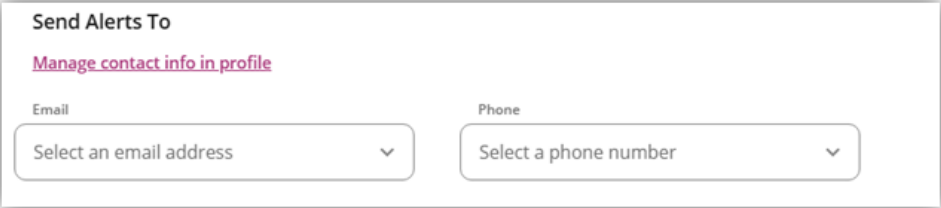
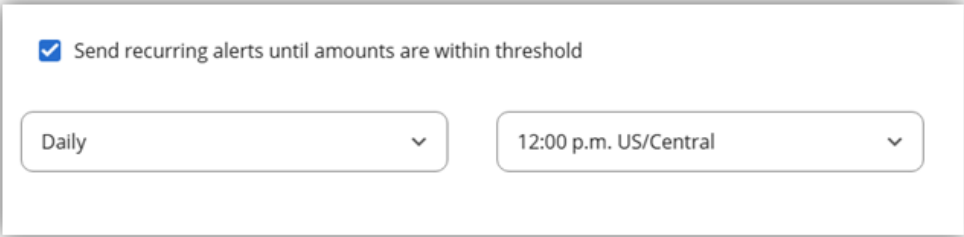


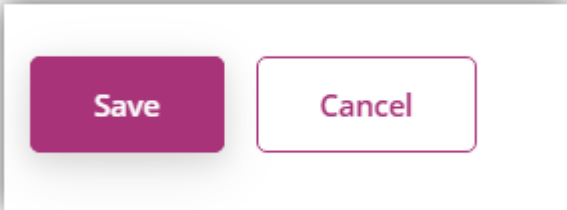
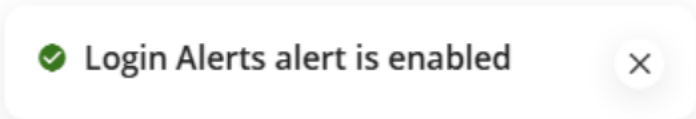
Setting Up Alerts and Card Controls: Balance Alerts

Step	Directions	Description
4. 10	Go to the three dots in the upper corner and select Alerts	 The screenshot shows the IHMVCU dashboard. At the top, there are buttons for 'Open an Account' and 'Apply for Loan'. On the right, a menu is open, showing options like 'FAQ', 'Alerts', 'Documents & eStatements', 'Buy Now Pay Later', 'Direct Deposit Set Up', 'Stop Payment', 'Secure Forms', 'Travel Notice', 'Loan Payoff', 'Spotlights', and 'Account Reports'. The 'Alerts' option is highlighted. In the background, there are sections for 'Credit Card' (showing a balance of \$978.56), 'Quick Links' (with options like Location Services, Apply for a Loan, Open an Account, Chat with Us, Contact Us, Investment Services Log-In, and FAQs), and 'Credit Score' (with a message about not being enrolled to receive a credit score).

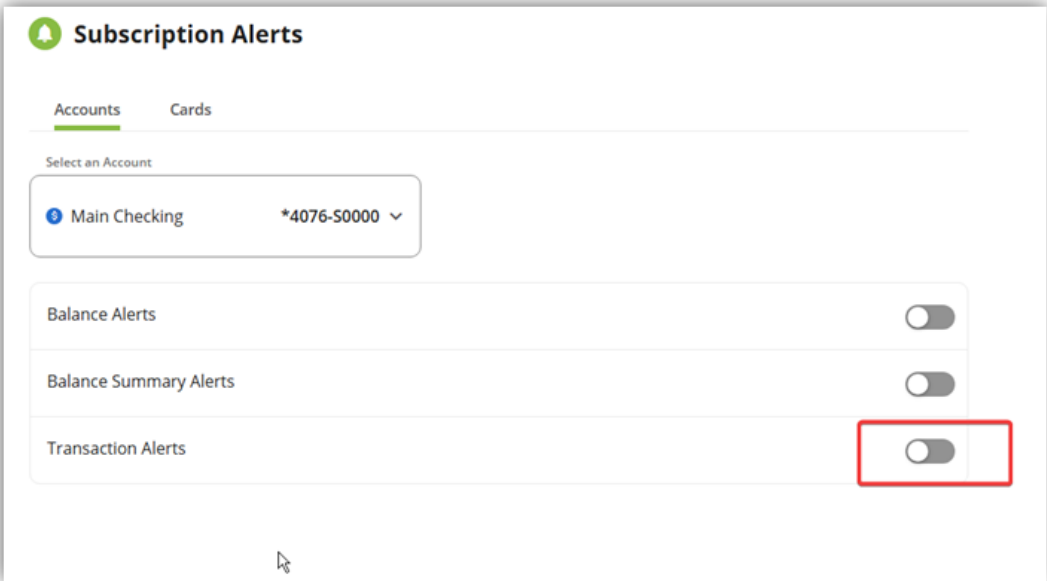
2.	Click Subscription Alerts Click Accounts	 The screenshot shows the IHMVCU website interface. At the top is a blue navigation bar with links: 'What are you looking for?', 'View my Accounts', 'Make a Transfer', 'Account Reports', 'Open an Account', and 'Apply for a Loan'. Below this, there's a section titled 'Subscription Alerts' with a green bell icon. Underneath, there are two tabs: 'Accounts' (highlighted with a red box) and 'Cards'. To the left of the 'Accounts' tab, there's a sidebar with 'Alerts' and 'Subscription Alerts' (highlighted with a red box).
3.	Select the account from the dropdown you want to set up alerts on. You need to set up alerts for each account.	 The screenshot shows a 'Select an Account' dropdown menu. It lists several accounts with their respective icons and account numbers. The first account, 'Free Thrift Checking *3366-S1000', is highlighted with a yellow background and a mouse cursor is pointing at it. The other accounts listed are 'Regular Share Acct *6273-S0000', 'Free Thrift Checking *6273-S1000', 'Regular Share Acct *3366-S0000', 'Other Share Account *3366-S0001', 'Other Share Account *3366-S0002', and 'Free Thrift Checking *3366-S1000'.

4.	Enable alerts by clicking the toggle for Balance Alerts	
5.	Configure balance alerts	In the Account is above field enter in the highest balance in the target account to be alerted. When the balance is at or above that threshold, you'll receive an alert. In the Account is below field enter in the lowest balance in the target account to be alerted. When the balance is at or below that threshold, you'll receive an alert. 

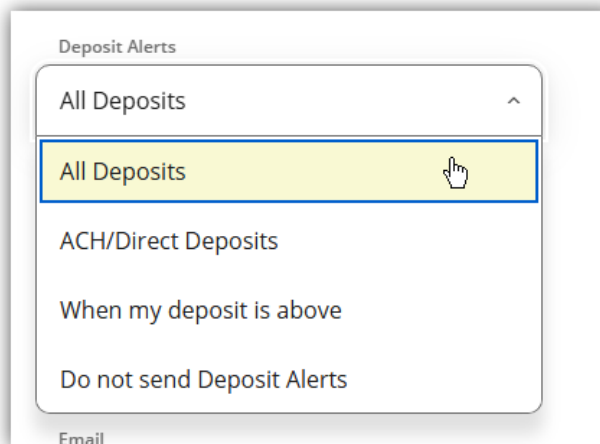
6.	In the Send Alerts To section, select email or phone	*Push notifications display only after you log into the mobile app. 
7.	Click Send recurring alerts until amounts are within threshold if you'd would like to receive ongoing alerts	

8.	Click Save or Cancel.	
9.	A confirmation message will display.	

Setting Up Alerts and Card Controls: Transaction Alerts

Step	Directions	Description
1.	Click Accounts then Click the Toggle for Transaction Alerts	 The screenshot shows the 'Subscription Alerts' interface. At the top, there are two tabs: 'Accounts' (selected) and 'Cards'. Below the tabs, there is a section 'Select an Account' with a dropdown menu showing 'Main Checking' and a card number '*4076-50000'. Below this, there are three rows of toggle switches: 'Balance Alerts', 'Balance Summary Alerts', and 'Transaction Alerts'. The 'Transaction Alerts' toggle switch is highlighted with a red rectangle, indicating it should be turned on.

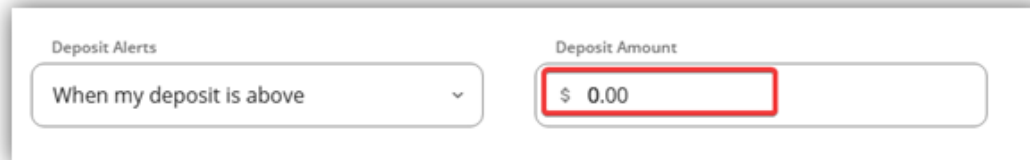
2. In “Deposit Alerts” dropdown, choose which alert you want to set up.



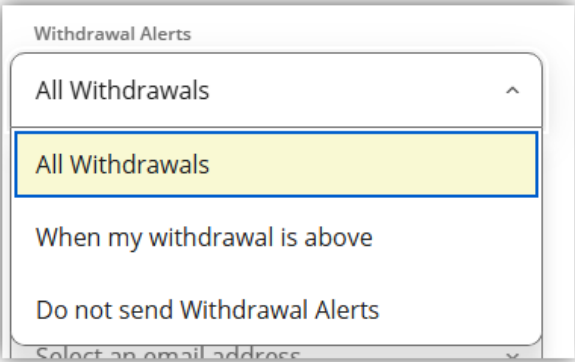
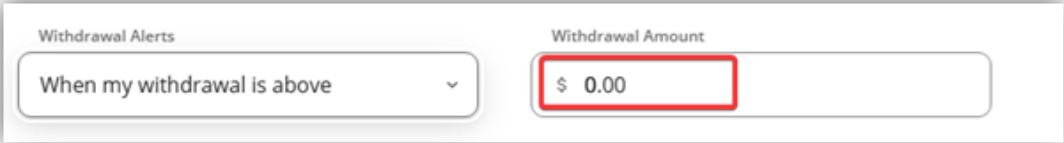
All Deposits: Receive an alert anytime a deposit is made to your account.

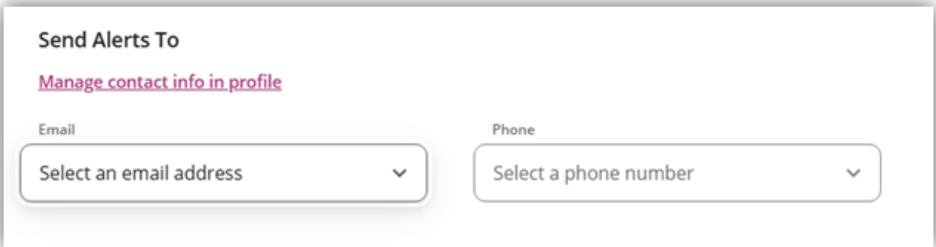
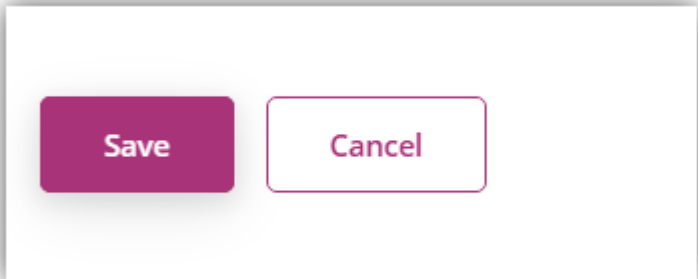
ACH/Direct Deposits: Receive an alert whenever an ACH or direct deposit is added to your account.

When My Deposit Is Above: Receive an alert when a deposit to your account is greater than an amount you choose.

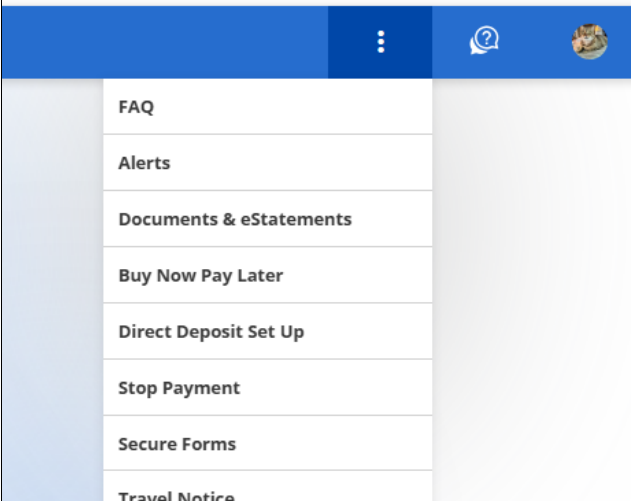
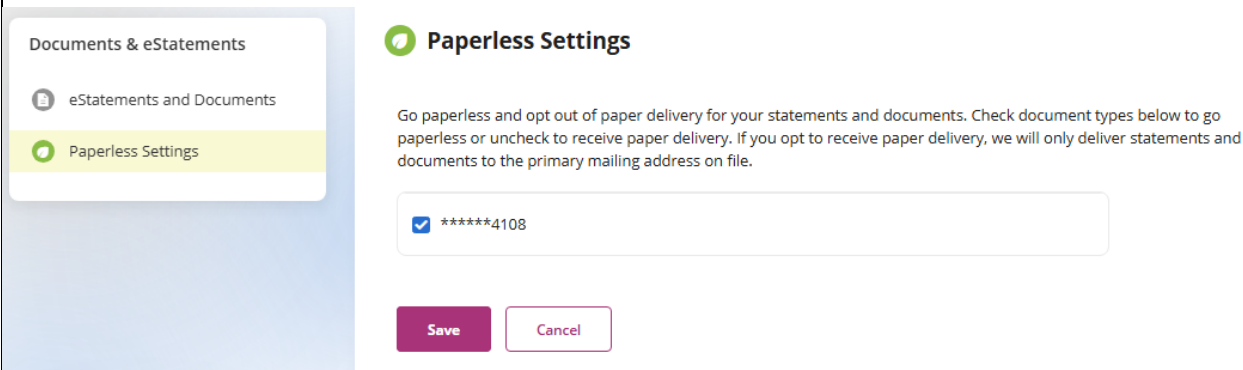


Do Not Send Deposit Alerts: Turn off deposit alerts so you won't receive notifications about deposit activity on your account.

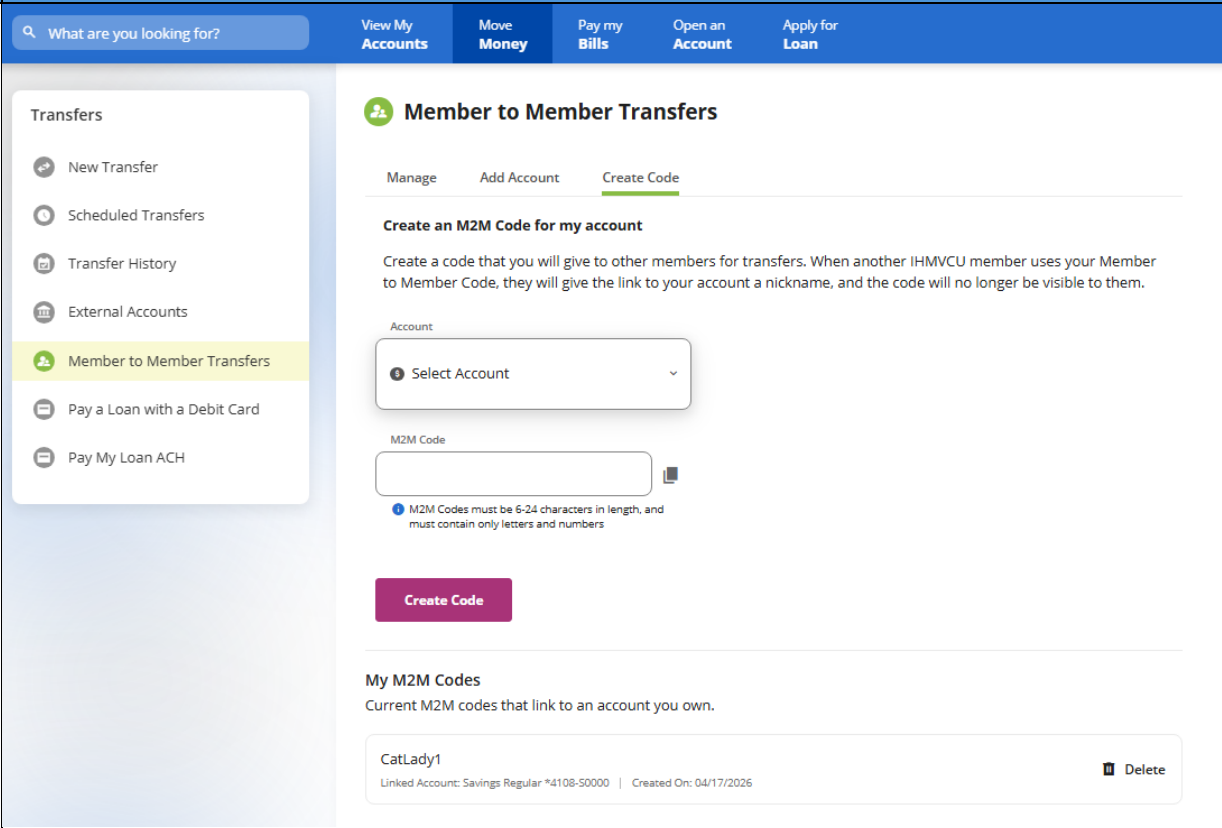
3.	In “Withdrawal Alerts” dropdown, choose which alert you want to set up.	 All Withdrawals: Receive an alert anytime a withdrawal is made from your account. When My Withdrawal Is Above: Receive an alert when a withdrawal from your account is greater than an amount you choose.  • Do not send Withdrawal Alerts - will not alert the user to any withdrawal activity
7.	In the Send Alerts To section, select the email address, phone number,	* Users only need to select one of the options but can choose to receive alerts on multiple channels.

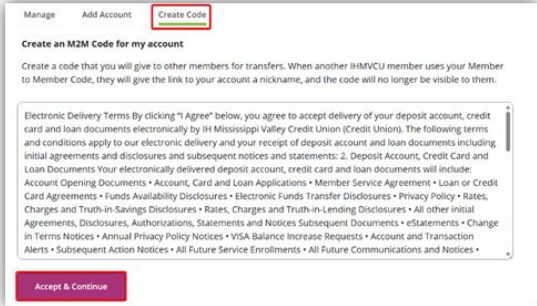
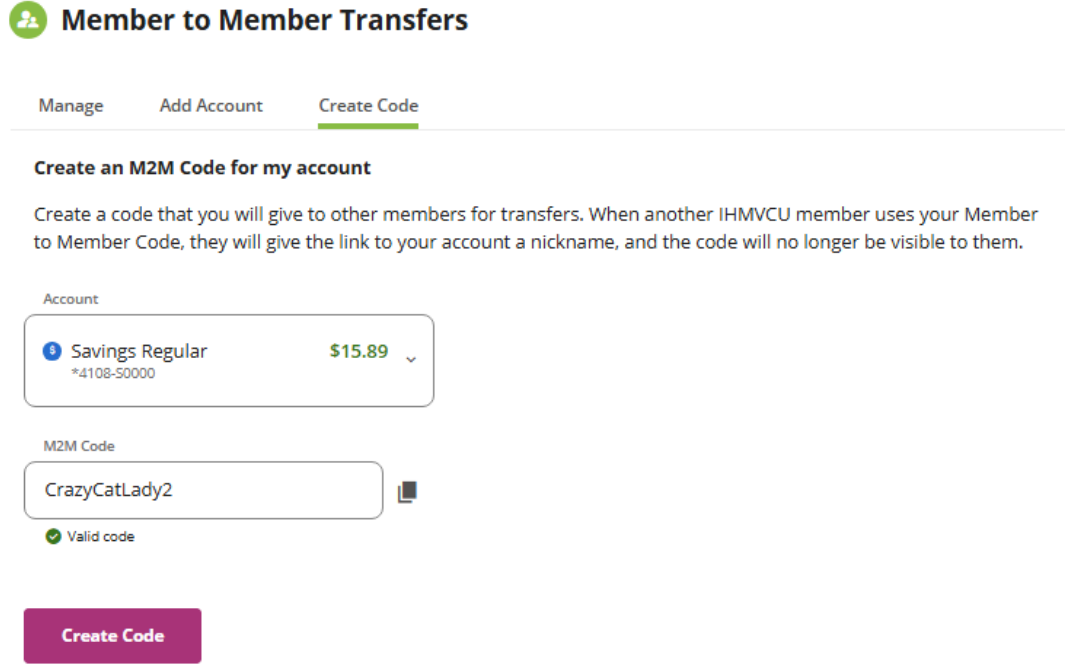
	and/or Push Notification option	* The Push Notification option will not display if the user has not logged into the mobile app. 
8.	Click the Save button to save the alert settings. OR Click Cancel will cancel setup.	

Enrolling in eStatements

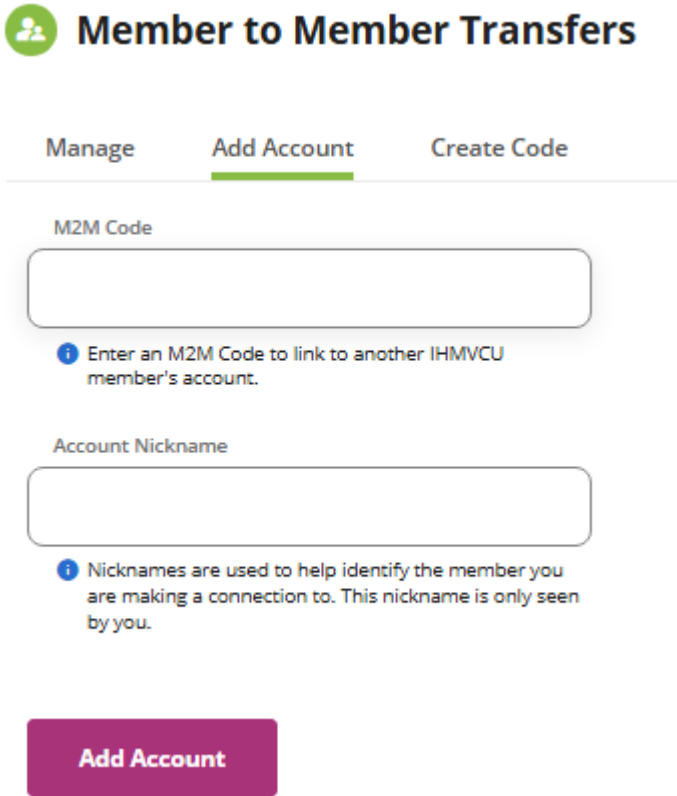
Step	Directions	Description
1.	Click the three dots in the upper right. Click Documents & eStatements.	
2.	Click Paperless Settings. Make sure your account is selected and click Save.	

Member to Member Transfers: Creating Your Code

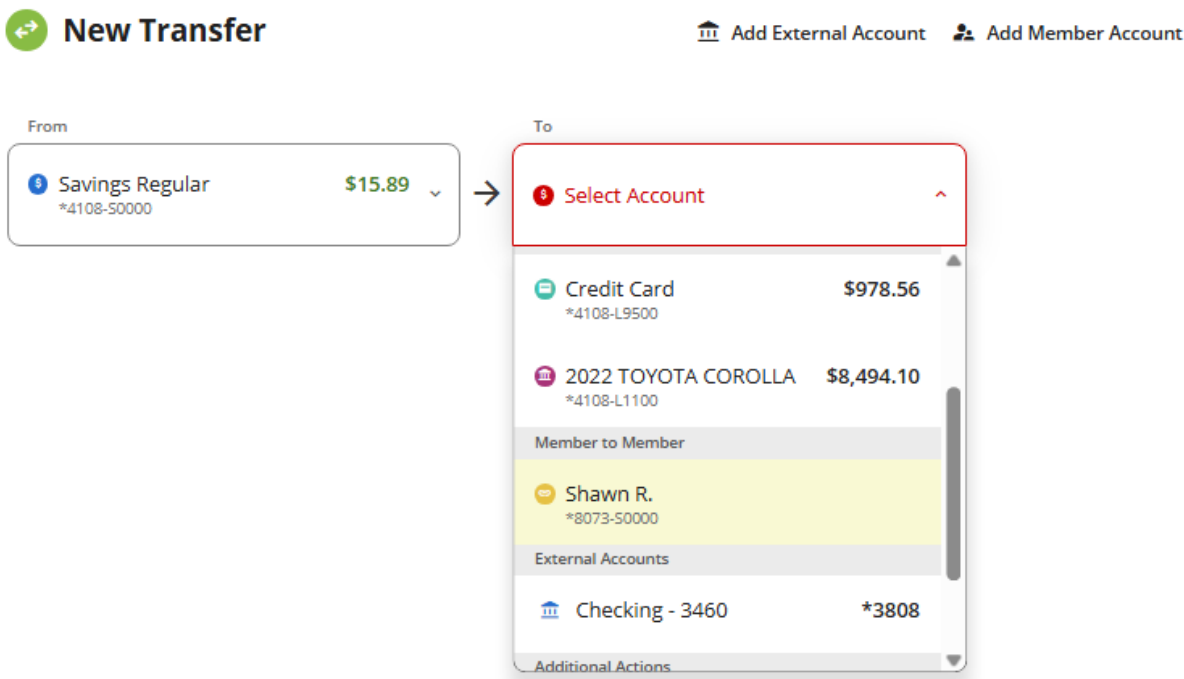
Step	Directions	Description
1.	Click Move Money in the top blue bar. Click Member to Member Transfers in the left column. Click Create Code in the middle bar	 The screenshot displays the IHMVCU Member to Member Transfers interface. At the top, a blue navigation bar contains links: View My Accounts, Move Money (selected), Pay my Bills, Open an Account, and Apply for Loan. Below this, a left sidebar lists transfer options: New Transfer, Scheduled Transfers, Transfer History, External Accounts, Member to Member Transfers (highlighted), Pay a Loan with a Debit Card, and Pay My Loan ACH. The main content area is titled 'Member to Member Transfers' and includes tabs for Manage, Add Account, and Create Code (selected). Under 'Create Code', there is a section 'Create an M2M Code for my account' with instructions: 'Create a code that you will give to other members for transfers. When another IHMVCU member uses your Member to Member Code, they will give the link to your account a nickname, and the code will no longer be visible to them.' Below the instructions are two input fields: 'Account' (a dropdown menu labeled 'Select Account') and 'M2M Code' (a text box with a copy icon). A note states: 'M2M Codes must be 6-24 characters in length, and must contain only letters and numbers'. A purple 'Create Code' button is positioned below the inputs. At the bottom, a section titled 'My M2M Codes' shows 'Current M2M codes that link to an account you own.' with a table listing one code: 'CatLady1', linked to 'Savings Regular *4108-50000', created on '04/17/2026', with a 'Delete' button.

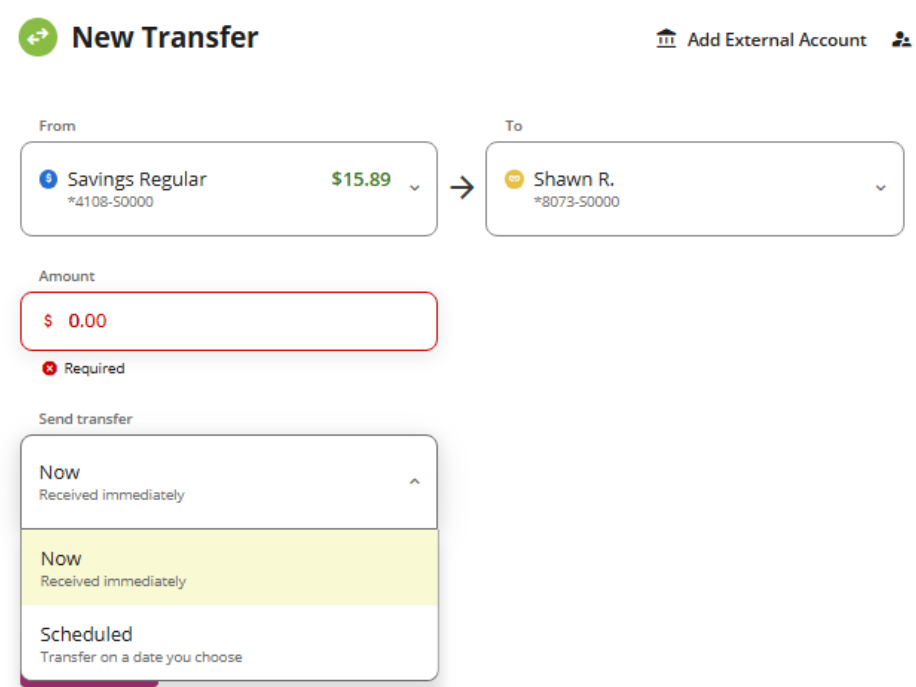
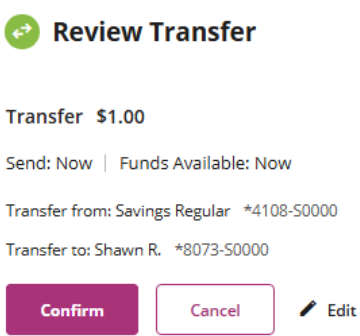
2.	Click Accept & Continue to acknowledge the terms and proceed	
3.	Select the account you want your money to be transferred from. Create your M2M code. M2M Codes must be 6-24 characters in length and must contain only letters and numbers. It will tell you if the code is valid and available. Select Create Code.	 Set your code once and use it anytime. Your code is one of a kind, tied to your account, and cannot be duplicated by another member.

Member to Member Transfers: Adding an Account

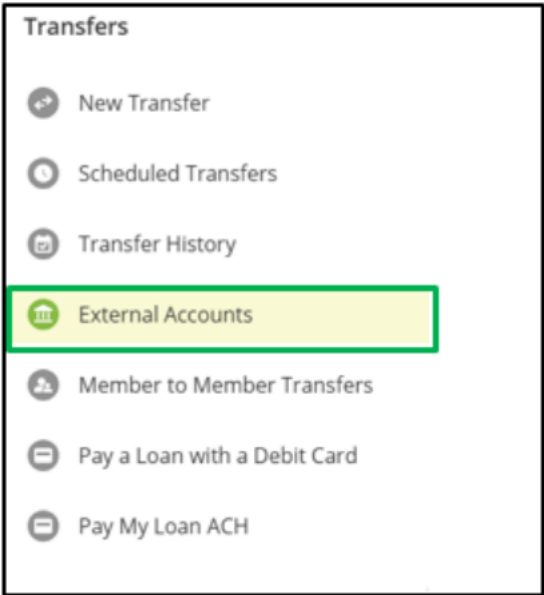
Step	Directions	Description
1.	Click Add Account under Member to Member Transfers. Add the member's code and give it a nickname. Select Add Account.	

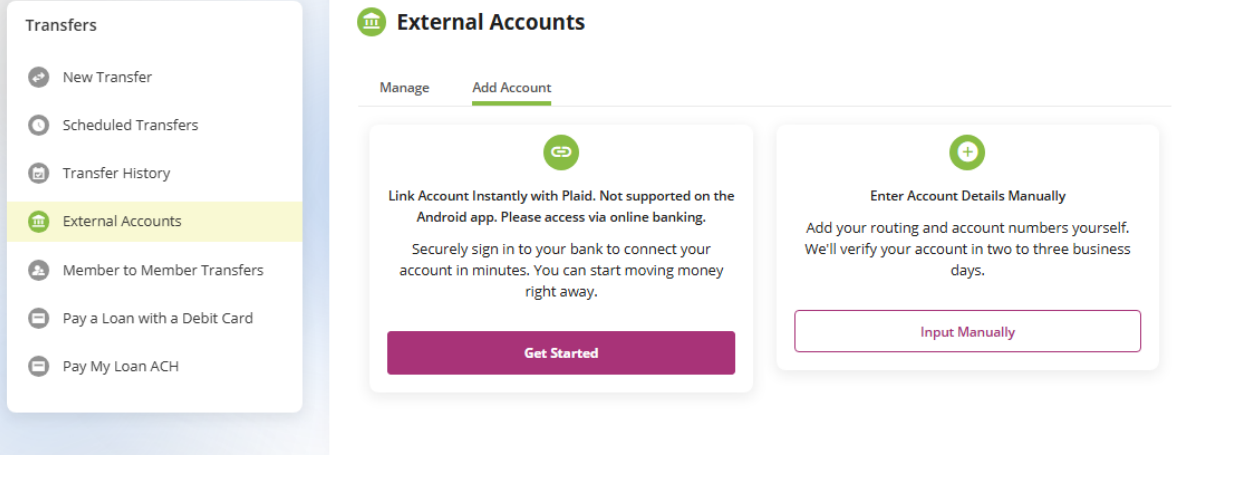
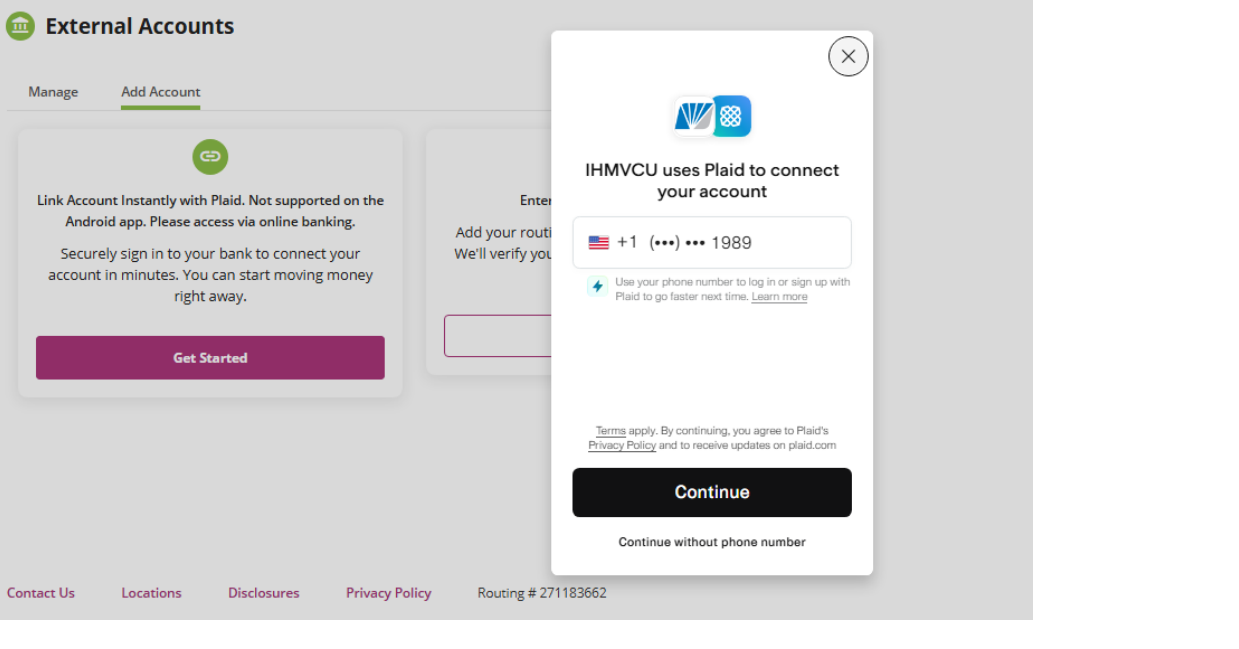
Member to Member Transfers: Sending a Member to Member Transfer

Step	Directions	Description
1.	Click New Transfer. Under From, select the account you want to send FROM. Under To, scroll to find the member you want to send money to. It'll be named whatever nickname you chose.	 New Transfer From: Savings Regular *4108-S0000 \$15.89 To: Select Account - Credit Card *4108-L9500 \$978.56 2022 TOYOTA COROLLA *4108-L1100 \$8,494.10 Member to Member Shawn R. *8073-S0000 External Accounts - Checking - 3460 *3808 - Additional Actions Add External Account Add Member Account

2.	Enter the dollar amount you to transfer. Select when to send the transfer. Select Review.	 New Transfer From: Savings Regular *4108-S0000 \$15.89 To: Shawn R. *8073-S0000 Amount: \$ 0.00 Send transfer: - Now (Received immediately) - Now (Received immediately) - Scheduled (Transfer on a date you choose)
3.	Once you confirm the transfer info is correct, select confirm.	 Review Transfer Transfer \$1.00 Send: Now Funds Available: Now Transfer from: Savings Regular *4108-S0000 Transfer to: Shawn R. *8073-S0000 Confirm Cancel Edit

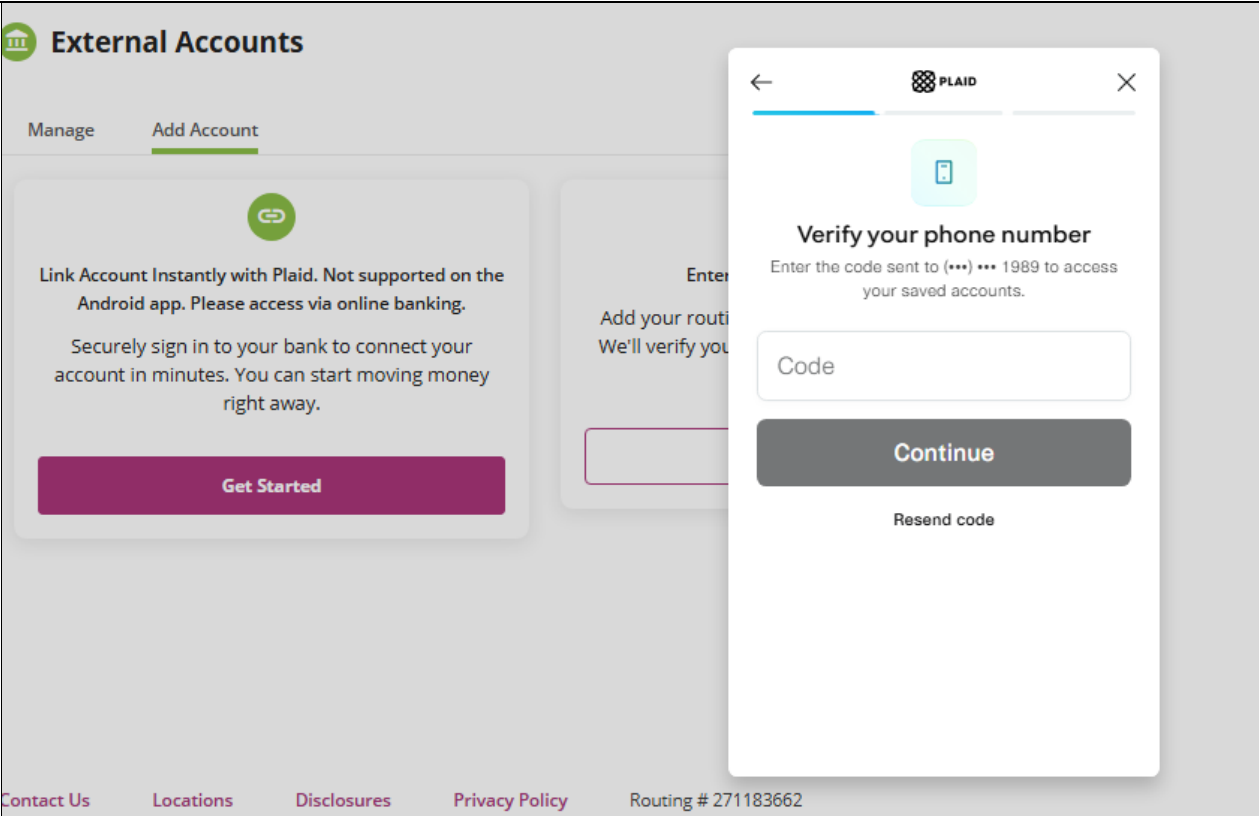
Adding an External Account

Step	Directions	Description
1.	Click Move Money	
2.	Click External Accounts	

3.	Click Add Account. Once you select that, you'll be asked to verify your account. Select "Get Started."	
4.	Make sure your phone number is correct and select Continue.	

5.

Enter the code that was
text to you.



The screenshot shows the 'External Accounts' section of the IHMVCU website. The 'Add Account' tab is selected. A Plaid overlay is present, prompting the user to 'Verify your phone number' by entering a code sent to a specific number. The background page includes a 'Get Started' button and a footer with links to 'Contact Us', 'Locations', 'Disclosures', 'Privacy Policy', and a routing number.

External Accounts

Manage Add Account

Link Account Instantly with Plaid. Not supported on the Android app. Please access via online banking.

Securely sign in to your bank to connect your account in minutes. You can start moving money right away.

Get Started

Enter your routing number
We'll verify your account

Verify your phone number
Enter the code sent to (***).*** 1989 to access your saved accounts.

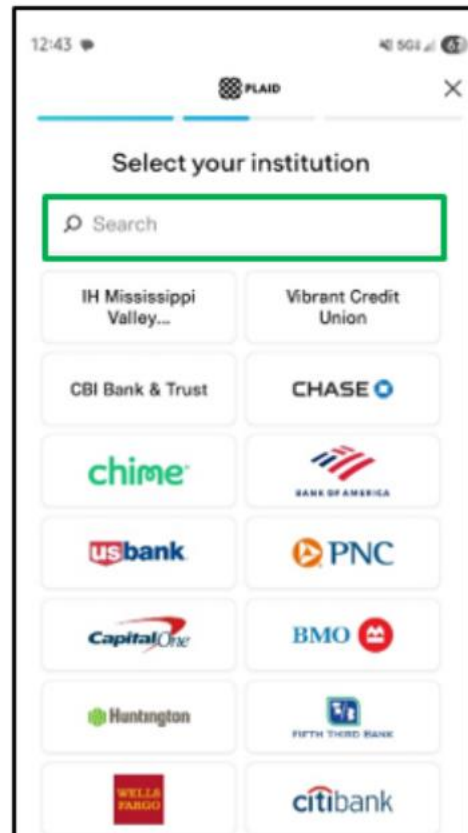
Code

Continue

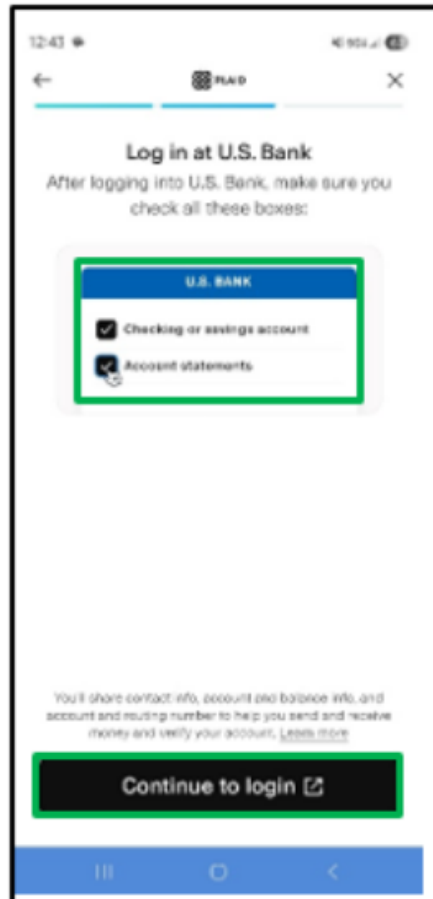
Resend code

Contact Us Locations Disclosures Privacy Policy Routing # 271183662

6. Search for your financial institution

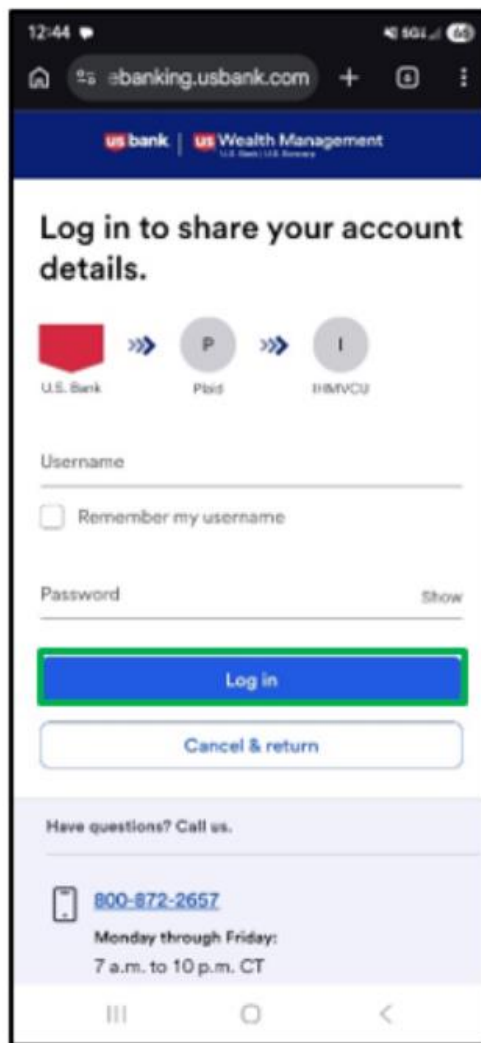


7. Select account type and continue



8.

Enter your log-in info for that financial institution



12:44 5G LTE 65

banking.usbank.com

us bank | us Wealth Management
U.S. Bank | U.S. Bank

Log in to share your account details.

U.S. Bank Plaid IHMVCU

Username

☐ Remember my username

Password [Show](#)

Log in

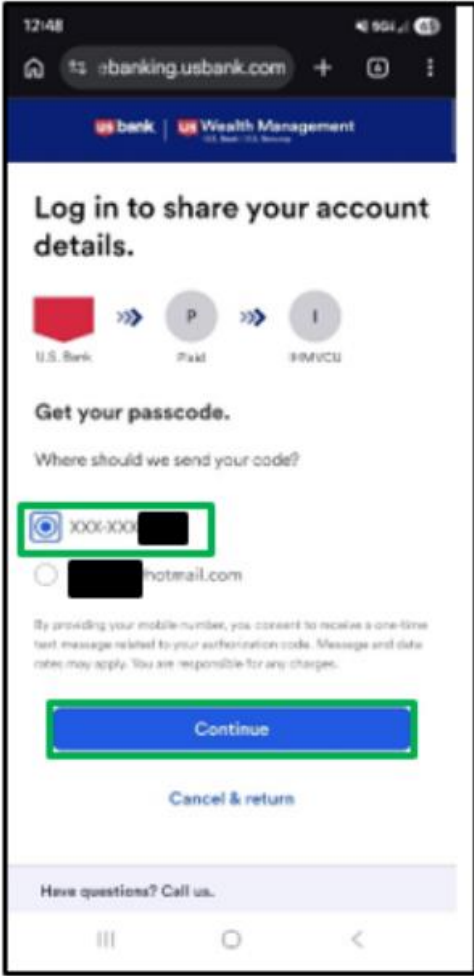
Cancel & return

Have questions? Call us.

 [800-872-2657](tel:800-872-2657)

Monday through Friday:
7 a.m. to 10 p.m. CT

9. Choose your verification method



12:48 5G+ 100%

banking.usbank.com

us bank | Wealth Management

Log in to share your account details.

U.S. Bank Paul IHMVCU

Get your passcode.

Where should we send your code?

☒ XXX-XXX-XXXX

☐ XXXXX@hotmail.com

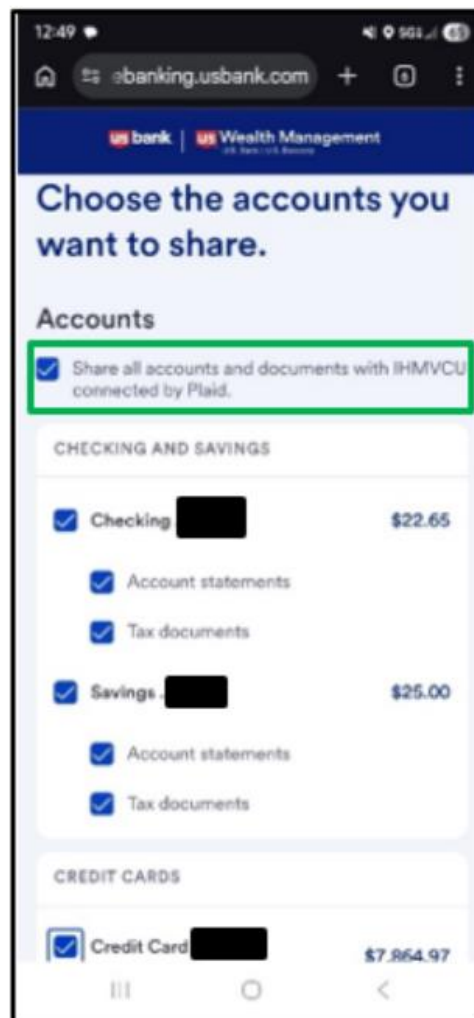
By providing your mobile number, you consent to receive a one-time text message related to your authorization code. Message and data rates may apply. You are responsible for any charges.

Continue

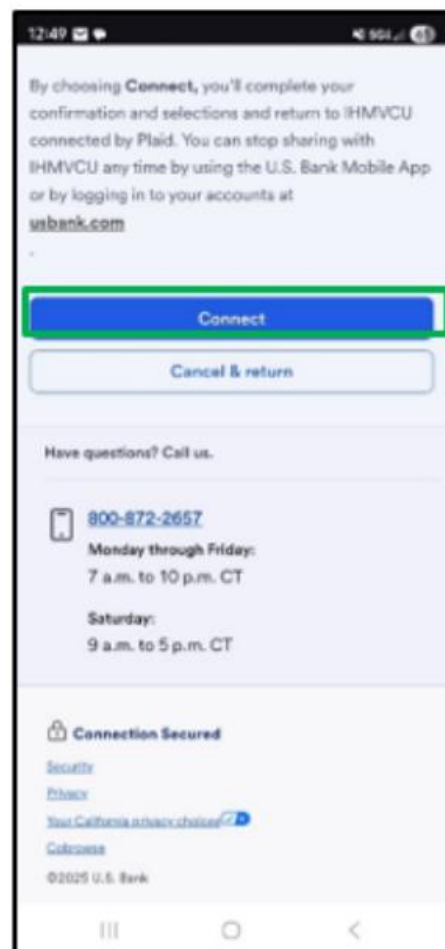
Cancel & return

Have questions? Call us.

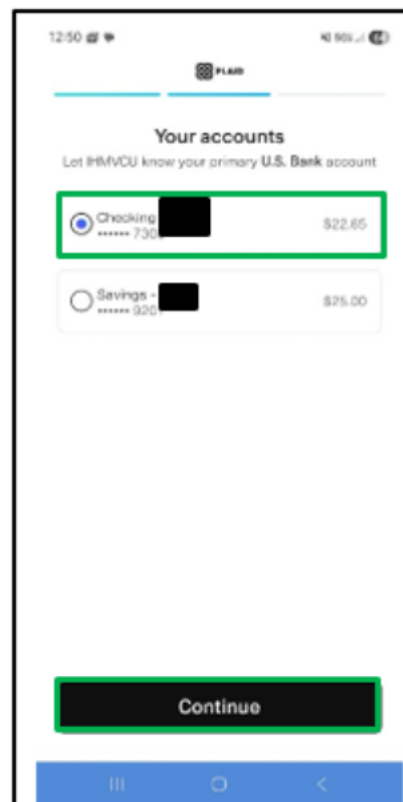
10. Click "Share all accounts and documents"



11. Click "Connect"



12. Select the account you want to use

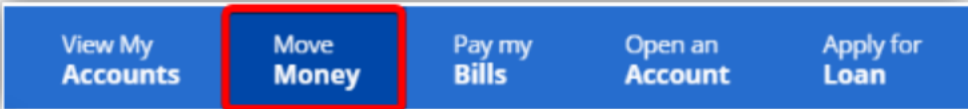
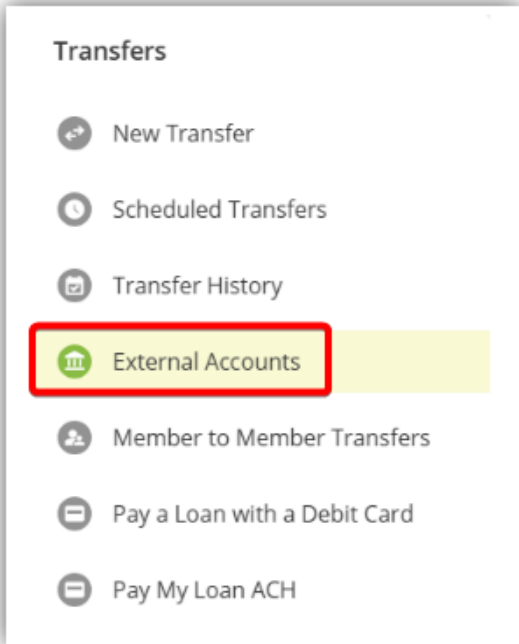


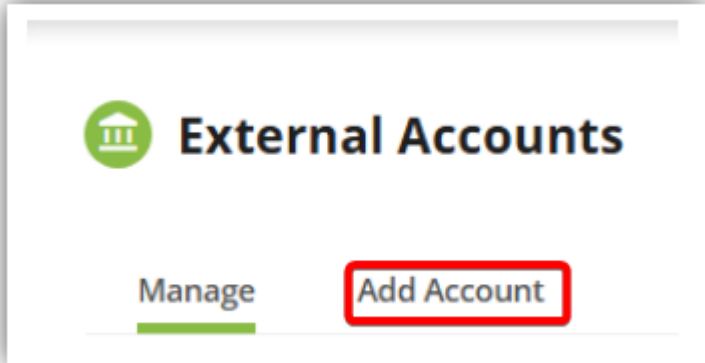
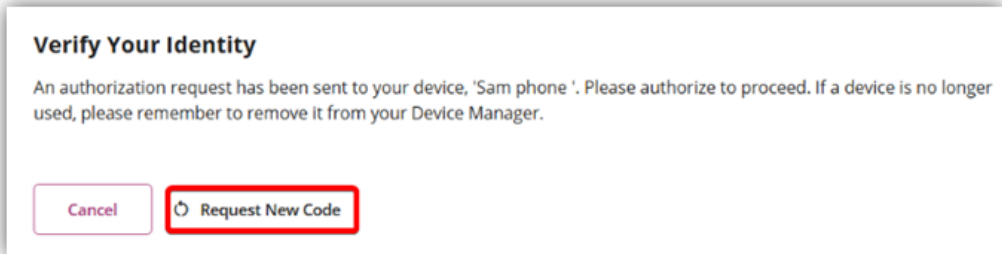
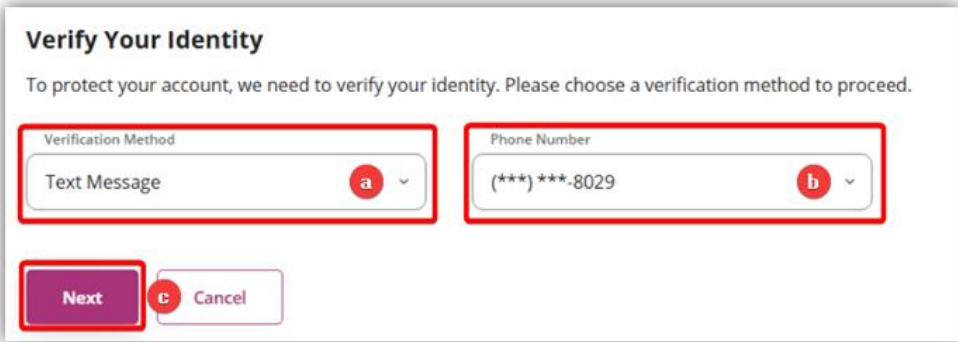
13.

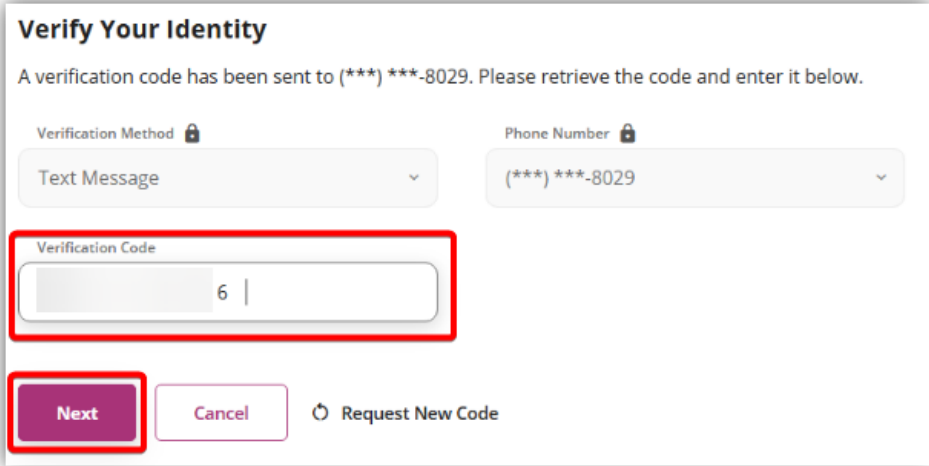
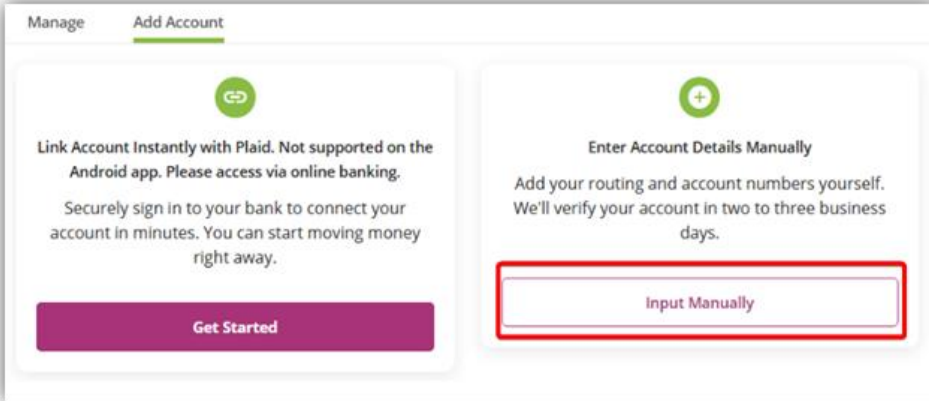
Confirm your external
account is active

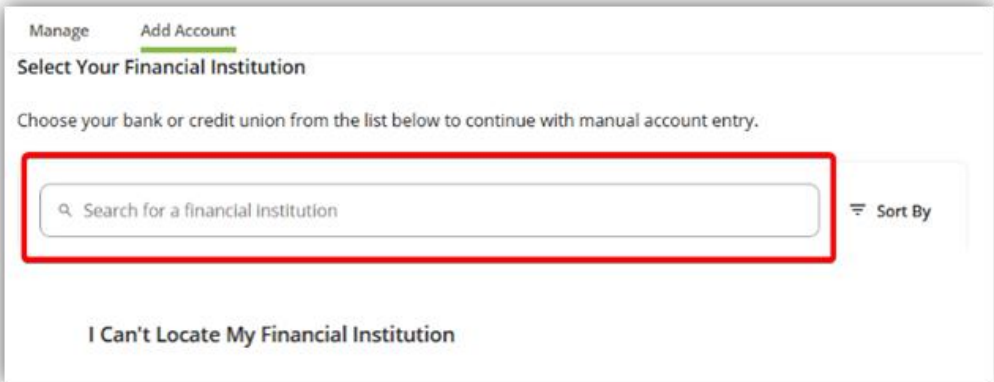
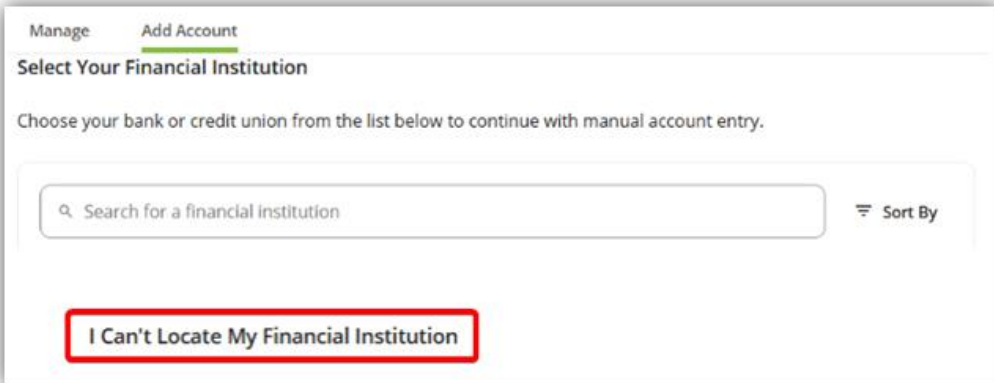


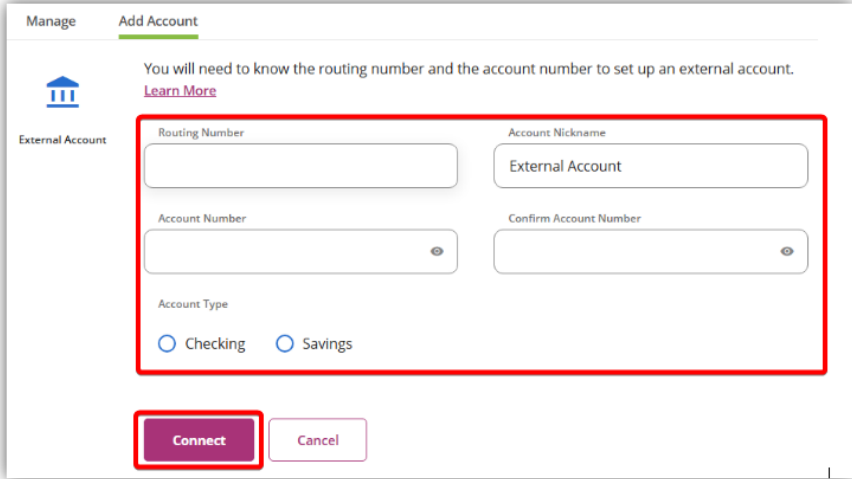
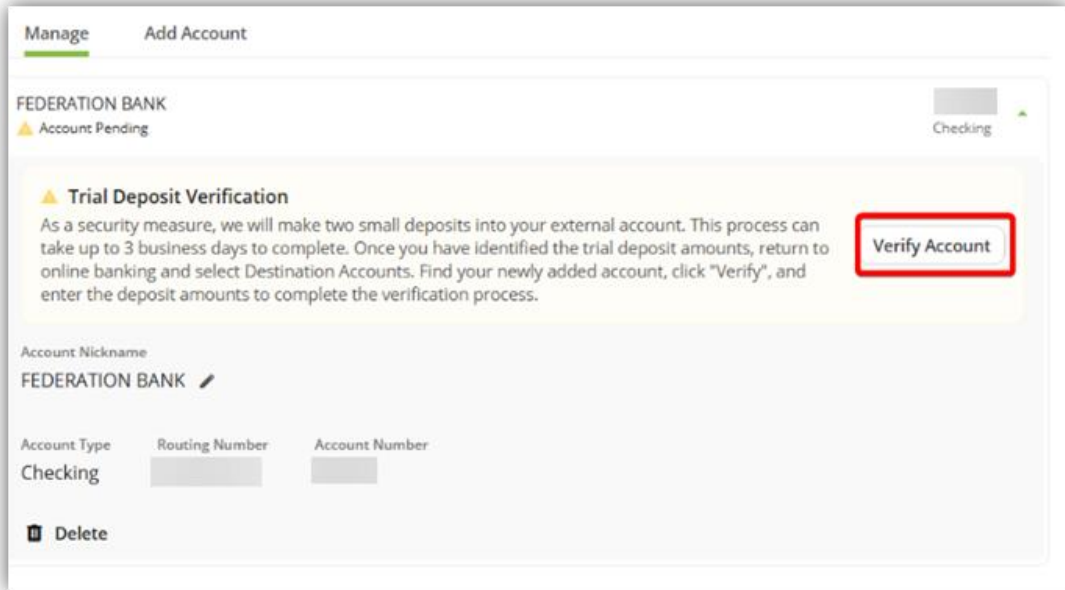
Manually Adding an External Account

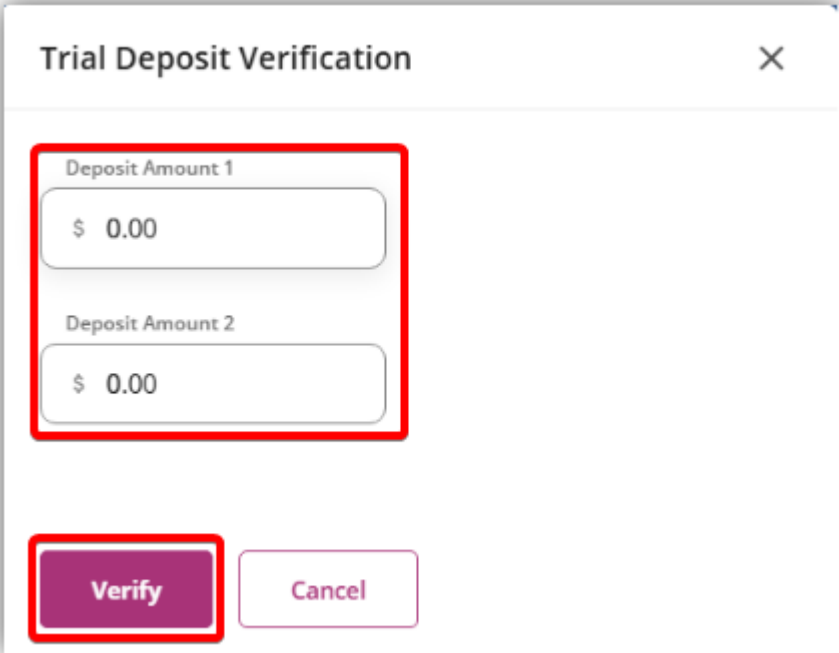
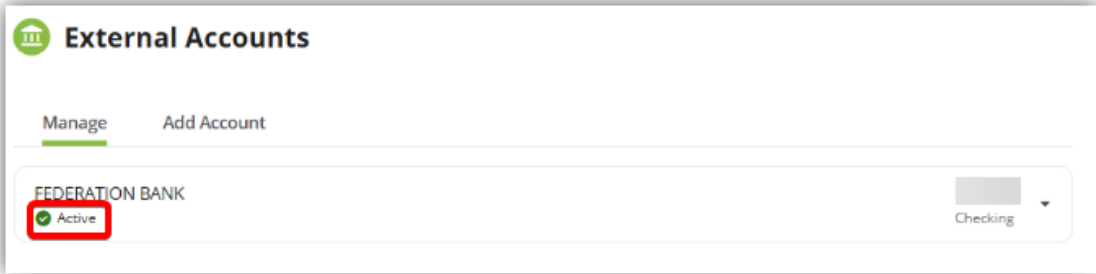
Step	Directions	Description
1.	Click Move Money	
2.	Click External Accounts	

3.	Click Add Account	
4.	Complete MFA verification	
5.	Select verification method and contact Click Next	

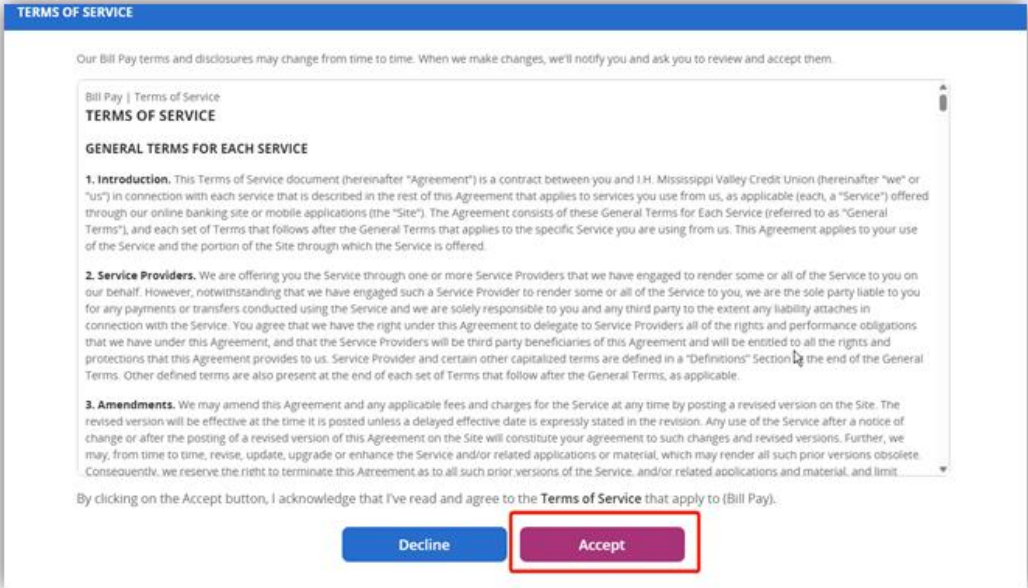
6.	Input verification code Click Next	 The screenshot shows the 'Verify Your Identity' screen. It includes a message: 'A verification code has been sent to (***) ***-8029. Please retrieve the code and enter it below.' There are two dropdown menus: 'Verification Method' (set to 'Text Message') and 'Phone Number' (set to '(***) ***-8029'). Below these is a 'Verification Code' input field with a red border, containing the digit '6'. At the bottom, there are three buttons: 'Next' (highlighted with a red border), 'Cancel', and 'Request New Code'.
7.	Click Input Manually	 The screenshot shows the 'Add Account' screen. It has two main options: 'Link Account Instantly with Plaid' and 'Enter Account Details Manually'. The 'Enter Account Details Manually' option is selected, and its 'Input Manually' button is highlighted with a red border. The 'Link Account Instantly with Plaid' option includes a 'Get Started' button.

8.	Search for financial institution	 The screenshot shows the 'Add Account' tab selected. Below the heading 'Select Your Financial Institution', there is a text prompt: 'Choose your bank or credit union from the list below to continue with manual account entry.' A search bar with the placeholder text 'Search for a financial institution' is highlighted with a red rectangle. To the right of the search bar is a 'Sort By' button. Below the search bar, the text 'I Can't Locate My Financial Institution' is visible.
9.	Select "I Cannot Locate My Financial Institution" (if applicable)	 This screenshot is identical to the one above, showing the same interface. However, the button labeled 'I Can't Locate My Financial Institution' at the bottom of the interface is highlighted with a red rectangle.

10.	Input account information and click connect	
11.	Click Verify Account	

12.	Input micro deposits once received, then click Verify NOTE: Micro deposits can take 2-3 days to reach the account	 The image shows a 'Trial Deposit Verification' dialog box. It has a title bar with a close button (X). Inside, there are two input fields: 'Deposit Amount 1' and 'Deposit Amount 2', both showing '\$ 0.00'. These fields are highlighted with a red rectangular box. Below the input fields, there are two buttons: 'Verify' (highlighted with a red rectangular box) and 'Cancel'.
13.	Confirm account shows active	 The image shows the 'External Accounts' section of a web interface. It has a header with a green icon and the text 'External Accounts'. Below the header, there are two tabs: 'Manage' (selected) and 'Add Account'. Under the 'Manage' tab, there is a table with one row for 'FEDERATION BANK'. The 'Active' status is indicated by a green checkmark icon, which is highlighted with a red rectangular box. To the right of the bank name, there is a dropdown menu showing 'Checking'.

Enroll in Bill Pay

Step	Directions	Description
1.	Click Pay My Bills	
2.	Click Accept	

3. Click Accept

PRIVACY POLICY

We regularly review our Privacy Policy and make updates if needed. When we make changes, we'll notify you and ask you to review and accept them.

Bill Pay | Privacy Policy

PRIVACY POLICY (for Bill Presentment, Bill Payment, Account-to-Account (A2A) Transfers and Person-to-Person (P2P) Payments Services)

1. **Introduction.** The following privacy disclosures are provided by I.H. Mississippi Valley Credit Union (hereinafter "we" or "us") in connection with the Bill Payment and Bill Presentment Services, and as applicable, the Account-to-Account (A2A) and Person-to-Person (P2P) Payments Services (collectively, the "Services") offered through our online banking site (the "Site"), and describe the types of "Personal Information" (information that is identifiable to a particular person) that we (directly or through our service providers) collect in connection with the Services, and how we use, share and protect that Personal Information. These disclosures supplement the disclosures that you have already been provided in connection with our Site and the other services offered through the Site. Some of this information is required by U.S. federal law or other law. Please read this Privacy Policy carefully to understand what we do.

2. **Eligibility.** The Site and the Services are offered pursuant to the restrictions and eligibility requirements as described in the Terms of Service or other disclosures on the Site. We do not knowingly offer the Services to nor collect any Personal Information from or about individuals under 18 years of age. Please do not submit such information to us, and as a parent or legal guardian, please do not allow your children to submit personal information without your permission. By using the Site and/or the Services, you represent that you meet these requirements and that you agree to the terms of this Privacy Policy.

3. **Scope.** This Privacy Policy applies only to the Services as offered on this Site. For more details on what your rights and obligations are when using the Services, please also refer to the Terms of Service and other notices and disclosures regarding the Services. See the Site home page for disclosures regarding the rest of the Site.

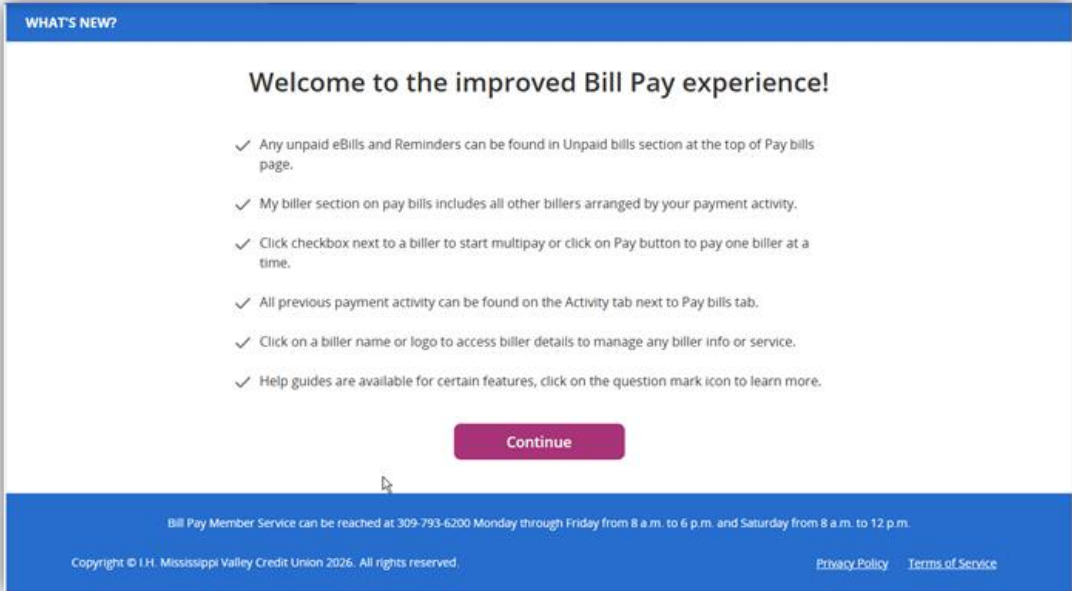
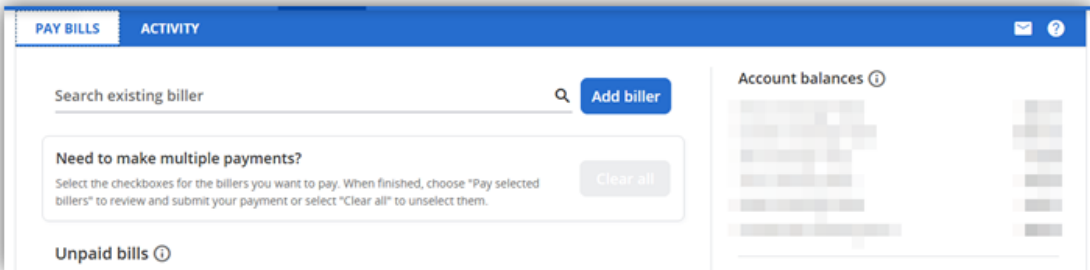
4. **Cookies, Browser Information and Related Issues.**

a. When you visit the Site or use the Services, we may receive certain standard information that your browser sends to every website you visit, such as the

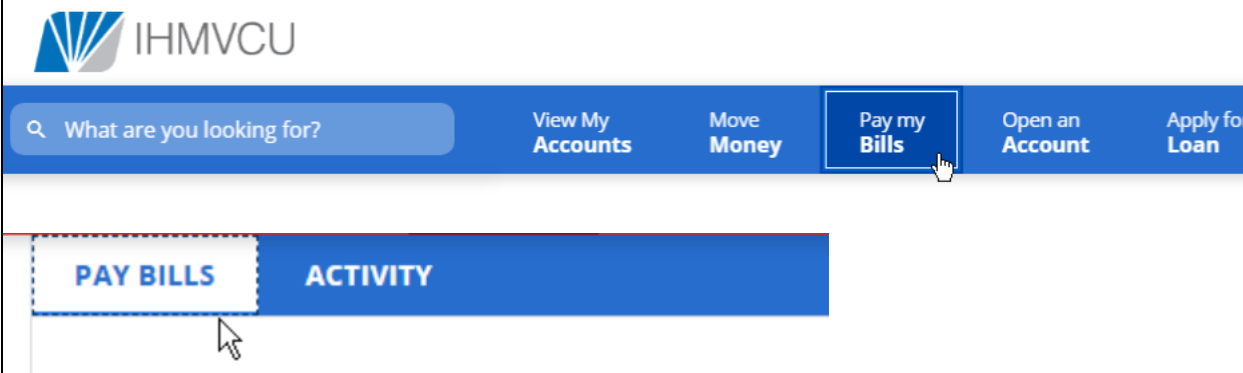
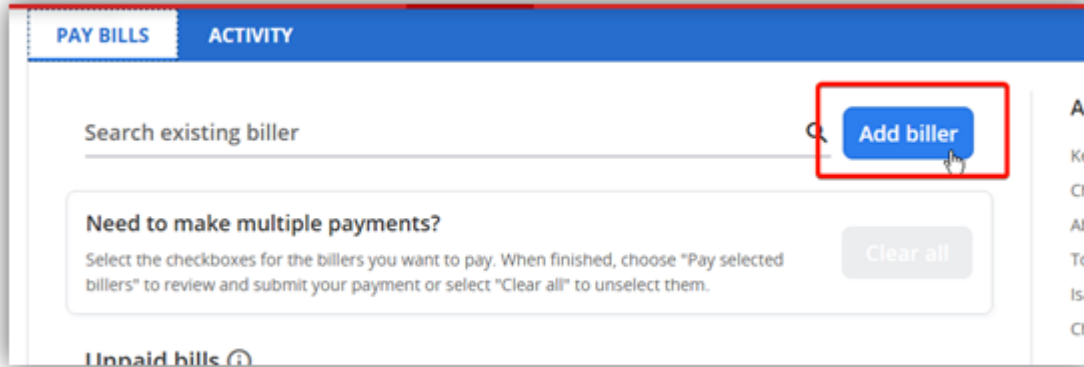
By clicking on the Accept button, I acknowledge that I've read and agree to the **Privacy Policy** that apply to (Bill Presentment, Bill Pay).

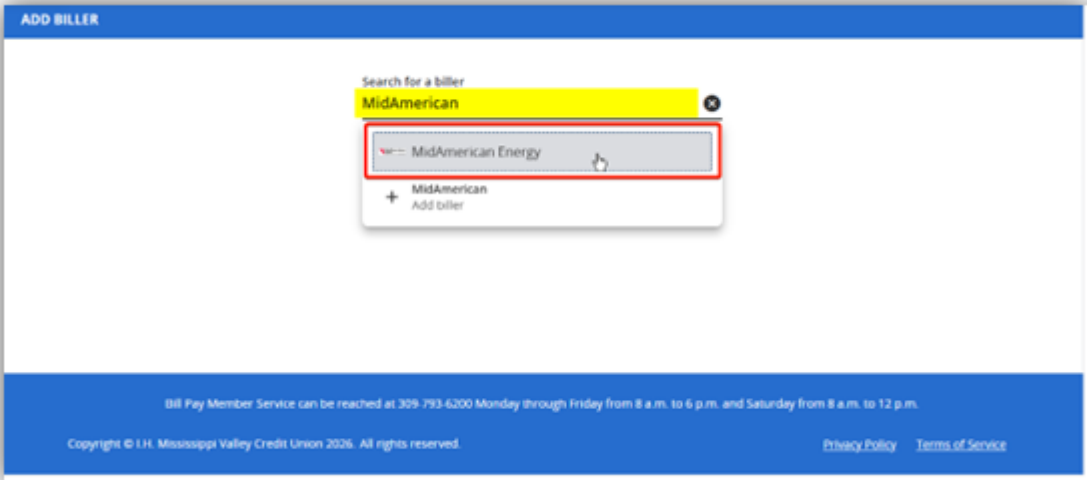
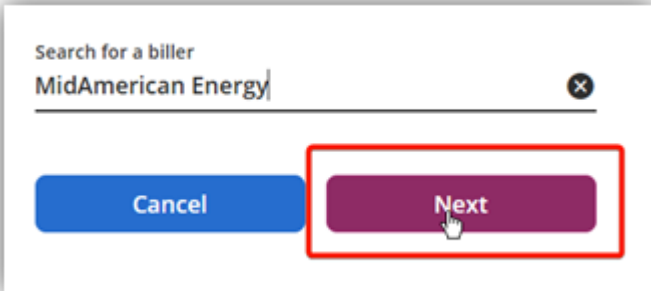
Decline

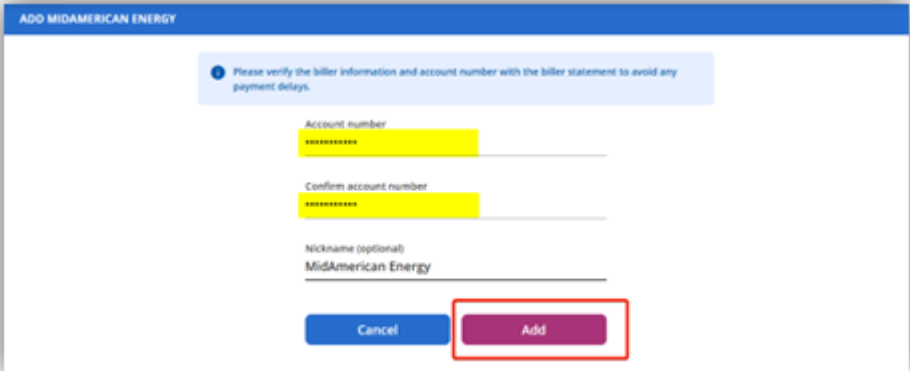
Accept

4.	What's New page displays Click Continue	
5.	Pay Bills screen displays	

Bill Pay – Add a Biller (Payee)

Step	Directions	Description
1.	Click Pay My Bills Go to Pay Bills tab	 The screenshot shows the IHMVCU website. In the top navigation bar, the 'Pay my Bills' button is highlighted with a mouse cursor. Below this, the 'PAY BILLS' tab is selected in the main menu, with a mouse cursor pointing to it.
2.	Click Add biller	 The screenshot shows the 'PAY BILLS' section of the IHMVCU website. The 'Add biller' button is highlighted with a red box and a mouse cursor. Below this, there is a section titled 'Need to make multiple payments?' with instructions and a 'Clear all' button. At the bottom, there is a section titled 'Unpaid bills'.

3.	Start Typing in the Search Field Then Select the desired Biller from the list	
4.	Click Next	

5.	Fill in biller details Click Add	
6.	Confirmation displays Fill in payment details to pay bill or click Cancel to exit the payment screen	