*MFA =Multi-Factor Authentication

Initial Login Process

1. Initial Login
   You will be given a temporary username and password by your credit union to type in the online banking login section of our website home page. To obtain such, call us during normal business hours at 314.962.6363 or 1.800.719.6363 and say or press 6. You must use your initial password within 48 hours.

2. Set up Account Holder Personal Information
   You will need to set up personal information, including your phone number, email address and mother's maiden name (some items may have been provided at account opening and will be pre-filled).

3. Disclosure
   You will need to read the Terms and Conditions of services and check the box to agree, then hit the "Continue" button.

4. Update Password
   After entering your initial username/password on the login screen (provided by ACU), you are prompted to update your password. (You will also be prompted to update your username.)
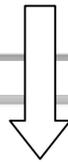
Please verify your contact information.

Select where you would like to receive your verification code to confirm your contact information. If there is a login from a computer we don't recognize, we'll contact you.

Where should we send the code?

✉ ifs.usp.idc@gmail.com   Edit   [Email me]

Additional ways to reach you: Add your phone number

Please verify your contact information.

📞 **Within a minute, you'll receive a verification code at ifs.usp.idc@gmail.com**
Once you receive the code just type it in. Open a new browser window to check your email.

[Enter verification code here]   Didn't get the code?

💻 **Save time by registering your computer.**
If this is your personal computer, register it now. We won't need to contact you the next time you log in.

[Yes, register my private computer.]   [No, this is a public computer.]

Is this really you?

Looks like you're logging in from a new computer. To verify your identity and protect your account, we're going to send you a verification code to type in.

How do you want to be verified?
Send a verification code

📞 ***-***-9722   [Call me]   [Text me]

✉ s*********@hotmail.com   [Email me]

Message and data rates may apply for text option. For help or information send "help" to 44833. To cancel at anytime send "stop" to 44833. By clicking *Text me* button you agree to the Terms and Conditions and Privacy Policy.

Common Problems

I don't have access to verification option(s) listed on this page

Why must I complete this step again? I opted to remember my device last time

Common reasons include:

- You recently cleared your browser's cookies. Learn more
- You are browsing in private or incognito mode
- You are using a different browser from the one you used last time
- You knowingly or unknowingly asked to not skip this extra security step

Initial Login Process

5. Set Up Verification Code Delivery
You must set up at least one phone number or email address. Up to two phone numbers and one email address are allowed. (Make sure to have your phone handy – *the one associated with the number you're providing* – during this process so you can hear/access the code, unless you're accessing the code through your computer or tablet.)

6. Register the Computer
If you are on your personal computer, you should register it (by clicking "**Yes, this is a private computer**") so that you don't get the MFA challenge screen upon next login. If you are on a public computer (or a friend's computer), you should choose "**No, this is a public computer**." Either button takes you in to online banking.

Subsequent Login Process

After entering your username/password on the login screen (ACU website home page), if the computer used to log in is not recognized (the computer is not registered), you are asked to validate your identity. Once you have registered a computer in MFA, you cannot "unregister" the computer.