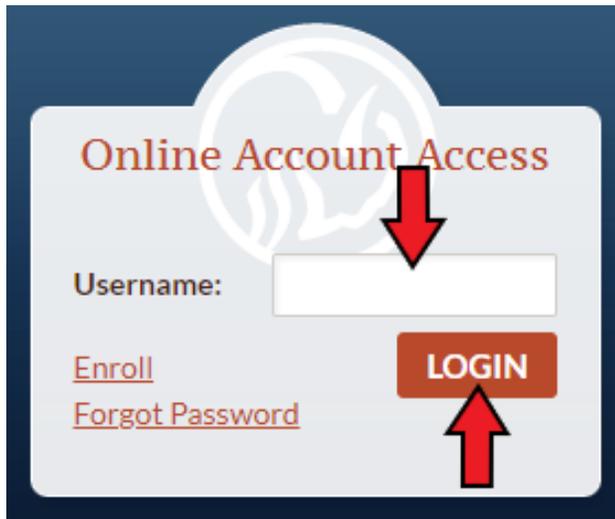


Setting Up Two-Factor Authentication

If you already have a username and password for your Online Account, follow these steps to complete your Two-Factor Authentication:

1. On our main site <https://www.wccu.org>, type in your online account username and select **“LOGIN”**.

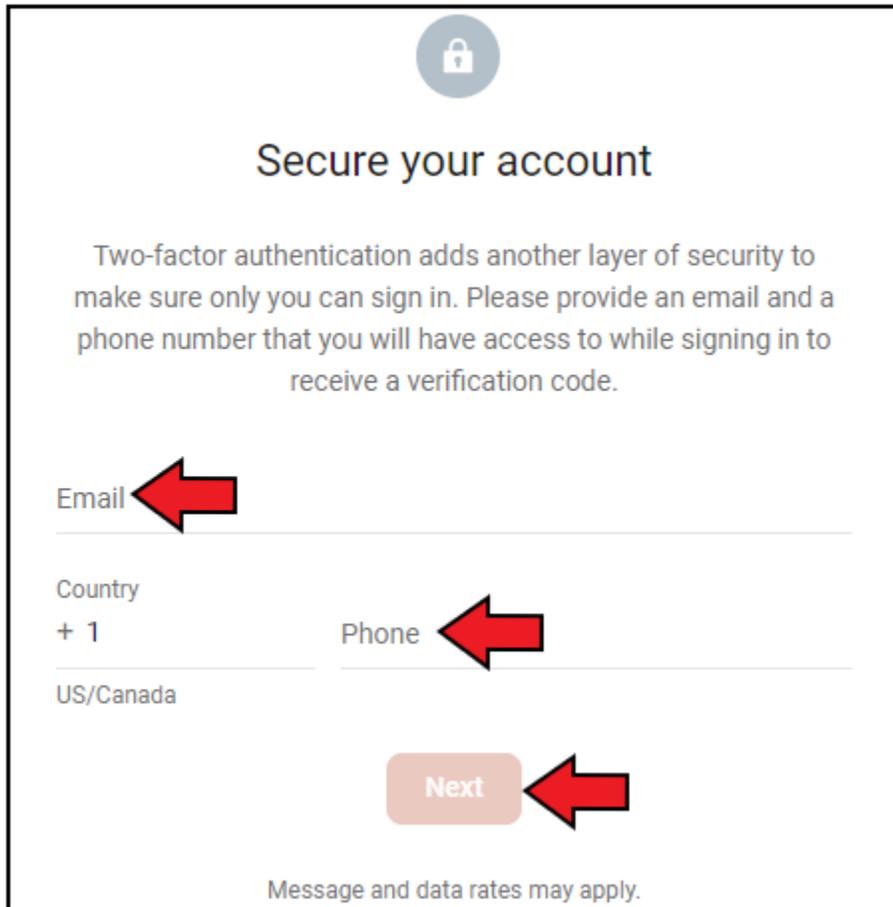


2. Complete the login by entering your password (Username should already be filled in). Select **“Sign In”**.



3. A “**Secure your account**” screen should now appear. This is needed to verify your identity. Please fill in the information:

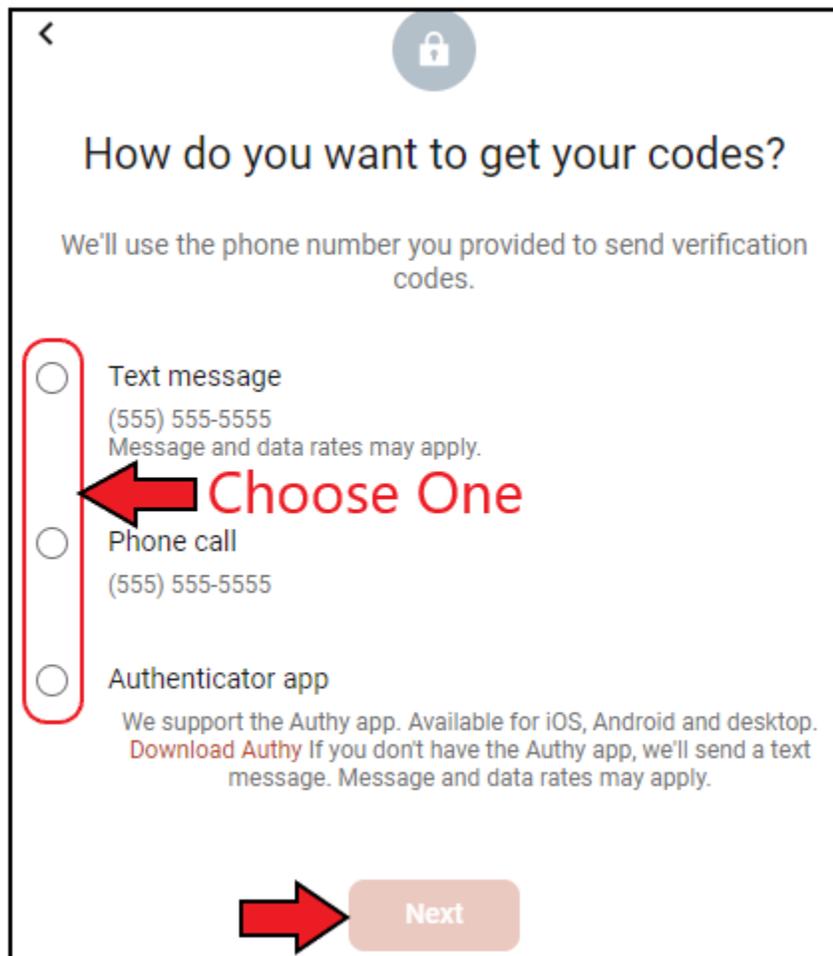
NOTE If the phone number you are entering resides in the US/Canada, leave the number “**1**” in the “**Country**” field.



The screenshot shows a mobile application screen titled "Secure your account" with a lock icon at the top. Below the title is a paragraph explaining two-factor authentication. There are three input fields: "Email", "Country" (with "+ 1" and "US/Canada" below it), and "Phone". A "Next" button is located below the "Phone" field. Red arrows point to the "Email" field, the "Phone" field, and the "Next" button. At the bottom, there is a small text note: "Message and data rates may apply."

4. Once everything is filled out correctly, the “**Next**” button will light up. Please select it.

5. The next screen allows you to select how to receive the one-time code to verify your identity. Please select the mode you would like to receive this:
- **Text Message** – You will receive a text message to the number provided in the previous screen with a one-time use code.
 - **Phone Call** – You will receive an automated phone call to the number provided in the previous screen with a one-time use code.
 - **Authenticator app** – This is recommended if you have more than one person needing access to same account and don't want it tied to only one phone number. This app can be shared across multiple devices to authenticate your online banking account.



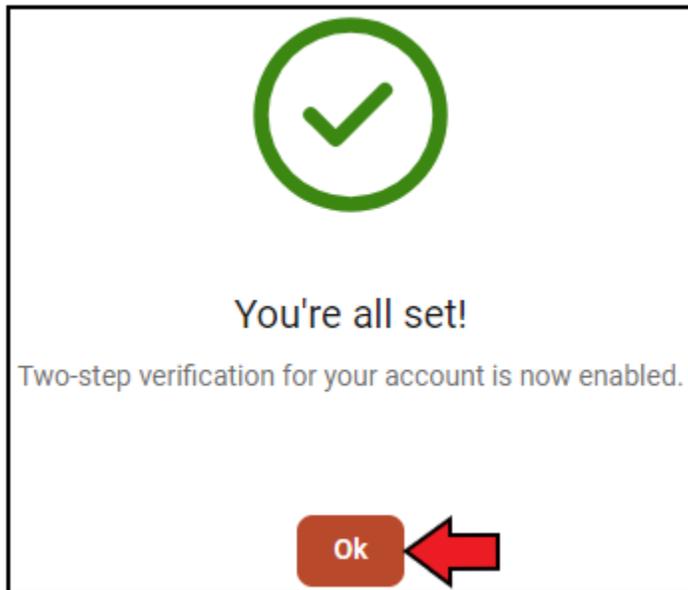
6. Once selected, the "Next" button will light up. Please select it.

7. Depending on your selection, you should receive either a text message or phone call with a 7 digit verification number. Please enter this number in the “Enter code” field:
 - **Optional:** If you do not want to have to enter a verification code every time you log in, select the checkbox next to “Don’t ask for codes again while using this browser”

The screenshot shows a mobile app interface for entering a verification code. At the top, there is a back arrow on the left and a red lock icon in a circle on the right. The main heading is "Enter verification code". Below this, a message states: "We just sent a text message with a verification code to". A text input field labeled "Enter code" is positioned below the message, with a red arrow pointing to it from the right. Underneath the input field is a checkbox labeled "Don't ask for codes again while using this browser", with a red arrow pointing to it from the left. To the right of the checkbox is a large, light brown "Verify" button, with a red arrow pointing to it from the right. At the bottom of the screen, the text "Didn't get it?" is displayed, followed by the options "Resend" and "Try another way" in a smaller font.

8. Once the code is entered, the “Verify” button will light up. Please select it.
9. An “End User License” screen may now appear. Once you have read it, click “Accept”.

10. If everything is accepted, you should see the screen below.



11. Select "**Ok**". You will be taken to your online account's main dashboard.