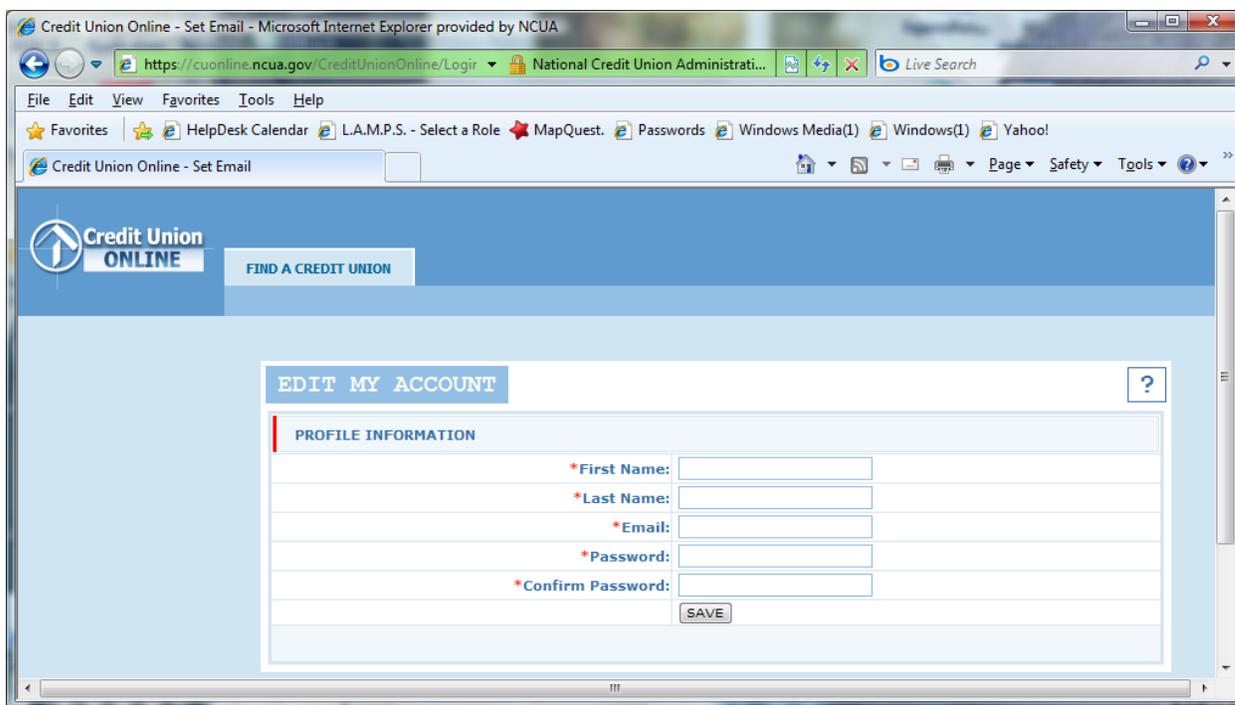


Credit Union Online Profile FAQ

General Technical Information

How do I get started?

1. Go to <https://cuonline.ncua.gov/CreditUnionOnline/Login.aspx>
2. Login with the Username and password on letter that NCUA sent you. If you do not have that letter please contact your applicable Regional Office or NCUA Technical Support.
3. If the system doesn't recognize your initial password from the letter, please keep in mind that passwords are case sensitive. Check to make sure your caps lock is off. Also, sometimes characters look similar. For example a lower case L (l) can look like the #1. If your password looks like it has a 1, try it first with a 1- if it fails try it with a lower case l.
4. You will be prompted to enter your first and last name, email address, and change your password.



The screenshot shows a web browser window titled "Credit Union Online - Set Email - Microsoft Internet Explorer provided by NCUA". The address bar displays "https://cuonline.ncua.gov/CreditUnionOnline/Login.aspx". The browser's menu bar includes "File", "Edit", "View", "Favorites", "Tools", and "Help". The toolbar shows various icons for navigation and search. The main content area features the "Credit Union ONLINE" logo and a "FIND A CREDIT UNION" button. Below this is a section titled "EDIT MY ACCOUNT" with a help icon. Underneath is a "PROFILE INFORMATION" section with the following fields:

- *First Name:
- *Last Name:
- *Email:
- *Password:
- *Confirm Password:

A "SAVE" button is located at the bottom of the form.

5. Check your e-mail. You should receive a verification email from CreditUnionOnline@ncua.gov. You will need to click on link in the e-mail to verify your e-mail address.
6. Once your e-mail is verified you can log back in
 - a. NOTE: you will use same username on the letter from NCUA and enter the new password you established on the screen above.

I didn't get my verification e-mail.

Use care when entering your e-mail address to make sure it's accurate and there are no typos. If you are sure you typed your e-mail correctly, check your spam or junk mail folder. It may have been routed there by your mail client. It is also possible that the spam filter blocked the e-mail. In this instance, you need to check with your information systems department.

If you have another administrator who has an active account for your credit union, they can resend the verification e-mail. To do this:

1. Click on the **Users** tab
2. Click **View** next to the user who needs the e-mail resent.
3. Review their e-mail address to make sure it is accurate.
4. Click on **Resend Verification e-mail** on the left navigation bar.

If you are the initial administrator setting up your account for the first time, please call our technical support at 1-800-827-3255 and they can resend the initial e-mail.

Can I change my Username?

No, you cannot change your username. You can set up an alternate account with administrative rights using a Username you prefer if you like and delete the original account.

I typed the wrong password and now my account is locked. How do I unlock it?

If your credit union has an administrator with an active account, they can unlock a Users account by doing the following:

1. Click on the **Users** tab.
2. Click **View** next to the user who needs their account unlocked.
3. Click on **Unlock Account** under the users account information.

If you are the initial administrator, please call our technical support at 1-800-827-3255 to get your account unlocked.

I forgot my password!

For security reasons, passwords cannot be retrieved, they must be reset. If you have typed the incorrect password more than five times, your account will also be locked and must be unlocked before your password can be reset. Please see the preceding question regarding unlocking an account.

If you have another administrator who has an active account for your credit union, they can reset your password. To do this:

1. Click on the **Users** tab
2. Click **View** next to the user who needs the password reset.

3. Click on Unlock Account (if applicable) and then **Password Reset** on the left navigation bar.
4. Your new password will be e-mailed to you. We recommend copying and pasting the new password from the e-mail into the login screen to make sure it is entered correctly.

If you are the initial administrator, please call our technical support at 1-800-827-3255 to get your password reset. When your password is reset, a new password is emailed to you.

Do I have to identify two administrators?

Yes, having two administrators helps ensure that someone will be available to set up new users, unlock other user's accounts and reset passwords in case the other administrator is unavailable.

If the credit union only has one employee, a board member or supervisory committee member can also be set up as the other administrator.

I have an administrator account. Do I need a user account to enter data?

No, administrators can enter information too. There is no need for a separate user login.

General Tab

What is an EIN?

An EIN is the Employer Identification Number issued by the IRS.

If I use more than one settlement agent, which one should I report since there is only space for one?

Report the settlement agent that processes the most transactions for the credit union.

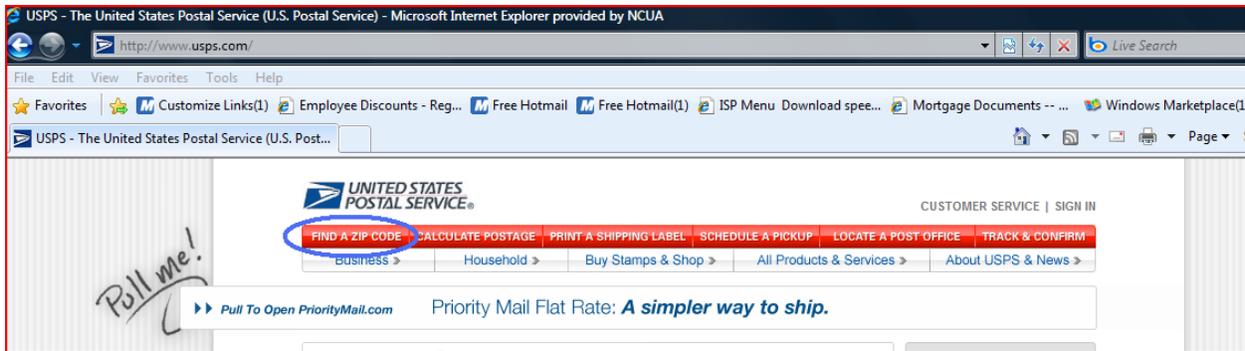
Contacts Tab

I get an error that the address verification failed when I am adding a contact.

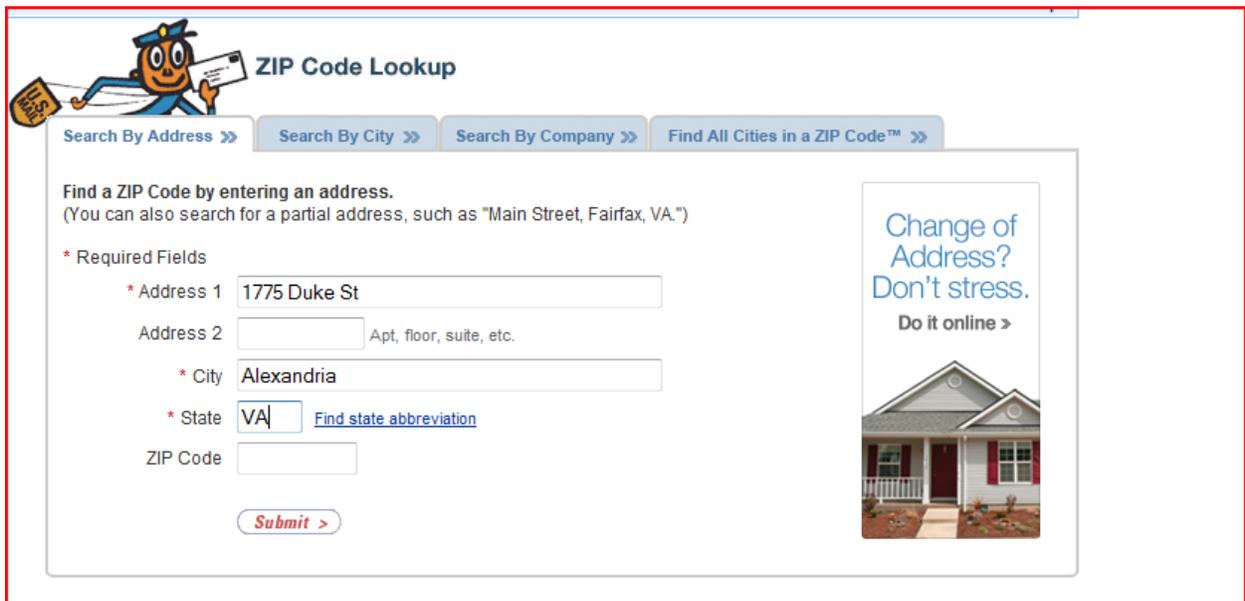
Double check to make sure that you added a zip code.

The system uses a database from the US Postal Service to verify the address. Sometimes the address verification can fail because the address is not entered exactly the way the Post Office has it on file. To check the address, go to www.usps.com

Click on Find a Zip Code at the top left of the screen.



Type the address without the zip code.



Type the address into the contact exactly how it is returned by the zip code lookup.

Find a ZIP + 4® Code By Address Results

You Gave Us the Building Address 

1775 DUKE ST
ALEXANDRIA VA 22314-6113

[Mailing Industry Information](#)

[Lookup Another ZIP Code™](#)



We returned more than one result based on the information you provided. This could be because you didn't enter a street number, the street number you entered has more than one unit associated with it (e.g., apartment building) etc.

entries 1-5 of 5		
Units or Apartments in Building	ZIP + 4 Code	
1775 DUKE ST ALEXANDRIA VA	22314-6113	Mailing Industry Information

What if my address is not in the USPS database?

We are aware that there are some valid addresses which are not in the USPS database. We are working on a fix for this issue. Please call the NCUA Technical Support Desk on or after 9/28/09 at 1-800-827-3255 and they can assist you with this issue. Thank you for your patience.

Can anyone at the credit union be appointed as the primary or secondary contact for the credit union's U.S.A. Patriot's Act Information?

No, only the individuals responsible for the Bank Secrecy Act and Customer Identification programs at the credit union.

Sites Tab

I get an error that the address verification failed when I am adding a site.

Please refer to Contacts Section above for resolution of this issue.

Can a credit union's Disaster Recovery Center be the same location as its Vital Records Center?

Yes, a credit union's Disaster Recovery Center and Vital Records Center can have the same location. However, a P.O. Box is not an acceptable location for either the Disaster Recovery Center or the Vital Records Center.

Can a credit union's Vital Records Center be the same as the credit union's main facility?

No, Part 749 of the NCUA Rules and Regulations specifies that vital records must be stored at a location far enough from the credit union's office to avoid simultaneous loss of both sets of records in the case of a disaster.

IS&T Tab

We have a printable form on our website that member's can fill out and mail or bring to the credit union to get a new loan, but it cannot be submitted electronically through our website. Do I check the box indicating that this is an electronic service we offer?

No. If the form is available to print, but still must be "physically" delivered to the credit union, it is not an electronic service. This applies to Member Applications, New Loans, and New Share Accounts.

We have a debit card program, is that considered Electronic Cash?

No. Electronic cash is stored on a variety of media and the amount of cash available is stored on the card itself. Debit cards, credit cards and most gift cards rely on sending information over networks to a centralized server to determine if the amount of the transaction is available or not.

We offer home banking through a link from our website to a third party vendor. Since members do not directly perform transactions on our website, what type of website should we report?

Transactional. Call report instructions indicate you should report based on the degree of information and/or services you offer online. You are providing online transactional services to your members via the third party.

Regulatory Tab

Do I have to put in historical dates for audits, verifications, etc?

No, only the most recent date for these items is required.

Does an acceptable Disaster Recovery Test have to include shutting down and restoring the computer systems at a hot site?

No, there are several acceptable ways to test a disaster recovery plan. More information on acceptable testing methods can be found in the *FFIEC Business Continuity Planning Booklet*.