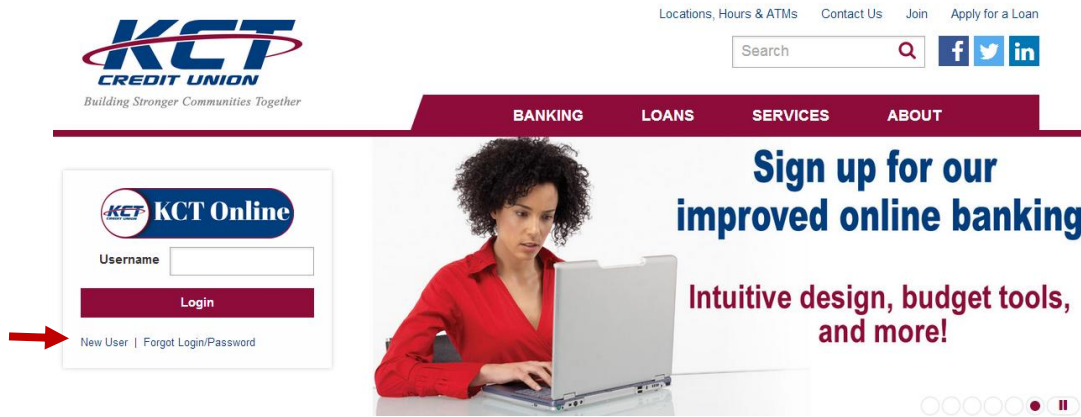


Signing up for KCT Online is quick and easy. Just start at our website: [kctcu.org](http://kctcu.org)



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

## Register for Online Banking Access

Manage your KCT accounts simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register.

Please accept the disclosure to continue the registration process.

**KCT Credit Union**

**Disclosure Relating to Electronic Delivery - Online Banking Agreement**

Prior to using KCT's Online Banking, you must affirmatively consent to the terms of our Online Banking Agreement ("Agreement"). KCT Online Banking permits you to electronically initiate account transactions and communicate with KCT Credit Union (the "Credit Union"). This Agreement contains the terms that govern your use of KCT Online Banking. You can agree to the terms of this Agreement by clicking on the **I Agree** button at the end of this Agreement and confirming your ability to view electronic PDF documents. The Account Agreement and Disclosures you received when you opened your membership governs all accounts.

Prior to consenting to this Agreement you must be informed of:

- (a) the option to receive a paper or non-electronic form of your account statements;
- (b) your right as a consumer to withdraw this consent along with any of the conditions, consequences or fees in the event of such a withdrawal request and the procedures necessary to withdraw;
- (c) the procedure for requesting a paper copy of an electronic record (and any fees associated with such request);
- (d) your obligation to inform us and update us of how we can contact you electronically;
- (e) hardware and software requirements for access to and retention of electronic records; and
- (f) your responsibility to provide proof of your ability to access the information and electronically consent to all of these.


☒ **I Agree** \*

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)

Question 3  
(Choose one)

→ {  
Date Of Birth  
Email Address  
Drivers License #

Month

Day

Year

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.






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
 <input data-bbox="483 955 521 1003" type="radio"/> your@name.com	<input data-bbox="932 955 969 1003" type="radio"/> 8475551234
<input data-bbox="483 1010 521 1058" type="radio"/> Other email	


Select an email address OR 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**





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.

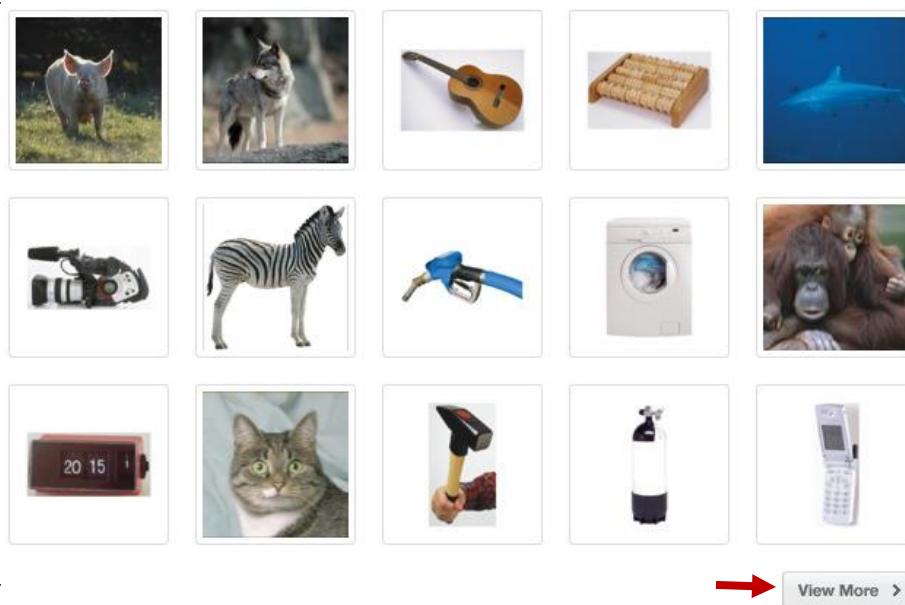
**PLEASE CHOOSE QUESTION/ANSWER PAIRS THAT YOU CAN EASILY REMEMBER:** The following questions and answers help keep your account information secure. It's important that you choose question and answer combinations that are not easy to guess, but at the same time, are easy for you to remember (select the 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 log in and occasionally ask you to answer them during subsequent logins.

 [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).

The following image and description text (image secret) help ensure that you do not provide your password to fraudulent web sites. The image you choose will always be displayed before you enter your password.

Choose A Confidence Image:



OR



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




Image Secret





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.

**Complete Profile**



View your accounts and balances.

**View Accounts** →



Customize your online banking experience with your favorite theme.

**Customize Settings**

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

The screenshot shows the KCT Credit Union online dashboard. At the top left is the KCT Credit Union logo with the tagline "Building Stronger Communities Together". To the right of the logo is a promotional banner for the "KCT Auto Show Special" with a rate of 1.74% APR. On the far right, a user menu is open, showing the username "Chester Banker" and options for "Messages", "Settings", and "Log Out". A red arrow points to the "Log Out" option. Below the menu is a "Dashboard" header. On the left side of the dashboard is a vertical navigation menu with icons for Dashboard, Accounts, Transfers, Bill Pay, KCT Rewards, and Secure Forms. The main content area is titled "My Accounts" and displays a list of accounts: Checking (\$1.42), Money Market (\$0.00), SHARE DRAFT (\$0.21), CHECKING (\$1.21), Savings (\$3.28), REGULAR SHARES NO DV (\$0.35), and REGULAR SAVINGS (\$5.00). On the right side of the dashboard, there are sections for "Last 15 days" (showing "Logged in"), "Next 15 days" (showing "There is no activity scheduled for the next 15 days."), and "Financial News" (showing "Winter 2016 Newsletter").