Welcome to our new Online and Mobile Banking Platform

Logging in for the first time?

Follow our step by step guide
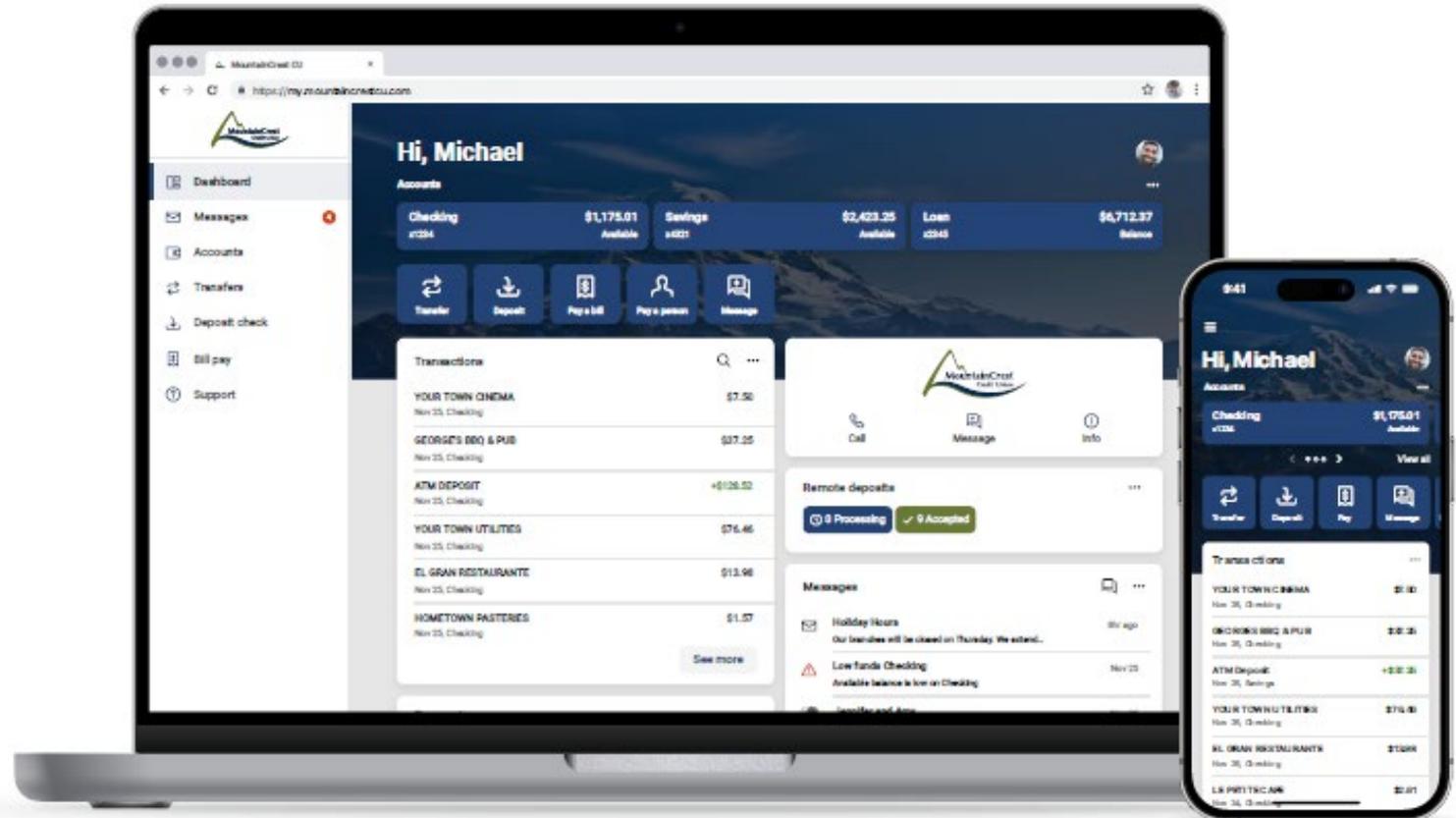
Step 1 - Log In

When logging into Online or Mobile Banking for the first time, you will need to enter your current username and password.

Do not choose First time user? Enroll now
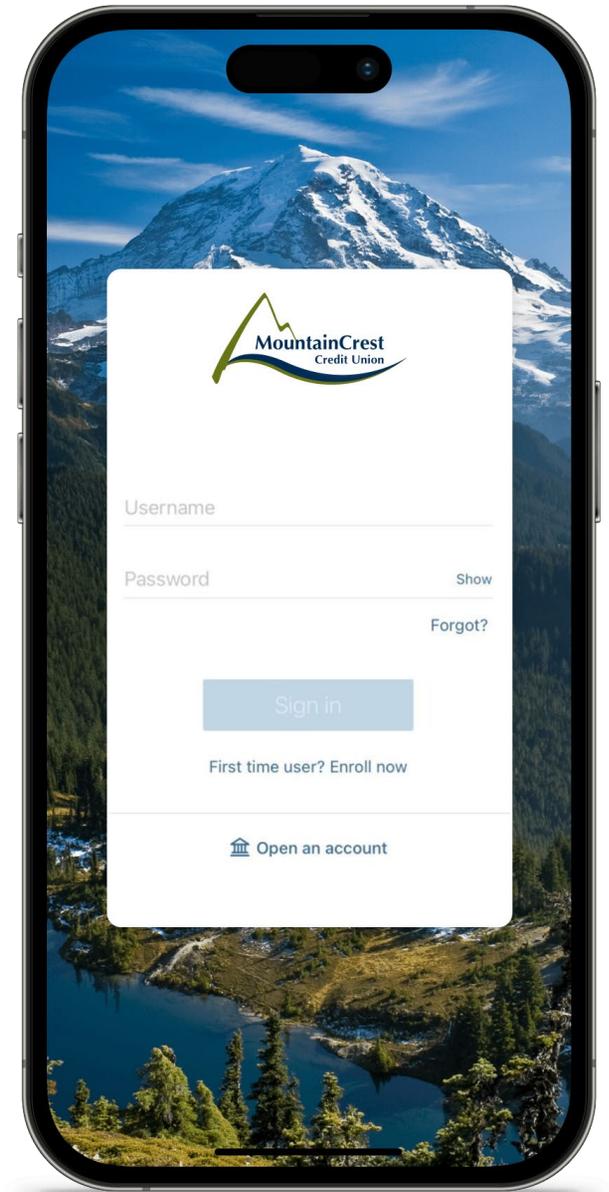
Step 2 - Protect Your Account

When logging into Online and Mobile Banking for the first time, you will be asked to complete a 2-step verification process. Following this initial set up, each time you sign into your account on an unrecognized device, your password and a verification code will be required.
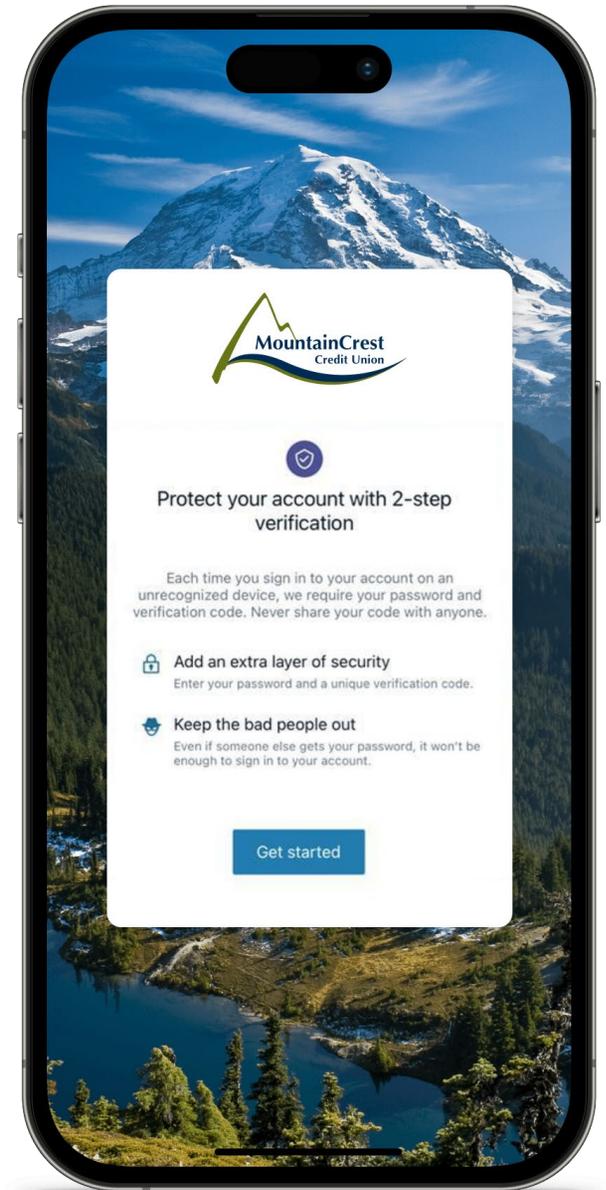
Step 3 - Choose Your Verification Method

To begin the verification process, you will be asked to select your desired method of validating your identity. If you already use Authy or an Authenticator app, you may continue to do so.

Please select the appropriate instructions for Step 4 based upon your chosen verification method.
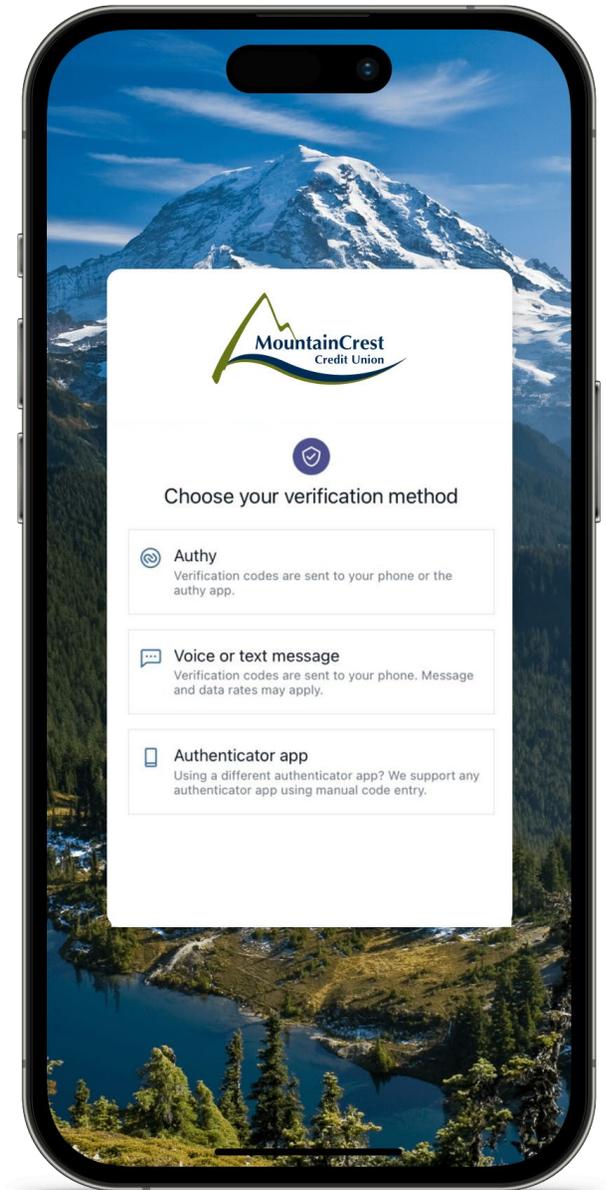
Step 4 - Voice or Text Message Verification Method

Enter either the mobile or home phone on file with MCCU. Please, make sure the number you enter is capable of receiving either texts or voice calls. You will be asked how you want to receive your codes? A verification code will be sent to the number you entered either by text or phone call. Confirm your phone number by entering the verification code. If 2-step verification has been properly established you will receive the "You're all set!" confirmation message.
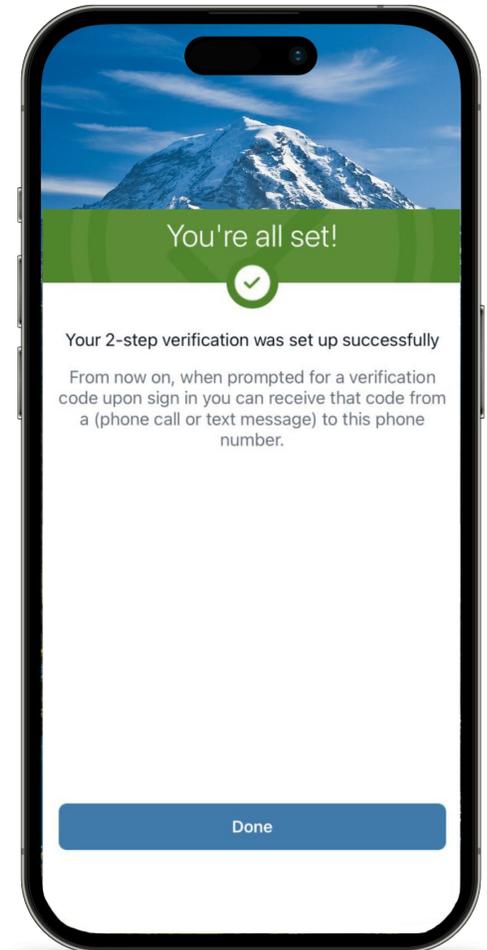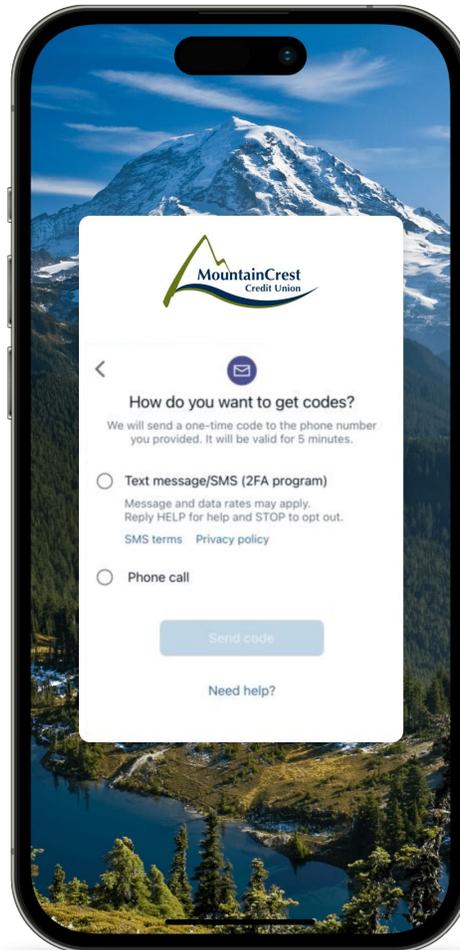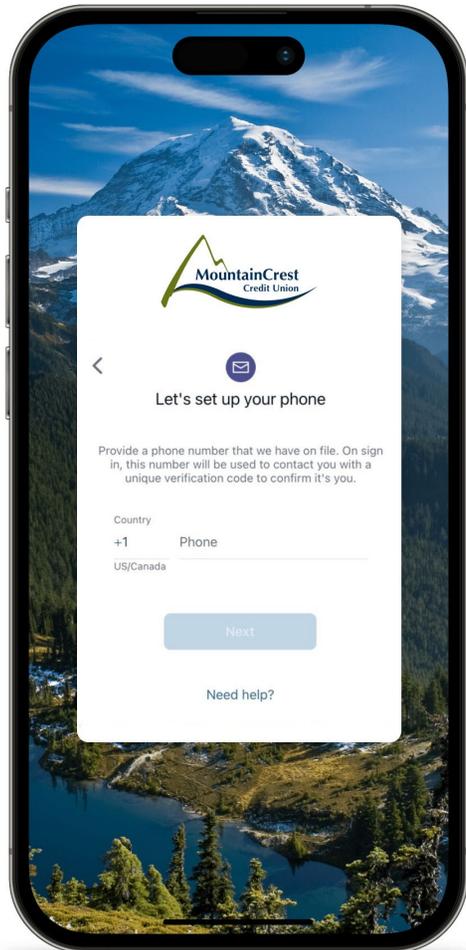
Step 4 - Authy Verification Method

You may use the Authy app to generate a unique code to authenticate your account. You will be asked how you want to get your codes? A verification code will be sent using the method you chose. Confirm your account by entering the verification code. If 2-step verification has been properly established you will receive the "You're all set!" confirmation message.
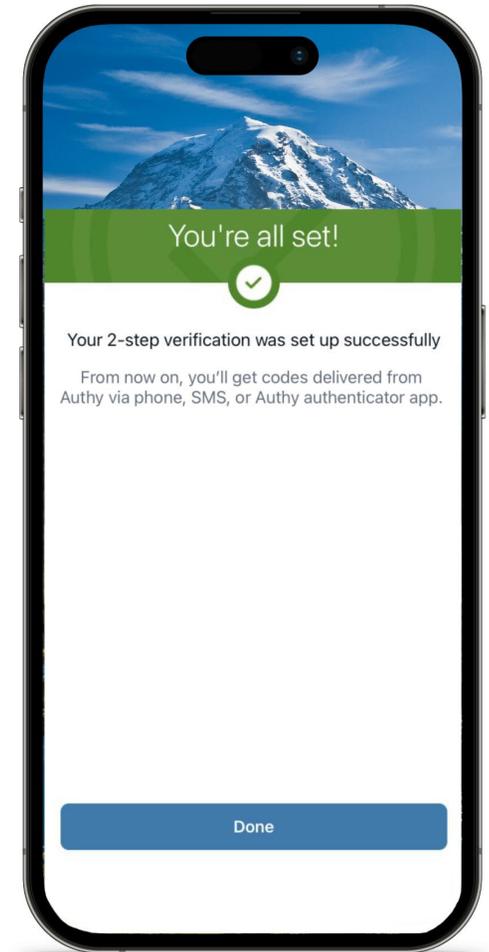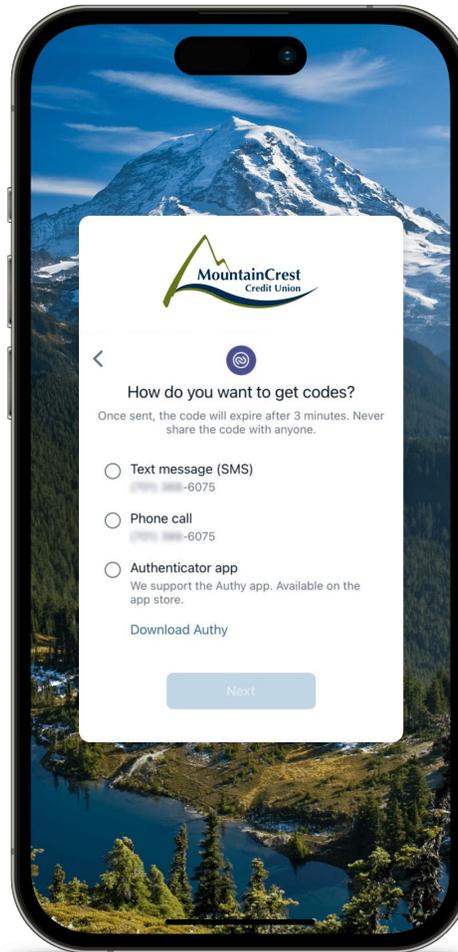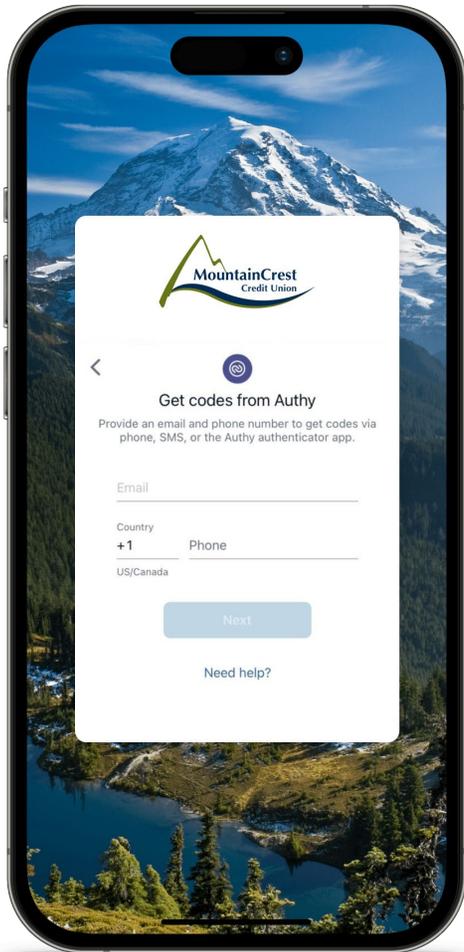
Step 4 - Authenticator App Verification Method

Using a different authenticator app? We support using an authenticator app using either a QR code scan or a manual code entry. A verification code will be sent using the method you chose. Confirm your account by entering the verification code. If 2-step verification has been properly established you will receive the "You're all set!" confirmation message.
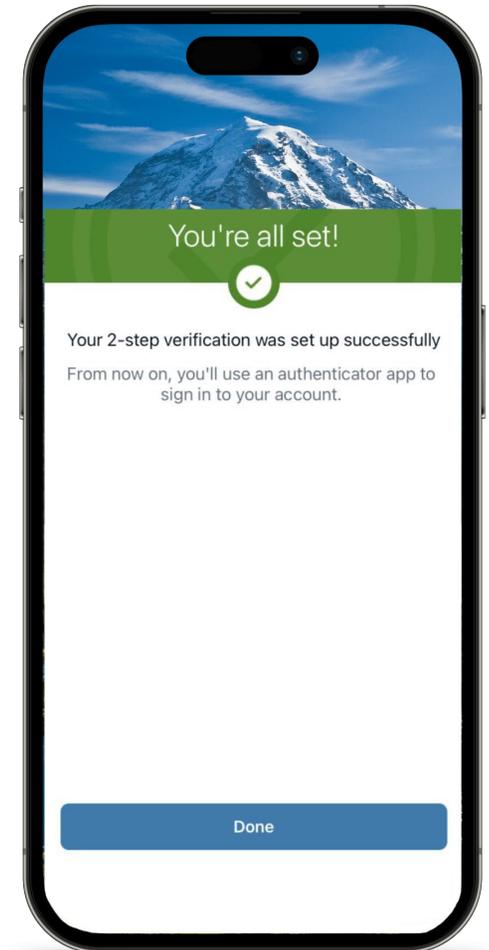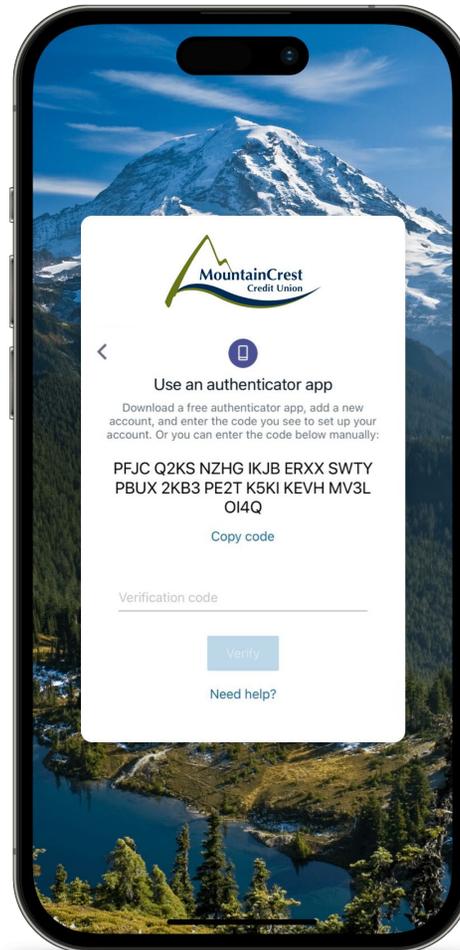
Step 5 - Accept User Agreement

You will be asked to read the User Agreement. You will need to accept the terms of service.
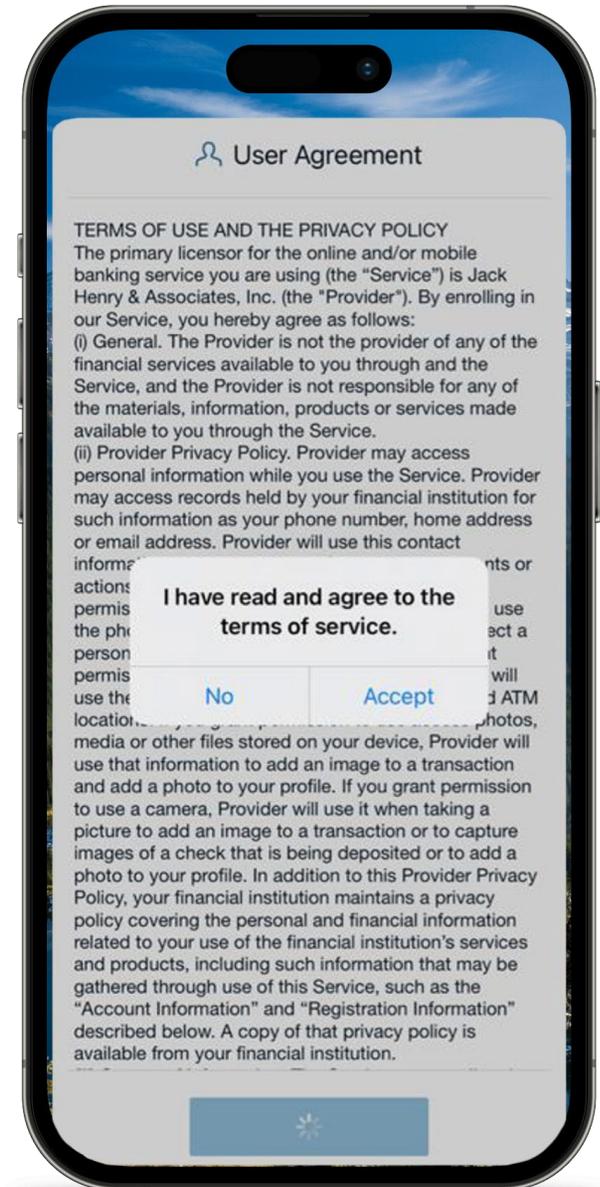
If you are logging into Online Banking this is your final step. Mobile Banking app users please continue to Step 6.

Welcome to your New Online Banking Experience! You will be directed to our new dashboard where you can customize your screen and enjoy our new platform. If you have any questions please give us a call at 360-454-5400 or chat with us within Online Banking using the "message" feature.

Step 6 - Passcode

Upon completion of the 2-step verification process and acceptance of the User Agreement, if using the mobile app, you will be asked to create a 4-digit passcode for your device. This will be used instead of your online banking username and password going forward.
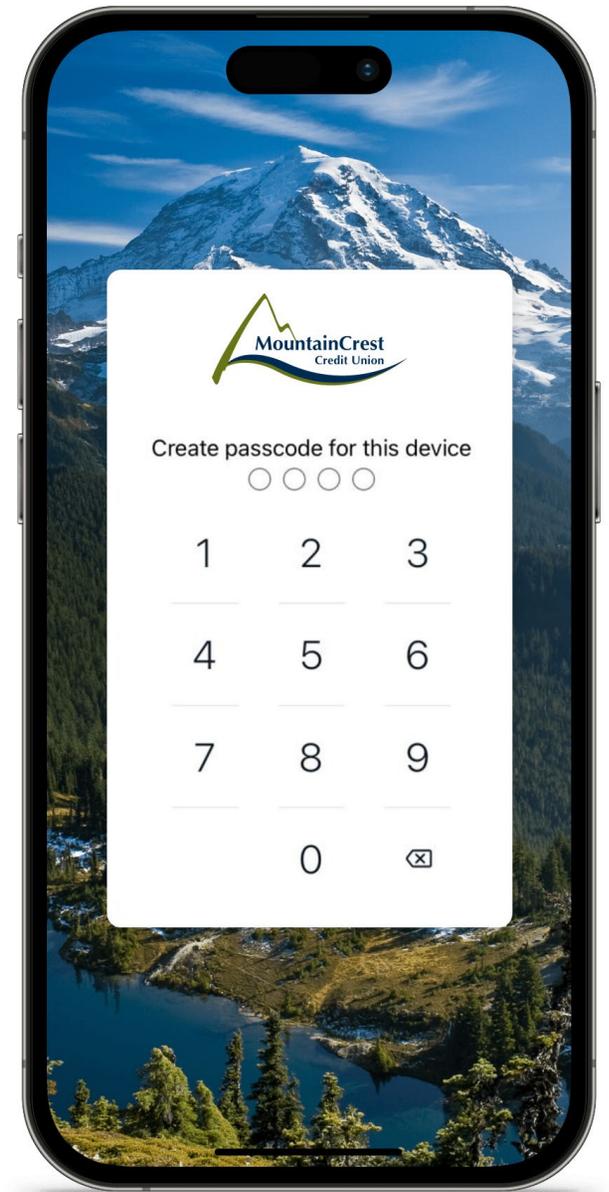
Step 7 - Confirm Passcode

You will be asked to enter your 4-digit passcode again to confirm and verify it is accurate.
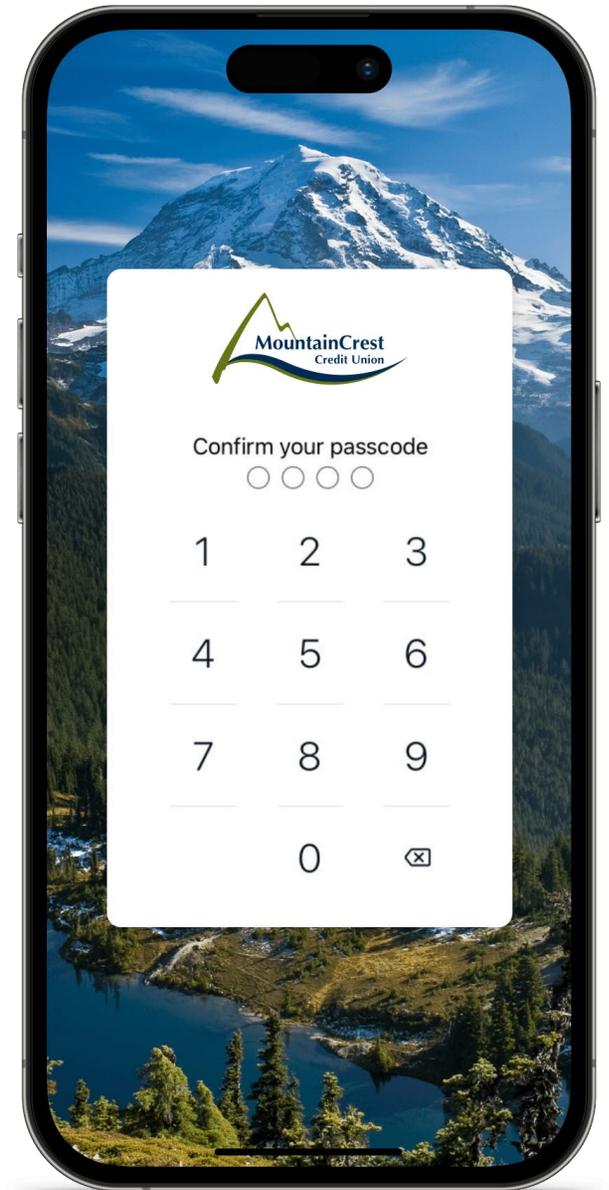
Step 8 - Enable Face ID

Once the passcode has been confirmed and established, you will have the opportunity to enable Face ID for login, If your device has the capability. Once enabled, you will login using Face ID with your 4-digit passcode serving as a backup password in the event facial recognition does not work.
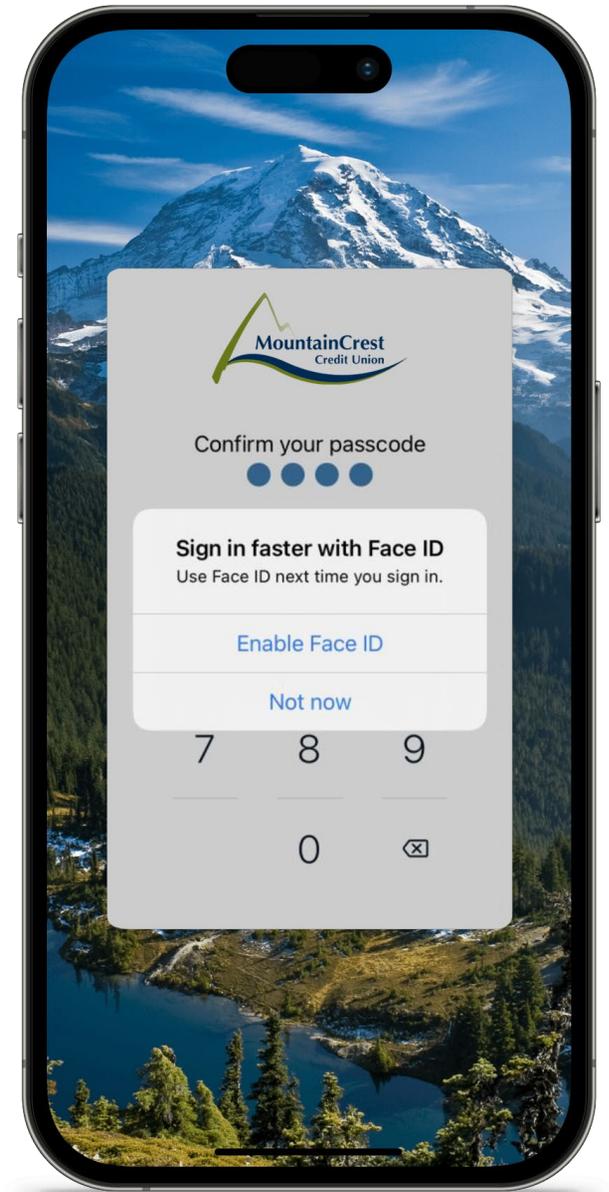
Step 9 - Welcome to your New Mobile Banking Experience!

You will be directed to our new Mobile Banking dashboard where you can customize your screen and enjoy our new platform. If you have any questions please give us a call at 360-454-5400 or chat with us within Mobile Banking using the "message" feature.

Please delete the old version of the MCCU app from your device.