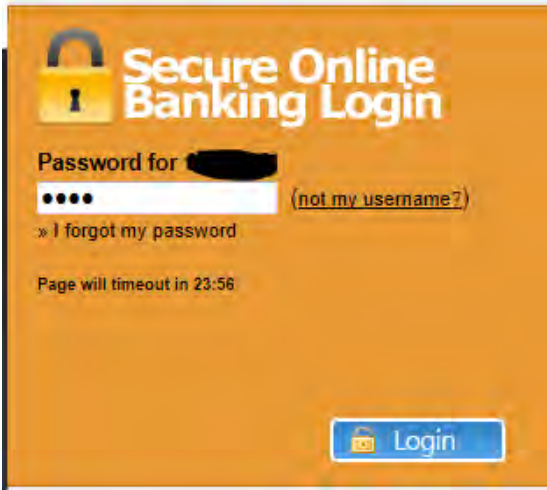


First Time Log In Only

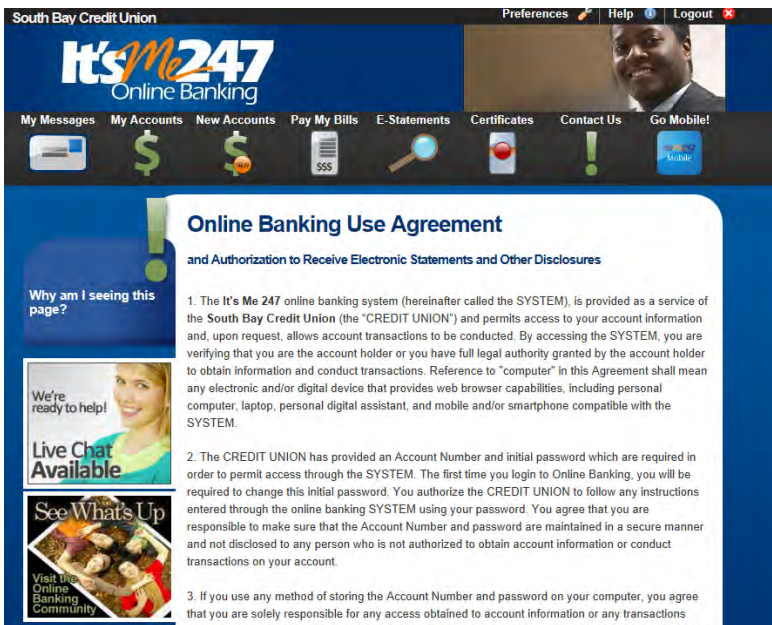
You will need your membership account number and the last 4 digits of your social security number to sign on the first time. If you are a joint account holder, you will need the last 4 digits of the primary (first) account holder's social security number.

Enter the last four digits of the social security number in "Password"



The image shows a login screen with an orange background. At the top left is a padlock icon. The text reads "Secure Online Banking Login". Below this is a label "Password for" followed by a redacted account number. There is a password input field containing four dots, with a link "(not my username?)" to its right. Below the input field is a link "» I forgot my password". At the bottom left, it says "Page will timeout in 23:56". At the bottom center is a blue "Login" button with a padlock icon.

Accept the online account agreement. You must ACCEPT to move forward...scroll to the bottom to see the button.



The image shows a screenshot of the South Bay Credit Union online banking interface. The top navigation bar includes "South Bay Credit Union", "Preferences", "Help", and "Logout". The main header features the "It's Me 247 Online Banking" logo and a profile picture of a man. Below the header is a menu with icons for "My Messages", "My Accounts", "New Accounts", "Pay My Bills", "E-Statements", "Certificates", "Contact Us", and "Go Mobile!". The main content area displays the "Online Banking Use Agreement" with the sub-heading "and Authorization to Receive Electronic Statements and Other Disclosures". The agreement text includes:

Why am I seeing this page?

We're ready to help! Live Chat Available

See What's Up Visit the Online Banking Community

1. The It's Me 247 online banking system (hereinafter called the SYSTEM), is provided as a service of the South Bay Credit Union (the "CREDIT UNION") and permits access to your account information and, upon request, allows account transactions to be conducted. By accessing the SYSTEM, you are verifying that you are the account holder or you have full legal authority granted by the account holder to obtain information and conduct transactions. Reference to "computer" in this Agreement shall mean any electronic and/or digital device that provides web browser capabilities, including personal computer, laptop, personal digital assistant, and mobile and/or smartphone compatible with the SYSTEM.
2. The CREDIT UNION has provided an Account Number and initial password which are required in order to permit access through the SYSTEM. The first time you login to Online Banking, you will be required to change this initial password. You authorize the CREDIT UNION to follow any instructions entered through the online banking SYSTEM using your password. You agree that you are responsible to make sure that the Account Number and password are maintained in a secure manner and not disclosed to any person who is not authorized to obtain account information or conduct transactions on your account.
3. If you use any method of storing the Account Number and password on your computer, you agree that you are solely responsible for any access obtained to account information or any transactions conducted on your account. You hereby consent to follow the Account Number and password...

Change password to a unique password you will remember.

Passwords must be 6-8 characters long and must have 3 of 4 choices: upper case letter, lower case letter, number and a special character. Please remember, passwords are case sensitive. Enter the current password which is the last 4 digits of the social security number. Then enter the new password 2 times. Select Change Password.

Change My Password

What are the requirements for my password?

- Your password must be at least 6 characters long, and you can use up to 10 characters.
- Combine at least three out of the following four choices: upper case letter, lower case letter, number, and a special character.
- A special character is any one of the following: `~!@#\$%^&*()_+}{|":'/?<>.\|-
- Your password is **case sensitive**.
- Your Online Banking password is **not** the PIN used for voice access.

⚠ Your password must be changed before you continue.

What is your current password?	<input type="password"/>	
Type your new password:	<input type="password"/>	✔ Strong
Retype your new password:	<input type="password"/>	
<input type="button" value="Change My Password"/>		

Select Security Questions.

For the first two questions, you must select from a predetermined list of questions. For the third question, you may pick from a list or compose your own. We will ask you for the answer to these questions as an extra layer of security.

South Bay Credit Union Preferences Help Logout

It's Me 24/7 Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Certificates Contact Us Go Mobile!

My Security Questions

✔ Your password has been successfully changed.

Security Questions will be used when we need to verify your identity. For example, we'll ask you these questions if you forget your password and want to have it reset online. Your [Personal Internet Branch \(PIB\) profile](#) can also be set up so you need to answer one of these questions every time you log in, as an extra layer of protection for your accounts.

For the first two questions you must select from a predetermined list of questions. For the third question, you may pick from a list or compose your own.

My first question is:	What is your mother's maiden name?
My first answer is:	<input type="text"/>
My second question is:	Who is your favorite celebrity?
My second answer is:	<input type="text"/>
My third question is:	What was the name of your first roommate during college?

Preferences

- My Site Options
- My Username
- My Password
- My Security Questions
- My Personal Information
- My Overdraft Services
- My Contact Options
- My E-Statements Options

Set your PIB profile.

The PIB profile contains extra layers of security. For more detailed information, please refer to the PIB Profile Manual. For now, you can just accept the credit union default. Then, you can go back at any time to update your PIB profile, provided we have your email address on file.

South Bay Credit Union

Preferences Help Logout

It's Me 247 Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Certificates Contact Us Go Mobile!

PIB Profile Required

You've successfully updated your security questions

Contact Request

We're ready to help!
Live Chat Available

See What's Up
Visit the Online Banking Community

Your Credit Union requires the use of a Personal Internet Branch (PIB) Profile, which provides an extra layer of security controls for online banking. Setting up a PIB Profile also lets you customize how online banking features will work for you.

Currently, you do not have an email address on file with the credit union. In order to maintain your own PIB profile settings, you must provide an email address. Once your email is on file with the credit union, you will be able to create a username and password for the PIB website by clicking on "Create My Security" within online banking. For now, you must accept the credit union default in order to proceed.

[Accept the Credit Union Default Profile as My PIB Profile](#)

Page will timeout in 19:54

This institution is not federally insured. Copyright © 2012, CU*Answers. All Rights Reserved. v.1.12.5.0.

ASI By members' choice, your deposits are insured by American Share Insurance up to \$250,000 per account. THE VALUE OF AS IS NOT GUARANTEED.

Congratulations...you are in...

South Bay Credit Union

Preferences Help Logout

It's Me 247 Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Apply Online Contact Us Go Mobile!

Please note the following important messages:

My Messages

- Message Center
- Contact Preferences
- eAlert Subscriptions
- Login History
- Helpful Links

You have 1 unread messages

[Continue to Message Center](#)

Page will timeout in 19:53

This institution is not federally insured. Copyright © 2012, CU*Answers. All Rights Reserved. v.1.12.5.0.

ASI By members' choice, your deposits are insured by American Share Insurance up to \$250,000 per account. THE VALUE OF AS IS NOT GUARANTEED.

We're ready to help!

If you see this error message,

Please contact the credit union at 310-374-3436. Don't worry, it's just an extra security measure...we can reset you in a few seconds.

