

# Welcome to Online Banking at Montana Federal Credit Union!

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**MONTANA**  
FEDERAL CREDIT UNION

**Apply today, Drive tomorrow**  
Get fantastic personalized service and rates as low as 3.25% APR\*  
on your **Auto Loan**. With our quick decisions, you can get funds the same day!

Learn More

**ONLINE BANKING** **Sign Up** | Forgot Password? | Sign Up

User ID

**Surcharge-free ATMs**  
Travel freely across Montana and the U.S. without ever paying an ATM fee.

**QUICK LINKS**

- Financial Calculators
- Lost or Stolen Card
- Order Checks
- Reposessed Vehicles
- Member Notices

Privacy Policy | Patriot Act | Fraud Prevention | Find us on **YouTube**

powered by

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If you are a NEW Online Banking User, click on  
***Sign Up*** next to the login field.



**Step 1 of 5**

**Terms and Conditions**

**Please take a few minutes to read this User Agreement. When you're ready, click the "I Agree" button to start enjoying the convenience and financial security of Online Banking.**

**Terms and Conditions**

Please read the following "Terms and Conditions" information carefully as it relates to Online Banking. If you have any questions, you may call (406) 727-2210 or 1-800-721-2242 for further information or you may request a copy of the Membership and Account Terms and Conditions, Electronic Funds Transfer, Funds Availability Disclosure and Truth-in-Savings Disclosure.

I understand that Montana Federal Credit Union may terminate or restrict Online Banking services or transactions without notice and I may terminate this agreement at any time by providing written notice to the credit union at P.O. Box 5027, Great Falls, MT 59403.

I understand and agree that I will be responsible for all transactions made by myself or an authorized signer on my account. I agree not to disclose or otherwise make my access code available to anyone not authorized to sign on my accounts. If I disclose my personal identification number to another person, their access to my account is considered authorized use.

I hereby authorize anyone to whom I give my Personal Identification Number (PIN) to use the features available through Online Banking. I further understand and agree that I am responsible for all such transactions and that this authorization shall control any agreement I have with Montana Federal Credit Union.

I agree to change my PIN immediately if any unauthorized person obtains access to my PIN and notify Montana FCU of such activity.

All monetary transactions via Online Banking will be completed subject to available funds in my account.

I understand that checks withdrawn from my account will be mailed the next business day to the address on record. The credit union is not responsible for mail once the mail leaves the credit union.

By clicking "I Agree" below you agree to the terms and conditions set forth in the above agreement.

**If you do not agree or acknowledge all of the above, click "I Don't Agree" and you will automatically cancel out of the Online Banking registration.**

Click here if you agree to the Terms and Conditions

**I Agree**

**I Don't Agree**



Montana Federal Credit Union Application Form

[Need Help Registering?](#)

Step 2 of 5

If you have questions about the application process, please contact us at 888-276-8127. \* Indicates a required field.

Fill in name and other information for the primary account holder

Personal and Account Information

First Name: \*

Middle Name:

Last Name: \*

Social Security Number: \*

Mother's Maiden Name: \*

Email: \*

Zip Code: \*

Home Phone: \*

Date of Birth: \*    (yyyy)

Member #: \*

Suffix of Primary Bill Pay Account: \*

If you have a checking account and intend to use the BillPay option Insert the word "checking" here

submit

cancel



Montana Federal Credit Union Application Form

[Need Help Registering?](#)

Step 2 of 5

If you have questions about the application process, please contact us at 888-276-8127. \* Indicates a required field.

Personal and Account Information

First Name: *	<input type="text" value="Joe"/>	Middle Name:	<input type="text" value="T"/>
Last Name: *	<input type="text" value="Test"/>	Social Security Number: *	<input type="text" value="810232919"/>
Mother's Maiden Name: *	<input type="text" value="MFCU"/>	Email: *	<input type="text" value="@montanafcu.com"/>
Zip Code: *	<input type="text" value="59401"/>	Home Phone: *	<input type="text" value="4067272210"/>
Date of Birth: *	<input type="text" value="January"/> <input type="text" value="01"/> <input type="text" value="1972"/> (yyyy)		
Member #: *	<input type="text" value="50288"/>	Suffix of Primary Bill Pay Account: *	<input type="text" value="checking"/>

When required information is input, click submit

submit

cancel



Montana Federal Credit Union Confirmation Form

[Need Help Registering?](#)

Step 3 of 5

User Id Selection

Choose a User ID for logging into Montana Federal Credit Union Online Banking. This is the User ID you'll use for logging in to Montana Federal Credit Union Online Banking, so you will need to remember it.

User ID must be between 8 and 20 characters in length with no spaces. It may include a combination of numbers and letters.

User ID:

You can choose your User ID here

Your password, you must enter between 8 and 32 characters. The password must contain at least one letter, one number and a special character from the following list:  
~! " @ # \$ % ^ & \* ( ) \_ + = { } [ ] \ | ; ' < , > . ? / and space.

Password:

Confirm Password:

Enter your new password here following the rules noted

In the event you forget your password, we will ask you a personal question to validate your identity.

Please enter a personal question and answer below. Your question can be up to 300 characters in length. The answer must be between 5 and 32 characters in length and cannot contain the User ID or be contained in your question.

- Question: *Who was my third grade teacher?* / Answer: *Mrs. Simmons*
- Sample Question: *What is my favorite vacation spot?* / Answer: *Montserrat*

Authentication Question:

Authentication Answer:

Confirm Authentication Answer:

Enter a question you make up, then enter your answer. Please be aware the answers are case sensitive.

submit

cancel



**Montana Federal Credit Union Confirmation Form**

[Need Help Registering?](#)

**Step 4 of 5**

Please print a copy of this form and retain for your records. If you have any questions about the application process, please contact us at 888-276-8127.

Your UserId for Online Banking is: **JTest50288**.

Use the buttons below to make changes to your information or registration options.

If you want to, you can change your information by clicking the CHANGE buttons

- Personal or Account Information**
- Security Information**

**Account Information**

**First Name:** Joe

**Middle Name:** T

**Last Name:** Test

**Social Security Number:** 810-23-2919

**Mother's Maiden Name:**

**Email:** LHUMBLE@MONTANAFCU.COM

**Zip Code:** 59401

**Home Phone:** (406)727-2210

**Date of Birth:** January 01, 1972

**Member #:** 50288

**Suffix of Primary Bill Pay Account:** checking

**Options:** Web

Review information and if correct, click submit

- 
-

**Montana Federal Credit Union  
Confirmation Form**



**Step 5 of 5**

Welcome to Montana Federal Credit Union's Online Banking

Congratulations, you have successfully registered for Online Banking.

Click "continue" below and you will be prompted to log in to Online Banking.

[Go to Montana Federal Credit Union Login Page](#)

You are now signed up for  
OnLine Banking!  
Click here to continue the  
LOGIN process

**Now sign in for the first time after registering.**

[Print](#) | [Help](#)

Log In to Your Account



Enter your Online Banking User ID.

User ID:

[Need Help Logging In?](#)

Enter the User ID  
you created!

**Online  
Bill Pay...**

Safe, Reliable  
and Guaranteed!



[Reset](#)

[Continue](#)

### Log in to Your Account

If you were a Home Banking user prior to Feb 13, 2012, you will need to enter your existing User ID/Member Number to log in. Your temporary password is the last four digits of your zip code and the last four digits of the primary member's SSN. You will be able to customize your password and login after your initial login process on the new platform. You need assistance, you have a 24/7 help desk available at 1-800-275-8127

Enter the Password you created!

User ID: JaneTest1  
Password:

[Forgot your Password?](#)



[Back](#)

[Login](#)



## Security Information

### Security Features Overview

Step 1 of 4

**What is it?**

In order to make your online banking experience as secure as possible we are introducing several enhancements that will help detect any uncharacteristic or unusual behavior involving your account.

**How does it work?**

If anything out of the ordinary is detected we will ask you a few additional security questions to verify your identity. These are questions that you will establish so answering them should only take a moment. However, someone trying to gain unlawful access to your accounts would be stopped, even if they had your Access ID and password.

**What are the next steps?**

1. Select and answer your security questions.
2. Continue banking, with an even higher level of security.

Please review this and then Continue.

[Continue](#)





## Security Information

[Print](#) | [Help](#)

Select your Security Question and Answer.

Step 2 of 4

**PLEASE NOTE:** For your convenience, we offer the option to set up your security questions later. However, you will be required to go through this quick set up process one of the next times you login. We encourage you to take a moment to set up your questions now. If the "ask me again later" button does not appear below, then you are required to select your secret questions and answers before accessing the online service.

Please select your security questions below and provide answers to each. Enter your answers carefully as you will need to supply exactly the same answer if you are ever prompted with one of your security questions.

1.
2.
3.

Select 3 security questions from the options. Then input your personal answers. When you are done, click continue. Remember answers are case sensitive.

You can only choose "Ask Me Again Later" once.

[Reset](#)

[Ask Me Again Later](#)

[Continue](#)

## Security Information

[Print](#) | [Help](#)

### Select your Personal Image and Name

Step 3 of 4

Your Personal Image is a security feature that lets you verify that you are logging on to our legitimate site, and not an imitation site designed by a criminal. From now on, whenever you log in to our site, your Personal Image and the name you give it will be displayed. Once you verify that your image and name are correct, you may enter your password and access your accounts. If you do not see your Personal Image, do not enter your password and contact us immediately.

Your Personal Image :



[change image](#)

You can choose your personal security image and add your own name of the image here.

Image Name :

[Continue](#)

## Security Information

[Print](#) | [Help](#)

### Select your Personal Image

We have provided a gallery of images from which you may choose your Personal Image. To view more images, click on the 'next' link. To exit the gallery, click on the 'cancel' button.

When you have chosen your image, click it, or click on the 'select image' link below it.



[Select Image](#)



[Select Image](#)



[Select Image](#)



[Select Image](#)



[Select Image](#)



[Select Image](#)



[Select Image](#)



[Select Image](#)



[Select Image](#)



[Select Image](#)

Hit next until you see the image you want to choose, then click "Select Image" to choose it.

[Next](#)

[Cancel](#)

## Security Information

[Print](#) | [Help](#)

Review your Security Information

Step 4 of 4

### Your Security Questions and Answers

1. What is the name of your favorite culinary ingredient?  
Italian Seasoning
2. What is the first name of your favorite actor/actress?  
Angelina Jolie
3. What is your youngest sibling's nickname?  
Fred

Review questions and answers here, click change if you need to make changes

[Change](#)

### Your Personal Image and Name

Your Personal Image :



Your Image Name : Lemmy the lizard

Review personal image here, click change if you need to make changes

[Change](#)

If correct  
click submit

[Submit](#)



## Security Information

[Print](#) | [Help](#)

Security Information Setup Completed.

### Success

✓ Your Security Information has been set up successfully.

[Continue](#)



Welcome, Joe T Test  
Email: LHUMBLE@MONTANAFCU.COM

[Log Out](#)

[My Accounts](#)

[Transfers](#)

[Bill Pay](#)

[Account Services](#)

[Accounts Summary](#)

[Account Activity](#)

[Online Activity](#)

[Money](#)

## Accounts Summary

You are now seeing your accounts! Navigate the site by using the tabs above or Quick Links to the right.

Last Login: 12/01/2012 12:17 PM MST  
Current Session: 12/01/2012 12:17 PM MST

[Print](#) | [Help](#)



Messages (1 new)

### Summary View

Account Nickname	Account Number	Current Balance	Available Balance
Checking	*9510	\$0.00	\$0.00
Savings	*9851	\$0.00	\$0.00

### Detailed View (Not Activated)

### Scheduled Payments and Transfers

Deliver By	To	From	Amount	Action
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There are no Transactions to display.

### News and Offers

#### Access and navigation information

Please click [here](#) for important information regarding pop-up blockers and browsers.

#### Quick Links

[Add Payee](#)  
[Make a Payment](#)  
[Make a Transfer](#)

[View Demo](#)

100% PAYMENT GUARANTEE