

Box Elder County Credit Union's FLEX-TELLER allows you to review and perform transactions on your accounts 24 hours a day, 365 days a year!

To begin using FLEX-TELLER for the first time, you must contact the credit union to receive a temporary password. If you were set up on the former Web-Teller system, you can simply use the same PIN for FLEX-TELLER.

Simply log on through your internet browser to the credit union's web site at, www.boxeldercu.com. Click once on the icon found at the top left of your screen. Log on to the system using your account number and password. An additional security layer is in place. Please follow the prompts to enter into the system.

Password Maintenance

Password options are as follows: Enter 4 to 10 characters, they can be alpha, numeric, or a combination of both.

The following restrictions apply when choosing your password:

- You may not use the last four or entire nine digits of your Social Security Number.
- You may not use the last four digits of your phone number.
- You may not use the same alpha or numeric set of characters (i.e. 1111 or aaaa).

Main Screen

- The main screen or the Accounts provides you with account descriptions, balances, available amounts, payment amounts, payment due dates, maturity dates, and more.
- Transfers allows you to transfer funds between all your shares (available balances) and to make loan payments or advances. You can also make transfers to all related or authorized accounts within the credit union after receiving access to those accounts from the credit union.
- Paybills will take you to our Bill Pay program. If you are not enrolled in this service, contact the credit union to get started.
- Mail allows you to contact the credit union via e-mail. We encourage member feedback on enhancements you would suggest or to notify us of problems you encounter.
- Service allows you to complete separate items:
 - ⇒ User Preferences allows you to:
 - Turn the graphics on or off. If your computer is an older model, it may be wise to turn off the graphics.
 - Change Security Info. This option will allow you to reset your security Graphic Image and Confirmation Word.
 - Clear Security Cookies on this Computer. If you registered your computer as the additional security, this feature will remove that registration.
 - ⇒ Credit Union Services will link you back to the credit union web site to access information.
 - ⇒ Change Your Password see Password Maintenance for details and restrictions.
 - ⇒ Change Your Username will allow you to change your log on information from your account number to a desired username. This area can be alpha, numeric, or a combination of both.

- The Log Out Button moves you out of the Internet Account Access and back to the Log On screen
 - ⇒ If your terminal is inactive for a period of twenty minutes, the system will automatically log out.
- Make Selection drop down box includes Email Preferences. This feature will allow you to maintain the e-mail address listed on your account, and choose your preferred periodic statement delivery; e-statement or postal statements.

Action Column

Under the Action Column, there are down arrows and Go Buttons. This area allows you to select popular functions. By selecting one of the choices and clicking on the Go Button, the action will be performed. The following functions are available depending on the type of account:

- History is used to review all activity that has been posted to your account. The system pulls two periods (months) at time for your viewing.
- Filtered History will allow you to detail history by a date range and/or transaction type.
- Export is used to download all the data on your account to either Microsoft® Money Manager or an Excel program.
- Transfer allows you to transfer funds between all your shares (available balances) and to make loan payments or advances. You can also make transfers to all related or authorized accounts within the credit union.
 - ⇒ All transfers allow you to review and confirm before submitting to post. Transactions are entered to accounts and updated balances can be viewed immediately after the transaction has been posted.
- Withdrawal allows you to write a check and mail it to the primary person and address listed on the account. The check will be mailed the next business day.

Security is the utmost importance for such a product. Our Internet Account Access program features a mutual authentication process which allows you, the user, to recognize when you are communicating with the valid Internet Account Access system and to help the system ensure that it is communicating with you. On a server, at our provider, is where you and the information on your account meet. Authentication of your account number, password, graphical text and confirmation word are required to pass through a firewall, before you reach the server. At this point, you request information that is passed between a firewall, at the server, by **128-bit encryption** through another firewall into our in-house computer and back to the server using the same security process.

