

UMCU Online Banking Self Service Unlock Feature

What is Self Service Unlock?

UMCU Online Banking with Self Service Unlock gives you the power to unlock your account if you mistakenly enter your password incorrectly. Self Service Unlock is a secure, web-based, end-user account unlock reset feature. This process allows a member to unlock him or herself without needing to call the Contact Center. Unlock your account or mobile app login credentials anywhere, 24/7, through the Online Banking portal.

What is the purpose of Self Service Unlock?

Your Online Banking username and password are case sensitive and may contain upper and lowercase letters as well as numbers. Inputting either incorrectly multiple times will lock your account.

The Self Service Unlock feature allows members to unlock their account if they have entered an invalid password 3 times. The process only unlocks the member. It does not reset the username or password. Therefore, this is only beneficial to those who know either their username or password and want to unlock the account to complete the "Forgot Username" or "Forgot Password" process.

Steps to unlock your account:

1. Enter your username and click "login" on the UMCU.org homepage. If you are locked out of your account, click "Locked?" located below the login button and follow the prompts.

The screenshot shows the UMCU.org homepage. At the top, there is a navigation bar with the UMCU logo, links for Home, Open a UMCU Account, About Us, and Careers, and a routing number of 272-476-543. Below the navigation bar are social media links for Twitter and Facebook, and a search bar. The main content area features a navigation menu with icons for Savings & Checking, Loans, Credit Cards, Business Services, Online Services, and Resources. A large banner for Android Pay is displayed, along with a featured rates section. On the right side, there is a 'MEMBER ONLINE BANKING' section with an 'Enter Username' field, a 'Login' button (circled in red), and a 'Locked?' link (also circled in red). Below the 'Login' button are links for 'Register | Forgot Username?' and 'Locked?'. At the bottom, there are logos for UMCU and NCUA, and contact information including the phone number 734-662-8200 or 800-968-8628, and the routing number 272-476-543.

2. After entering your username, select “Start Unlock Process.”

Unlock your Username

Username:

For security reasons, please never share your username, password, social security number, account numbers or other private data.

[Sign In](#) [Register](#) - [Forgot Username?](#) [Forgot Password?](#) [Forgot Answer?](#) [Forgot Email?](#)

The question was set up during the account registration

3. One of your three security questions will appear on the next page. After entering the answer into the text box, click “Next”. Below is a preview of this page.

Unlock your Username – Answer Security Question

Question: Name of first pet?

Answer:

4. If answered correctly, the One Time Passcode (OTP) process will start. You will select the method by which you would like to receive the passcode (text, call, or email) and click “Send Passcode.”

Unlock your Username – Send Unlock Passcode

Registration Passcode:

-- Send Method --
-- Send Method --
Send Email Message to: Xxmo@jwaala.com

complete the Unlock process.
the number or email. Once
you receive this passcode, enter the 6 digits on the next page.

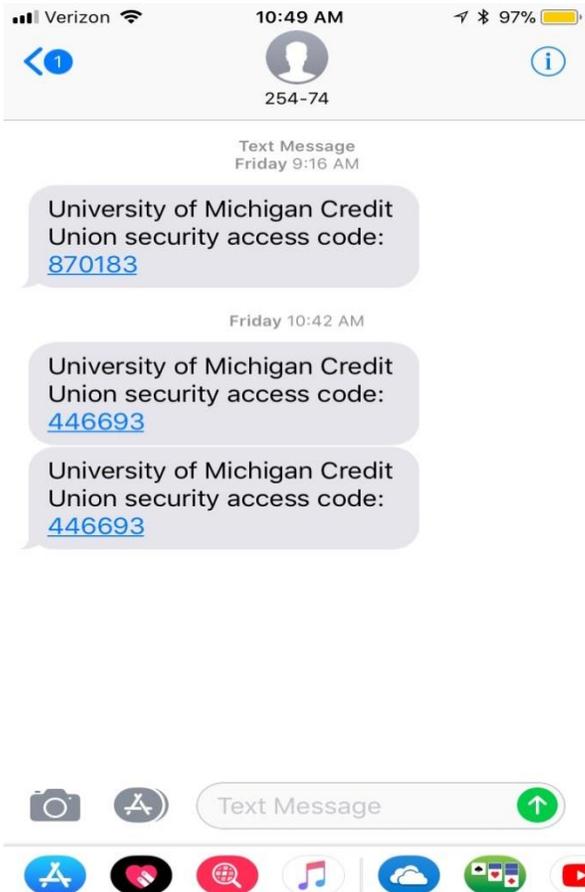
NOTES: - This passcode is valid for 10 minutes.
- Text message passcodes are only valid for mobile phones.

5. Enter the given passcode into the text box and click “Confirm Passcode,” as shown in the



screen below.

Below is an example of the message you will receive with the passcode if you selected the “text” option:



6. After confirming the passcode, you will be taken to a window similar to the one below. You are now able to sign in with your username and password.

| Unlock your Username – Complete | |
|---------------------------------|---|
| Status: | Your Username has been unlocked. |
| | Sign In or Reset Password |

Note: This process only allows one attempt at self-service unlock. Upon unlocking, the user must log in before he or she can use the process again. You may only request to resend the passcode once if you did not receive it the first time. If you are still locked or have any other questions, please call our Contact Center at 734-662-8200.