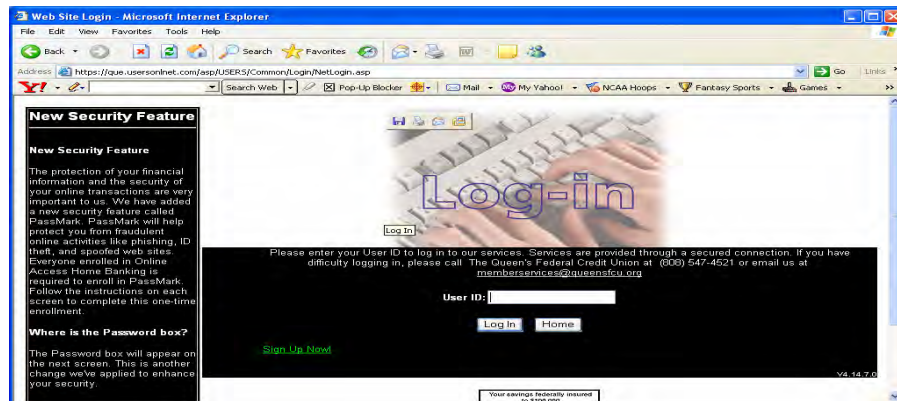


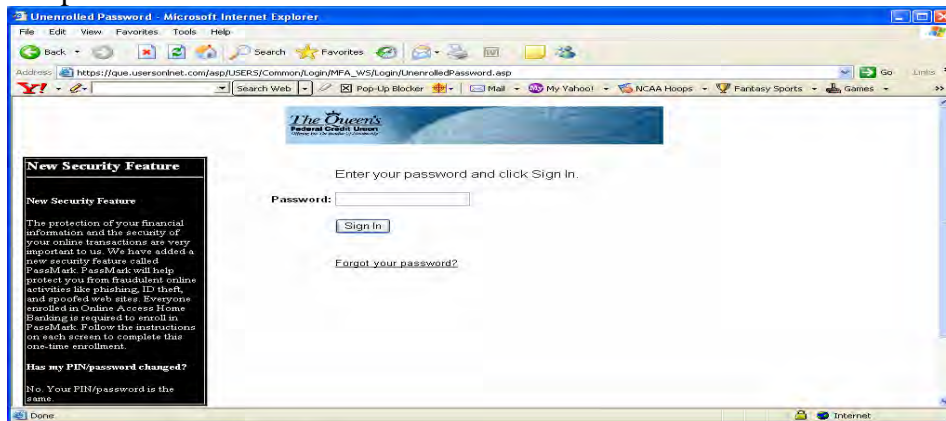
The following screen shots will assist you when working with The Queen's FCU **new Bee-Line Online Banking Log-in Security enrollment process** after March 21, 2007. Follow the instructions outlined in the following pages.

New Logon Screen:

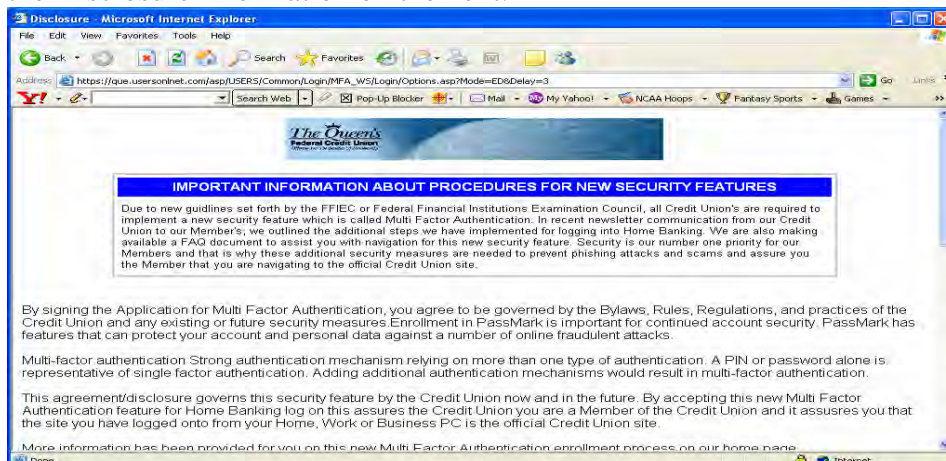
1. Please enter your User ID in the User ID field and **click on Log In**. **Your User ID has not changed** and remains the same as before the Bee-Line Online Banking security screens were implemented. [If you have not used this service before, click on "Sign-Up Now" and follow the instructions on the screen. Select "**Enroll in MFA**" and come back to #3 on these instructions.]



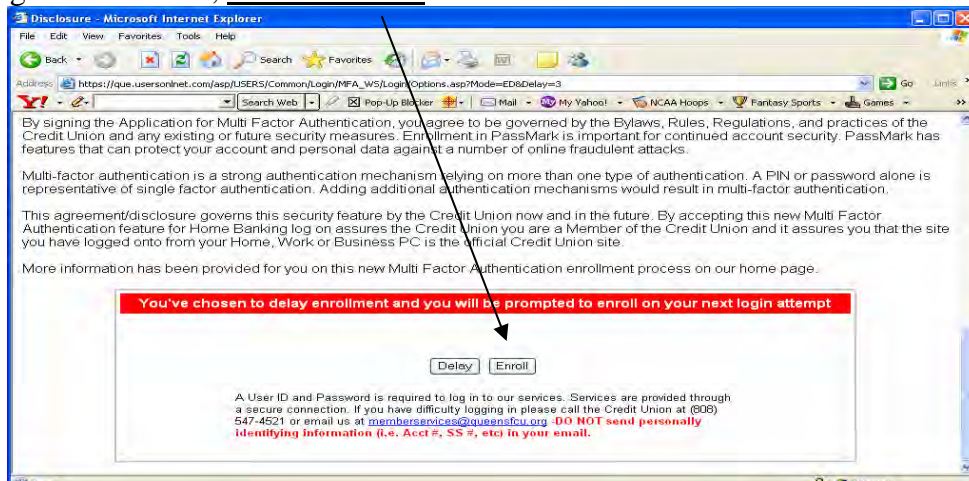
2. At the next screen, you must enter your Bee-Line Online Banking Password and **click Sign In**. **Your Password has not changed** and remains the same as before the Bee-Line Online Banking security screens were implemented.



3. Please read the Disclosure information on the next.



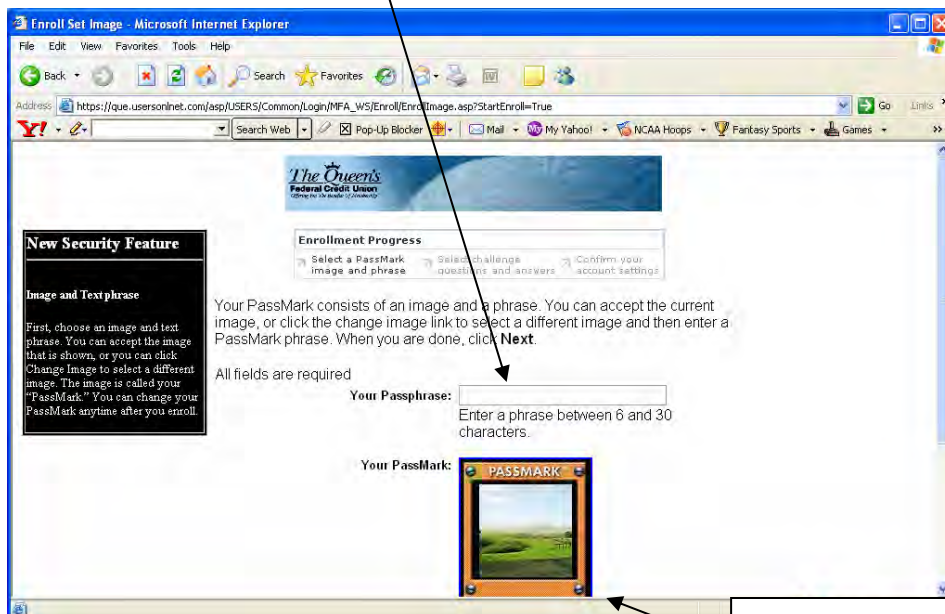
4. After reading the disclosure, click on **Enroll** button.



5. The next screen below will only be displayed at the initial log on. Once you have chosen your Passphrase and your PassMark image, you will confirm the Passphrase and image on future login sessions.

Select a Passphrase:

- a. Please choose a Passphrase between six (6) and thirty (30) characters. Examples are just one word at least 6 characters [“rainbow” or “hukilau”] or a bunch of words not to exceed 30 characters [“today is rainy” or “have a nice day”].
- b. Your Passphrase IS NOT and SHOULD NOT be the same as your password.
- c. Type the Passphrase the appropriate field.

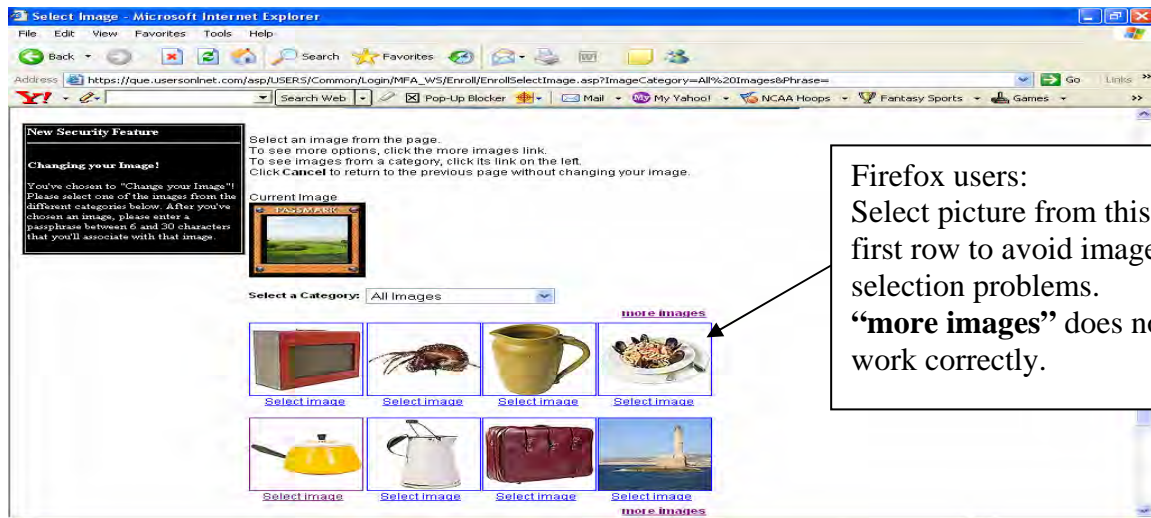


use scroll bar to get below here

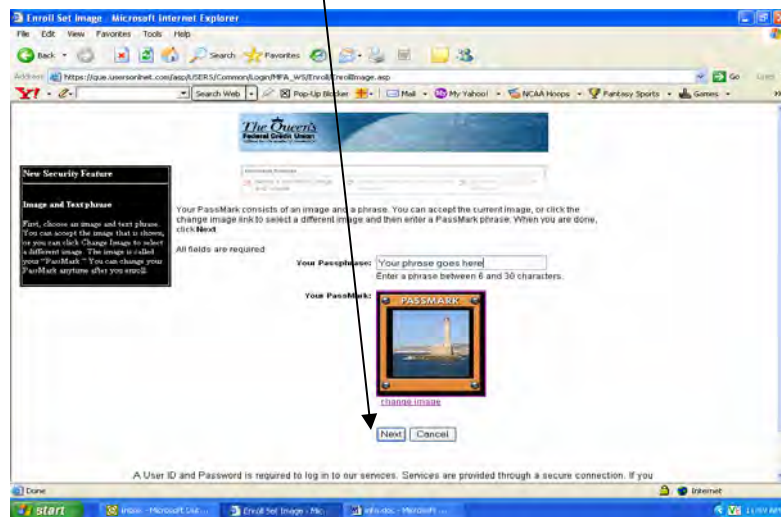
Select a PassMark image:

- d. You may accept the PassMark image shown on the screen or select from a variety of PassMark images by clicking on the change image option located beneath the PassMark image.

- i. There are many, many, many PassMark images available to our members and you can change image anytime after you are enrolled.
 - e. To select an image, you must click the **select image** prompt located beneath the image.
6. On future online access logins, the Passphrase will appear within the image each time that you login to Bee-Line Online Banking. This is YOUR assurance that you are logging into the legitimate The Queen's FCU Bee-Line home banking web site, since no one else should know your Passphrase and image.

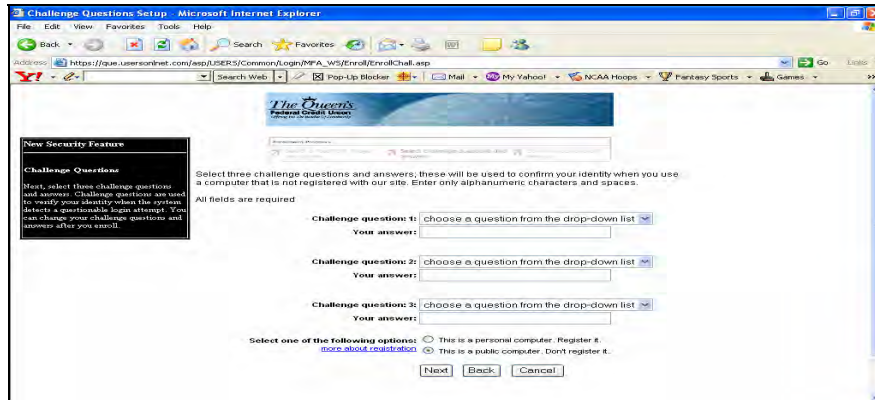


7. Once you have selected the Passphrase and image, the screen will automatically revert back to the screen below and you should click the **Next button** to continue.



Select three Challenge Questions:

8. This next screen will ask you to select three Challenge Questions and answers.
- a. Challenge Questions are used to verify your identity when the system detects a questionable login attempt such as when a computer other than the one used to initially enroll is used.



9. Challenge Questions are displayed by using the drop down arrows. They may be selected by clicking on the desired question. The question will auto fill in the #1 box and you will be prompted to complete the answer.

10. Complete the answer and continue to the second challenge question.

NOTE: The Challenge Questions need not have the correct answers however; they do need to be answers **YOU** recognize. For instance, someone that knows your real correct answer could still get into your account so if your answers are all, say “blue,” how would the perpetrator know?

a. You can change your Challenge Questions and answers after you are enrolled.

11. Once you have completed all three Challenge Questions and answers, click on **Next**.

12. The next screen will ask you to confirm your Passphrase and image and Challenge Question selections.

a. You may choose a different Passphrase or image or change the answers to your Challenge Question before you confirm, or you can change any or all of them after you are finish enrolling the next time you login.

13. Click **Next**. You will be logged into Bee-Line Online Banking and the Account Summary Screen will appear.



Once each of the above steps has been completed, you will be successfully enrolled.

LOGGING IN AFTER ENROLLING:

Each time you log into Bee-Line Online Banking after the initial enrollment, the credit union will show you, your Passphrase and image selected; **only if they are correct, will you enter your PIN to login to your account.**

If they are not correct, check to make sure you have entered the correct User ID. If still not correct, do not continue and report the incident to The Queen's FCU as soon as possible!

NOTE: If you are using a different computer from the one used during the initial enrollment, you may encounter your Challenge Questions.