

**Application for Account Access**

I understand as part of this service, I will be able to make electronic transactions affecting my share, share draft/checking and loan accounts, make account inquiries, transfer funds, take advances and request a withdrawal (by check) from these accounts.

I understand that APCIRCUIT® is subject to the terms and conditions described in the APCI Federal Credit Union's Electronic Funds Transfers disclosure, ***Important Account Information for Our Members***, and I agree to be bound by all of the terms in that document.

**ACCOUNT NUMBER:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**Member Name:** \_\_\_\_\_ **Member Signature:** \_\_\_\_\_

<b>CREDIT UNION USE ONLY</b>	
<input type="checkbox"/> verified signature	date system changed _____
<input type="checkbox"/> photo i.d.	teller initials _____

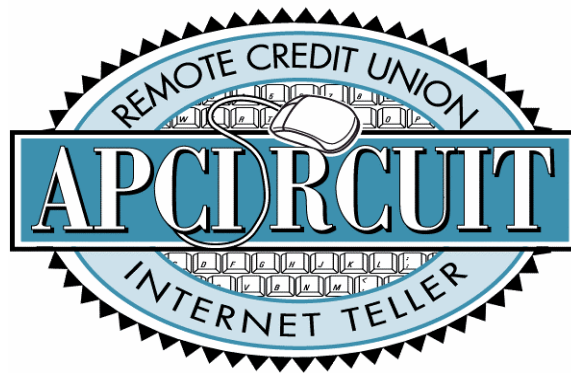
Please complete the following section. **If you currently use TellerPhone, you already have your PIN and do not need to enter it below.** If you do not have a TellerPhone PIN, please enter one.

<b>Account #</b>	<b>PIN</b>	<b>Password</b>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		(May be a combination of letters & numbers, must be at least 6, can be up to 10)

By signing this application, I request the APCIRCUIT® service from the APCI FCU for the account identified above. In addition, please make the APCI FCU account(s) listed below accessible for the transfer of funds only to:

Name	Account #

**Once your application is received it will be processed within 24hours (or next business day). A confirmation will be sent. You may Fax the application to 610-481-7559.**



## Security Safeguards

### Member Safety

For the member's protection of confidential data, we employ several forms of security; Dual Password Protection, Multifactor Authentication, and Data Encryption.

Dual Password Protection requires the user to enter a password in addition to a four digit PIN to ensure account information is not accessed by unauthorized users. Members must also take precautions to ensure their passwords are secure. Here are some tips:

- Choose a password made up of letters and numbers (up to ten characters long). Do not use obvious passwords such as your birth date or family member's names.
- Do not give your password or PIN to anyone. If you must write your password or PIN down, keep it somewhere safe, like a locked drawer. Do not keep this type of information in a vulnerable place, such as your wallet. Don't write down what the password or PIN is for.

Multifactor Authentication (MFA) is an additional layer of security. Its function is to ensure that your information is secure and to protect you from fraud and identity theft. Every time you log in to APCIRCUIT®, the Credit Union identifies you, and lets you identify the Credit Union using your selected secret image and pass phrase.

First-time users must complete the MFA enrollment process. After you enter your member number and PIN, you are prompted to select a secret image and phrase, and three security "challenge questions and answers". If this is your personal computer, you should check the box to remember this computer for future log-ins.

When you log in to APCIRCUIT® after MFA enrollment, you will enter your member number and PIN on the first screen. Your secret MFA security image and phrase will be displayed on the second screen. This image and phrase confirms you are at the Credit Union's legitimate website. To complete your log-in you will select your password from the on-screen keyboard using your mouse. Anytime you sign in from a public computer (which you do not want to register) or a new personal computer, you will be prompted to answer the challenge questions as an added layer of security.

Data Encryption is a process that transposes the information which is sent from our server to your browser in a code that cannot be understood or altered without using the 'key'. The 'key' deciphers the information from our server to display it in your browser. APCIRCUIT® requires 128-bit encryption. To determine the encryption cipher strength of your browser, open the browser and select HELP from the menu bar. Click on "About Internet Explorer" or "About Netscape Navigator". The version of licensing information will be displayed.

### Network Security

The APCIRCUIT® server allows member access from the Internet to their account information by running programs that communicate with our main computer. Your account information, secret image, and phrase are not stored on the APCIRCUIT® server.

# How do I log on to APCIRCUIT®?

- Log on our website at [www.apcifcu.com](http://www.apcifcu.com) and click on the APCIRCUIT® logo.



## What can I do on APCIRCUIT®?

- View account balances
- Transfer funds
- View account transaction history
- Purchase CDs
- Re-Order Share Drafts
- ‘Hot Card’ your ATM or Visa Check Card
- Change the account mailing address
- Search for cleared share drafts by draft number
- Obtain copies of cleared share drafts
- Request withdrawals
- Change your PIN and password for APCIRCUIT®
- View joint owners
- Access APCI Pay Bill Pay Service