

Dear Members

On August 9th 2016, we transitioned from our old online banking system to our new one. Our website now only shows the new login. We would encourage you to enroll for the new system as soon as conveniently possible.

The screenshot displays the new online banking interface. It features a 'NEW Online Banking' section with a login form containing a text input field, a blue 'Sign In' button, and a link for 'I forgot my username'. Below this is a section for users not enrolled in online banking, with a blue 'Enroll now' button. To the right is a 'Key Rates' section with a table of interest rates for Dividend, Loan, and Mortgage products. At the bottom left is a 'PCTeller' login section with fields for Account # and Password, and a 'Login' button. A blue 'Join BAECU' button is located at the bottom center.

NEW Online Banking

[I forgot my username](#)

Sign In

Not enrolled in Online Banking?

Enroll now

Key Rates

Dividend	APY*
Certificates	0.60%
Savings	0.10%

Loan	APR*
Auto	1.50%
Home Equity	2.75%

Mortgage

30 Year Fixed	4.500%
15 Year Fixed	3.625%
5 Year ARM	3.625%

* Rates starting at
[Click here to see all current rates](#)

PCTeller

Login to manage your accounts online.

Account #:

Password:

Login

Join BAECU

There are some important security changes made with the new system. The biggest change will be that you will no longer be able to use your account number as your username. While using your account number was convenient, the ever-growing threat of login credential compromise has grown.

To get started, you will need to click on the blue "Enroll now" button. You will see a screen as shown below asking for your social security number, account number and birthday.

Welcome to Butler Armco Employees Credit Union

1 Establish Identity

We'll get you banking soon, but we need to ask some questions to figure out who you are.

What is your Social Security number?

123-45-5678

What is your Account Number?

9090909

What is your Birthday?

01/15/59

Continue

[Cancel](#)

After completing these steps, you will come to another member verification page that asks for the amount of last deposit as well as any loans you have with us. **Last deposit includes dividends, member to member transfer deposits, check, cash, or ACH deposits made to any of your share accounts.**

Welcome to Butler Armco Employees Credit Union

1

2 Verify Identity

Great. One more step to confirm your identity.

What was the amount of your last deposit?

\$

What type of loan accounts do you have at the credit union?

- Signature Loan
- Unsecured Loan
- Holiday Loan
- Budget Impasse
- Courtesy Pay Loan
- Vehicle/Transport Loan
- Collateral
- Mortgage
- Home Equity Loan
- Personal LOC
- Share Secured Loan
- None of the above

Continue

[Cancel](#)

Welcome to Butler Armco Employees Credit Union

1 2 3 Contact Information

Please confirm your contact information.

The primary email address is: **whoever@baecu.com**. ([Change email](#))

Mobile/Text Number

[Continue](#) [Cancel](#)

After submitting a mobile number for verification, you will choose your own username along with a password, security phrase and picture.

You can log in directly from the BAECU home page. Please set up your login information.

Username

The Username must not contain following values:

- Member birthdate
- Member number
- Social Security Number
- An existing or previous Username
- Must not be contained within an existing or previous Username

Username can be up to 20 characters long.

Username must be at least 4 characters long.

Username must be unique.

Password ([Show password](#))

Password strength:

Confirm password

The password must not contain following values:

- Member birthdate
- Member number
- Social Security Number
- An existing or previous Username

The password must contain characters of the following categories:

- At least one lower case letter
- At least one upper case letter
- At least one number

Password can be up to 20 characters long.

Password must be at least 8 characters long.

Security phrase

Must be between 3 and 25 characters.

What should your security image be? (Choose from our gallery.)

You will then have your choice of additional challenge questions as shown below:

When you log in from a new device, we'll also ask you one of these questions

Question #1
What loans do you have at the CU? ▼

Answer #1

Question #2
What is your father's middle name? ▼

Answer #2

[Back](#) [Continue](#) [Cancel](#)

Next you will be asked if you would like to have a challenge question asked each time you log in.

Welcome to Bushman Employees Credit Union

1 2 3 4 5 Account Features

What features would you like on your account? You can change these later.

Account Features
Would you like us to ask you a challenge question every time you log in?

[Back](#) [Continue](#) [Cancel](#)

Finally you will confirm that you would like to enroll:

Welcome to Butler Armco Employees Credit Union

Establish Identity 1 2 3 4 5 6 Confirmation

Here's the confirmation we have for you.

- ✓ Username Bobbyssue
- ✓ Security phrase GodBlessAmerica
- Security image 
- ✓ The primary email address we have for you on file is whoever@baecu.com
- ✓ The mobile phone number we have for you on file is 123-456-7890
- ✓ Account Features
 - Would you like us to ask you a challenge question every time you log in?

The computer system you are about to access is private and restricted. Please do not attempt to log in or access this computer system unless you are an authorized BAECU member using your BAECU account number and password. Unauthorized use, access or attempted access is punishable by state and federal civil and criminal laws. All activity on this system is viewed, monitored and recorded. Any attempt to access or use this computer system renders consent to such monitoring and use. We may also deliver this information to law enforcement agencies for investigation and prosecution.

I accept the terms and conditions

Before you can log into online or mobile banking, we need to send you an email to finalize your enrollment. Please make sure it@baecu.com is set as a trusted sender in your email client: it will make everyone happier if your confirmation email doesn't go into your spam folder. Once you receive the email, it's as easy as clicking the link and logging into BAECU internet banking!

Back Confirm and enroll Cancel

Next you will receive an e-mail to your registered e-mail address with a link to the new online banking.

Welcome to Butler Armco Employees Credit Union

You're almost there! To log in to online banking, please click the verification link sent to your registered email address.

Return to login

The e-mail will contain a message that looks like the following (with a different link):

Greetings from Butler Armco Employees Credit Union!

To complete your online banking enrollment, please click this link to verify your email address and log in to our system: <https://online.baecu.com/registration/confirm/54-Rd8eBv9x2kuTHbsrzi> To protect your privacy, email messages from Butler Armco Employees Credit Union will never ask you for any information that could uniquely identify you.

Sincerely, Butler Armco Employees Credit Union

Please do not respond to this message. Replies are routed to an unmonitored email account.

After you click on the e-mail message link, you will finally have access to the new online banking system. You will see a screen that appears like this:

NEW Online Banking

Username:

[Sign in](#)

[I forgot my Username.](#)

Don't have an account?

[Register](#)

This screen will always be shown within our website as well. After putting in your username, you will come to a screen that will have your security image as well as your security phrase. You will then put in your password.

Please provide your password below:

Your security image: 

Your security phrase: **GodBlessAmerica**

[! Don't recognize this image or phrase? Contact us for help.](#)

Password:

[I forgot it.](#)

[Continue](#) [Return to Login](#)

After putting in your password, you will be logged into the system and come to a screen with your account overview:

Account	Current Balance	Available Balance	Changes in Balance
Account XXX - S:0000 SAVINGS	\$109.32	\$104.32	- \$1.75
Account XXX - S:0016 12 MONTH IRA CERTIFICATE	\$6,203.18	\$5,953.18	+ \$2.96
Account XXX - S:0017 12 MONTH IRA CERTIFICATE	\$68,056.29	\$67,806.29	+ \$32.43
Account XXX - S:0080 CHECKING	\$3,764.84	\$3,764.84	+ \$356.05
Account XXX - L:0090 HOME EQUITY FIXED - 1ST LIEN, \$1,177.92 due...	\$1,177.92 due	\$35,462.02	- \$13,078.31

If you have any questions or problems please contact one of our Member Service Representatives at 724-284-2020