

Secure First-Time Login Procedure

1. On our home page, click First Time User under the Online Banking button at the top of the page. Enter your Login ID and click Submit.
2. On the next screen select "I am a new user" check box, then click Login.
3. You will be directed to a page displaying the secure contact information we have on file for your account. Select one Secure Access Code delivery method from the list you can access immediately: phone or text message, then click Submit.

The Secure Access Code is only good for 30 minutes, so if it does expire, you will need to request a new one. NOTE: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please call us at 859-873-3136 during regular business hours to provide updated information.

4. Enter the Secure Access Code, then click Submit. (Do not navigate away from the screen. If you need to access your email account to retrieve your code, please open a new browser window or browser tab.)
5. Read the First Time Online Banking Agreement, then click I Accept.
6. Enter a password twice, then click Submit. You will then be directed to your Account Overview page.
7. On your second login to online banking or any time you login from a non-registered computer:
 - On our home page, click Online Banking, enter your existing Login ID and click Submit.
 - On the password screen, enter your password. DO NOT click "I am a new user."
 - You will be asked to choose a method to receive another Secure Access click the Login button. Enter the Secure Access Code when you receive it. DO NOT use a Secure Access Code you have received prior. Secure Access Codes can only be used once, and expire in 30 minutes.
 - You will be given a chance to register the computer at this time.

NOTE: If you choose not to register the computer you will be asked to go through the Secure Access Code process each time you login on this computer. You should NOT register a public computer or a computer that others might use outside of your control.

- Click submit.

Note: If you delete system cookies, whether manually or through an automated process, the registration of the computer will be erased and you'll have to use a Secure Access Code each time you login. You can make changes to your cookie settings through your browser. See the help section of your browser to learn more.

Some things to remember about Secure Access Codes:

- When you login for the very first time to online banking, you will be asked to generate a Secure Access Code.
- Secure Access Codes are for one-time use. You cannot use a Secure Access Code you have already used.
- Secure Access Codes last a limited amount of time, 30 minutes. If you waited longer than 30 minutes to login using the Secure Access Code you received, you will need to request a new one.
- When you login to online banking a second time you will be asked again to generate a Secure Access Code. At this time you will have the ability to register your computer. Registering your computer allows you to login without having to generate a Secure Access Code at each login.
- If you login to online banking from a new computer you will be asked to generate a Secure Access Code and will have the option to register the computer. If you do not register the computer, you will continue to be asked to generate a Secure Access Code each time you login.