

INTRODUCING CU HAWAII'S NEW ONLINE BANKING SYSTEM!

The new look of CU Hawaii with the same exceptional service!

In order to provide our valued members with quality services, CU Hawaii would like to present our new Online Banking and Bill Payment Systems. The updated system began on **January 11, 2010**. As you log into CU Hawaii's Online Banking and Bill Payment Systems you will notice the new and improved upgrades. If you are not currently a Home Banking user, feel free to enroll today!

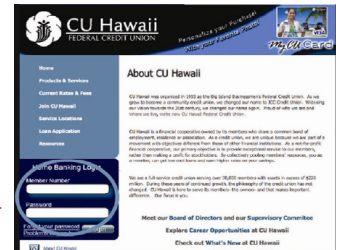
Existing users payee and bill information will be updated and ready to use with the new system for a seamless transition! The step-by-step guide below was prepared to help you access our new and improved Home Banking and Bill Pay System. If you have any questions regarding the new systems please feel free to call us at 933-6700 or toll free at 800-933-6706.

NEW SERVICE BEGAN JANUARY 11, 2010

Here's how to get started...

Please note, these steps are only needed the first time you log into the new Home Banking system. When you log into Home Banking in the future, you will have direct access to your accounts.

1. Go to our website homepage at www.cuhawaii.com. On the left hand side of the page, there will be a login box provided. If you're a new Home Banking user and would like to enroll, click on the **New User? Register Now** link. If you're an **existing Home Banking user**, but have not enrolled with the new system, enter your member number and current password in the login box provided.

A screenshot of the CU Hawaii login form. It features the CU Hawaii logo at the top left. Below the logo, there is a text box that says: "We need more information to complete your login. Please validate your member number and complete the form below to continue the login process." The form includes three input fields: "Member Number:", "Last 4 Digits of Your SSN:", and "Date of Birth (mm/dd/yyyy)". There is a "Submit" button at the bottom.

2. You will be asked to enter your member number, last 4 digits of your Social Security Number and your birth date. You will also be asked to enter a security code like the one shown below. Enter all of the information then click **Submit**.



3. You will be asked to read the **Online Banking User Agreement**. If you agree to the terms listed, click on the **I Agree** button.

4. Next, enter your first name, last name and email address in the boxes provided. Confirm your address by entering it again. You will then need to create a password. Confirm your password by entering it again in the box provided. **Your password needs to be at least 8 characters long.** We recommend that you use both alpha and numeric combinations for enhanced security. For example, **Lo3678n!** (If you're an existing Home Banking user, this new password will replace your existing password).

A screenshot of the "CU Hawaii Federal Credit Union Online Banking Signup Wizard" form. The title bar says "Our Login Process has Changed!". The form has several input fields: "Your First Name", "Last Name", and "Email Address". Below these fields, there is a message: "In an effort to provide you with a best in class Online Banking solution while not compromising your account security, we have moved to a new password structure. Please provide a password of 8 or more characters. A combination of alpha and numeric characters is recommended." Below this message, there is a note: "The following characters are not allowed: ~ ! ? | %". There are input fields for "New Password" and "Confirm New Password". A "Next" button is at the bottom.

5. You must now create 3 personal security questions, as well as answers to these questions in the boxes provided. The questions should be simple with answers that you can easily remember. The answers should be things that do not change and only you would know. For example, "my first dog was named..." After you enter this information, click the **Submit** button.

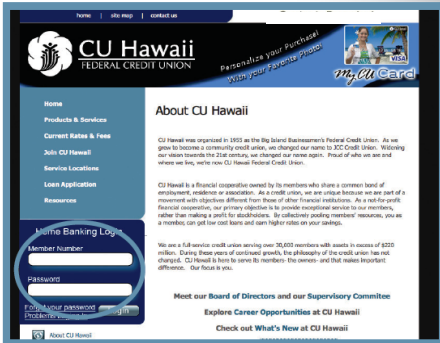
6. You will be asked if you would like to enroll in **Mobile Banking** services. If yes, click on the **Mobile Banking check box**. If not, click on **Next**.

A screenshot of the "CU Hawaii Federal Credit Union Online Banking Signup Wizard Challenge Response Form". The title bar says "Challenge Response (Optional)". Below the title bar, there is a message: "These questions and answers are used to validate your identity should you even need assistance with a forgotten password, account access or other online function. Please make the questions simple and straightforward with answers that you would know." There is an example question: "Question: Who was my 5th Grade English Teacher? Answer: Mrs. Brodheimer". Below this, there are three "Challenge/Response" pairs. Each pair consists of a "Question" and an "Answer" input field. At the bottom, there are "Back" and "Finish" buttons.

7. If you selected the Mobile Banking check box, an Optional Service Enrollment form will appear asking you if you would like to be notified of all transactions that are initiated through Mobile Banking. If you would like to be notified, click on **Notify Me**. If not, click on **Do Not Notify Me**. Click on **Next**.

8. CONGRATULATIONS! You are now able to access your accounts online!

WHAT'S DIFFERENT ABOUT BILL PAY?



CU Hawaii is pleased to announce our new online Bill Payment Service! This document guides you through some changes we have made to the system.

Visit our website at www.cuhawaii.com and log into Home Banking from our website's home page to pay your bills.

MORE scheduling options!

Our new Bill Payment System gives you the choice of scheduling payments according to Send Date. The Send Date is the day you want us to begin processing your payment.

Check Payments Allow You to Keep Your Money Longer!

Money will not be withdrawn from your account until that check clears. The advantages to this are:

- You get to keep the money in your account longer.
- If the check is not deposited, no money will be withdrawn from your account.
- You will see images of the bill payment checks for reconciliation purposes.

No Need to Re-Enter Payee Information

Members who are currently enrolled in Bill Pay will see all their payees and future payments. You will not have to re-enter any payee information.

Help's at Your Fingertips!

We're confident that you will love the new Bill Pay System that's intuitive and easy to use. However, if you have any questions, our online help pages provide detailed information or you may call our Call Center at 933-6700 or toll free at 800-933-6706.

Schedule payments according to Send Date.

Payee	Amount	Send Date	
American Express (*1234)	\$ 50.00	1/5/2010	<input type="checkbox"/>
Bubba Antiques (*1111)	\$ 50.00	1/8/2010	<input type="checkbox"/>
Pending Payment 12/29/2009 \$50.00			
Pending Payment 12/16/2009 \$50.00			

American Express Acct# (*1234)
PO Box 857463
Dallas, TX 75234-0098
This Payee is paid Electronically
[Edit This Payee](#)

Calendar tool shows the earliest day a payment can be made (in blue).

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

View a Recent BillPay Center Payment

Recent payment information is for reference only and cannot be edited.

Payee	Delta Airlines (Paid by Check) Delta Chapin, SC 29036
Type	Single Payment
Send Date	1/22/2010
Amount	\$50.00
Reference #	4567878

Close

Check Payments will not be withdrawn from your account until the check clears.

We're confident you will love the new and improved features!