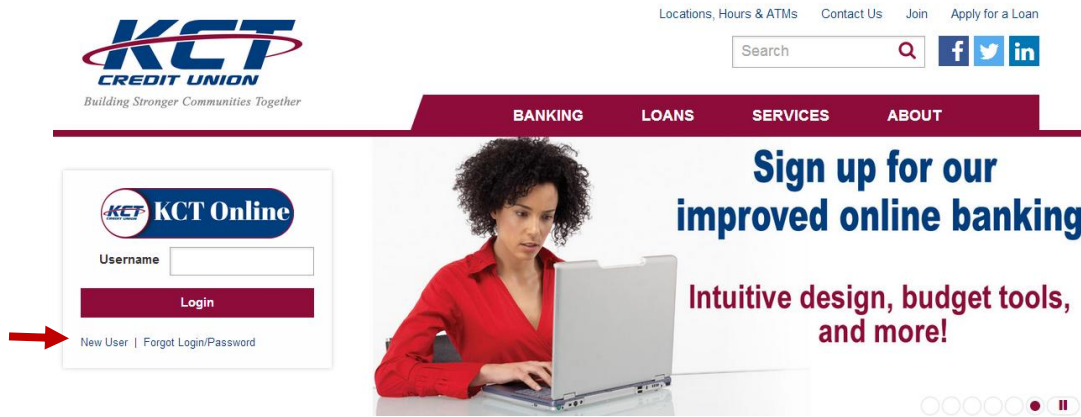Signing up for KCT Online is quick and easy. Just start at our website: kctcu.org

Under the KCT Online icon, where a username would be entered, click the "**New User**" button to continue.

Read the registration disclosure and click "**I Agree**" to continue.

To register, you must be able to view PDF documents. The easiest way to do this is to download Adobe Acrobat Reader if you do not have it installed already. After you are sure you have a PDF reader, click the "**Open PDF**" link. This will open a PDF document in another tab or window. This document will include a 5 digit code. Type in the 5 digit code that displays and click **Continue**.

PDF Access Confirmation

Before you proceed, we need to make sure you can open PDF documents.

1. Open PDF
2. Copy the 5 character code into the text box below.

*

Cancel   **Continue**

Enter a member number*, Social Security Number without the dashes, and choose one of the three remaining questions in order to verify your identity while registering for KCT Online. Click **Continue** to proceed with the registration.

*By registering any membership and creating a username, you will have access to all of your associated KCT memberships.

Confirm Your Identity

The following information is used to verify you have an account with KCT Credit Union and that you are the owner of the account. We match your answers against our records. Questions marked with * are required and you must answer a total of 3 questions to continue. You will be locked out of the system after 3 invalid attempts.

Question 1 → Account/Member Number *

Question 2 → Social Security Number (SSN/TIN) *   (No dashes please)

Date Of Birth   Month ⌄   Day ⌄   Year ⌄

Question 3 (Choose one) → Email Address

Drivers License #

Cancel   **Continue** ←

Registration Troubleshooting:

⚠ We are unable to locate your record based on the information you provided. Please try again.

⚠ We are unable to register this user for online banking. Please try again. Call 847-741-3344 if you continue to receive this message.

If you receive an error while entering your personal identifiable information, please contact KCT at 847-741-3344, during business hours, to verify your information on file.

After you have confirmed your identity, choose a unique username.

👤 **Username**   Usernames must be unique, at least 4 characters, no more than 15 characters and may contain numbers, alphabetic characters, an underscore or a period.

➡️ [   ]   **Check Availability** ⬅️

Enter a valid user name at least 4 characters long and click the **Check Availability** button. If the user name is available, proceed to create a password. Otherwise, try a different username before continuing.

🔑 **Password**   We will generate a temporary password for you. Where should we send it?

    EMAIL   SMS

➡️ ◯ your@name.com   ◯ 8475551234

◯ Other email

Select an email address <u>OR</u> SMS cellular telephone number where a temporary password will be sent. This temporary password is **for registration purposes only.**

Please enter your temporary password below that was sent to you electronically.

If you received a temporary password and 24 hours has expired, in order to have another password sent to you, call 1.847.741.3344, during normal business hours.

🔑 **Password**   ➡️ [   ]   Resend Password

➡️ **Log In**

Enter the temporary password received in your email or SMS. Click **Log In** to continue.

Select a new password at least 8 characters in length. Enter the password again for verification purposes and click **Continue**.

Please set a new password to continue with the registration process. Your password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, and at least one number.

New Password

➡

Confirm Password

➡

➡ Continue

Select three questions and answer them appropriately. All questions and answer combinations are required. Click **Continue** to proceed.
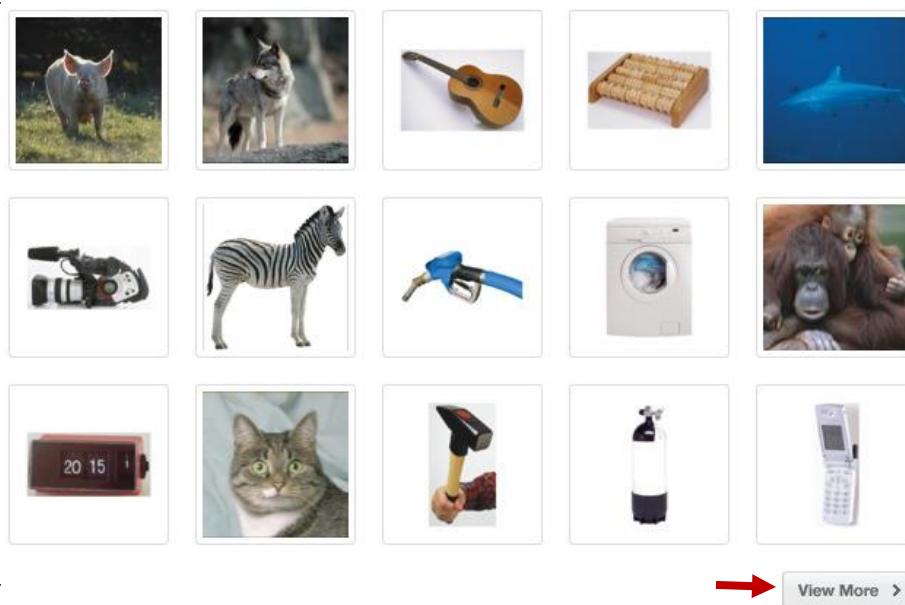
PLEASE CHOOSE QUESTION/ANSWER PAIRS THAT YOU CAN EASILY REMEMBER: The following questions and answers help keep your account information secure. It's important that you choose question and answer combinations that are not easy to guess, but at the same time, are easy for you to remember (select the arrow to the right of each question to browse question options). As an extra security measure, we will ask you to remember your answers the next time you to log in and occasionally ask you to answer them during subsequent logins.

➡ -- Please select a question --

➡

➡ -- Please select a question --

➡

➡ -- Please select a question --

➡

➡ Continue

Select a unique image to identify your KCT Online account. You will see this image every time you log into KCT Online to ensure that you are not accessing a fraudulent website. Choose a desired image (click the **View More >** button to see additional images) or upload your own image (click the **Upload Image** button).

Scroll down to enter an Image Secret. This is a phrase you will see each time your access KCT Online and is used for fraud prevention. Click **Continue**

Confirm your contact information on file. You may enter new contact information if it is missing or is incorrect. All fields are required to access KCT Online. Click **Continue** to begin using KCT Online

Email

your@name.com

Phone Number

8475551234   Home

Time Zone

(UTC-06:00) Central Time (US ...

Cancel   **Continue**

Click **View Accounts** to see your all of your KCT Accounts.

Get Started with Online Banking

Add your photo and other personal info to your profile.	View your accounts and balances.	Customize your online banking experience with your favorite theme.
Complete Profile	**View Accounts**	**Customize Settings**

To log out of KCT Online, click your **username** and then click **Log Out**.