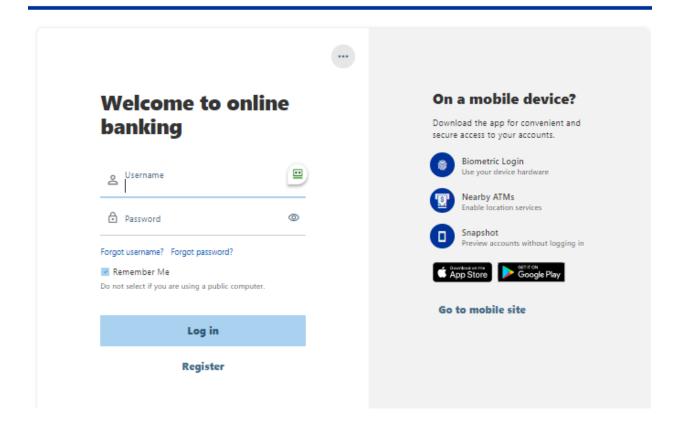# New User Registration

The New User Registration process allows for members that do not have existing online & mobile banking access to enroll in the Alkami Digital Service. There are two different versions of the registration process. One for individual accounts (personal) and business accounts. This process is started for both versions from the log in page by selecting *Register.*

Individual Registration

Members that have personal accounts with the credit union will use the Individual version of the registration workflow. Select *Register as an Individual*

I Want To

Register to my individual account
Select this if you have a personal account

Register to my business account
Select this if you have a business account

Members must agree to the Disclosure terms and conditions of online banking access and confirm they have PDF Access. Click the *I Agree* option and *Open PDF*. A PDF will open in a new tab or window and the code needs to be entered in the *Access Code* field, *Continue.*

Disclosure

Manage your Meridian Trust Federal Credit Union accounts simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register.

Please accept the disclosure to continue the registration process.

date for the new occurrence of the payment is adjusted to the first business date prior to the calculated processing date.
• If the recurring payment's "Pay After" option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date after the calculated processing date.

Note: If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated processing date, then the last calendar day of that month is used as the calculated processing date.

Single and Recurring Payments: The system will calculate the Estimated Arrival Date of your payment. This is only an estimate, so please allow ample time for your payments to reach your "Payees".

Cancelling a Payment: A bill payment can be changed or cancelled any time

☑ I Agree

PDF access confirmation

Before you proceed, we need to make sure you can open PDF documents.

1. Open PDF
2. Copy the 5 character code into the text below.

Access Code
ZU812

Please copy the code below into the text box below the disclosure

ZU812

Confirmation of Identity is accomplished by the member entering their Account Number, Social Security Number/Tax ID, Birth Date, and email address. *Continue*

~Ensure the member has an email address listed on their profile to ensure successful registration.

Register for Online Banking Access

Confirm Your Identity

The following information is used to verify you have an account with Meridian Trust Federal Credit Union and that you are the owner of the account. We match your answers against our records. Questions marked with * are required.

Account/Member Number *	•••••	show
SSN/TaxID *	••••••••	show (No dashes please)
Birth Date *	Jul	4	1982
Email *	test@gmail.com	

Cancel   Continue

Step 3 of 6

Verify Your Identity

○ **Email**
A one-time code will be sent to your email address.

◉ **SMS Text**
A one-time code will be sent to your mobile phone.

Select Phone Number
(***) ***-*654 ⌄

Continue

Verification Code

A 6-digit code has been sent to your phone number (***) ***-*104.

2 5 7 3 7 7

Code Will Expire In 5 Minutes

Resend code or Change method

For your security, DO NOT SHARE THIS CODE WITH ANYONE. Meridian Staff will NEVER ask for this code. Verification Code: 257377 Expiration Date: 6/13/2023 10:42:55 AM Mountain Standard Time

Verify

*Enter the code sent to you via email/text

The member will then select their username and create password.

Create Username

Create a unique, alphanumeric username between 8 and 20 characters in length.

Username

Create Username

Create Password

Your password must be at least 8 characters long and contain at least one uppercase letter and one number.

Password

Confirm Password

Create Password

The member will then create their password. The password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number, *Continue.*

Upon successful registration, the member will be presented with the Dashboard for their accounts.

Business Registration

Members that have Business accounts with the credit union will use the Business version of the registration workflow. Select *Register as a Business*

Members must agree to the terms and conditions of online banking access and confirm they have PDF Access. Click the *I Agree* option and *Open PDF*. A PDF will open in a new tab or window and the code needs to be entered in the *Access Code* field, *Continue.*

Register for Online Banking Access

Manage your Meridian Trust Federal Credit Union accounts simply and securely, any time and anywhere you have internet access. It takes just a few minutes to register.

Please accept the disclosure to continue the registration process.

Online Banking Services Definitions

- **Online Banking** - is the Internet-based service providing access to your Meridian Trust accounts.
- **Account** - an account means any of your account(s) to which we may allow access via the Online Banking Service under this Agreement.
- **Username** – is the member generated ID that will be used to log into the Online Banking Service. This username will apply to any consumer shares and loans that you have ownership on at Meridian Trust
- **Password** – is member generated, selected by you for use during the initial log in, or after the initial log in, that establishes your connection to the Service.
- **Bill Payment** – is the online service that enables the scheduling of bill payments from an eligible Meridian Trust checking or money market account, using an Internet-enabled device (see separate disclosure and agreement upon requesting access to this service).
- **Business Day** - Our business days are Monday thru Friday, except holidays.

Overview

Meridian Trust Online Banking Service is available to members in good standing, who own an account that is eligible for online access. Please refer to your Member Service Agreement for more information regarding your account. This service is available 24 hours a day, 7 days a week. However, the service may occasionally be unavailable due to system maintenance or other reasons. You must have access to a computer or mobile

☑ I Agree

PDF Access Confirmation
Before you proceed, we need to make sure you can open PDF documents.

1. Open PDF
2. Copy the 5 character code into the text box below.

ACCESS CODE
ZU812 *

Cancel Continue

Please copy the code below into the text box below the disclosure

ZU812

Confirmation of Identity is accomplished by the member entering their Account Number, EIN/Tax ID, email address, and zip code, *Continue.*

~Ensure the member has an email address listed on their business profile to ensure success.
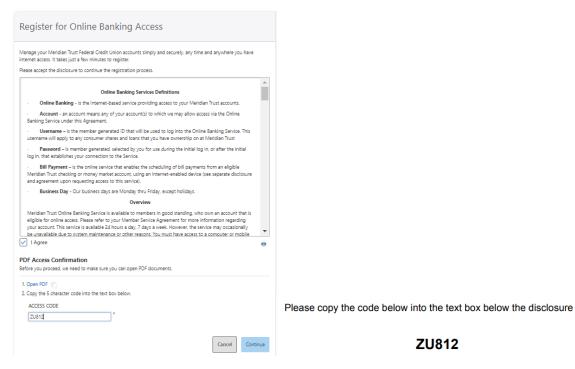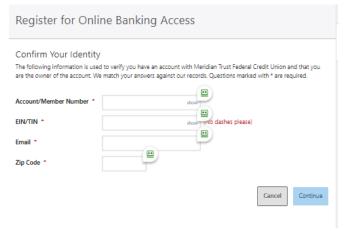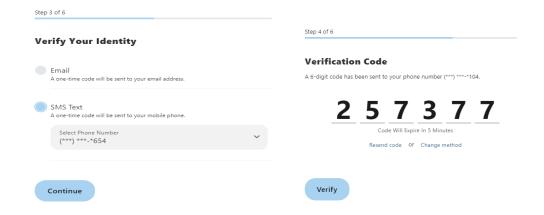

Register for Online Banking Access

Confirm Your Identity

The following information is used to verify you have an account with Meridian Trust Federal Credit Union and that you are the owner of the account. We match your answers against our records. Questions marked with * are required.

Account/Member Number *   show

EIN/TIN *   show (No dashes please)

Email *

Zip Code *

Cancel Continue

Verify Your Identity

○ **Email**
A one-time code will be sent to your email address.

● **SMS Text**
A one-time code will be sent to your mobile phone.

Select Phone Number
(***) ***-*654

[Continue]

Verification Code

A 6-digit code has been sent to your phone number (***) ***-*104.

2 5 7 3 7 7

Code Will Expire In 5 Minutes

Resend code or Change method

[Verify]

Enter the code sent to you via email/text

Create Username

Create a unique, alphanumeric username between 8 and 20 characters in length.

Username

[Create Username]

Create Password

Your password must be at least 8 characters long and contain at least one uppercase letter and one number.

Password 👁

Confirm Password 👁

[Create Password]

The member will then select their business username and password, *Continue.*

The member will then create their password. The password must be at least eight characters in length, contain at least one lowercase letter, at least one uppercase letter, at least one special character, and at least one number, *Continue.*

Upon successful registration, the member will be presented with the Dashboard for their accounts.