

# Online Banking With NGH Credit Union

## Procedure:

1) Sign a form to request activation of your account with a credit union staff person.

(That evening your account should be available online.)

This form also is an agreement that says you are responsible for protecting your account number and access code.

2) Go to [www.nghcu.com](http://www.nghcu.com)

3) Click on the graphic of blue and red hands (the credit union symbol)

4) On your left are tabs. Locate the Online banking tab and click on it.

5) This brings us to the Login and a space to enter your account number. If your account number were 12345.0 for example, you would enter 123450; or if it were 12345.2, you would enter 123452 as your account number, etc.

Your caps lock should be off when you log in.

6) Your password will be the last four digits of your social security number. Once you have accessed your account, we *strongly recommend* that you change your password to something else that you can remember. You may do this by clicking on the “password” option at your left.

7) Type the lower case red letters into the Security Code box and select the log in button.

8) Key in your second password. The answers are case sensitive. Click on the continue button.

9) Your menu of options is listed at the top. You may view your Accounts, Statements or Log Out. In each of your accounts, you may view transactions, transfer funds within your account, request a withdrawal check to be mailed to you, etc.

When you are finished, be sure to click on “Logout” tab at the top rather than just clicking the x to close. Otherwise, should you want to get back into your account, you may get the message, “this account is in use”, until after several minutes of inactivity. (Be assured that no one else is in your account).

## Other Information:

- If you should forget your password, call the credit union. An administrator can reset a password for you. It is *strongly recommended* that you change your password to something else that you can remember.

- If you try a password more than three times, you will be locked out, and will need to call the credit union to request an administrator to “unlock” your account.

- When you do a transaction such as transfer funds between accounts, if you were to go back and check your balance, you will see an immediate update.

- During the times when the credit union is doing updates, you may not be able to access your account. Try again in about 10 minutes.

- If you suspect an error on your account. Such as the balances seem to indicate that some transactions are missing, please call the credit union staff to report this. A staff member will check on this.