

Accessing the System for the First Time

To log on to the site for the first time, you will need a temporary User ID, a temporary password and the system Web address.

To access the system for the first time:

1. Open Internet Explorer (version 5.5, SP2 or more recent).
2. In the browser's ADDRESS field, enter www.firstfedca.com and select COM'L - FFBEXPRESS from the login section.
3. Click the GO BUTTON to access the system Web site.
4. In the USER NAME field, enter your temporary User ID.
5. In the PASSWORD field, enter your temporary password.
6. Click the LOGIN button. The Welcome screen is displayed.
7. Click the NEXT button. The User Information screen is displayed.
8. [OPTIONAL] In the FIRST NAME, MIDDLE INITIAL, and/or LAST NAME fields, modify your name.
9. In the E-MAIL ADDRESS field, enter your email address. Since this address is used to help reset forgotten application passwords, it is critical that you provide a correct, permanent email address.
10. In the USER NAME FIELD, enter your permanent user name. This is the user name you will use to log on to the system in the future. See the "User Name Rules" section for additional information.
11. In the PASSWORD field, enter a new password. See the "Password Rules" section for additional information.
12. In the CONFIRM fields, re-enter the information entered in the previous steps.
13. Click the NEXT button. The Security Questions screen is displayed.
14. Answer three security questions. These questions are used to verify your identity for purposes of changing or resetting passwords.
From each QUESTION drop-down list, select a different question to be answered.
 1. In each ANSWER field, answer the selected question.
 2. In the appropriate CONFIRM field, re-enter the answer.
15. Click the SUBMIT button. The main system screen is displayed.

User Name Rules

All user names must:

- Be unique.
- Be between six and 40 characters in length.

A user name will be deleted if:

- It is not used within 30 days after its creation.
- It is not used within any 90 day period.

A user name may be logged on to the system only once at any time. In other words:

- If you are logged on to the system, you may not initiate another session using the same user name.
- If you close the browser window without logging off, you will be temporarily unable to log on again until your session "times out" (approximately 20 minutes).

Note: Three consecutive unsuccessful login attempts will temporarily lock the user name to prevent unauthorized usage.

About Passwords

Each time you access the system, you will be required to enter a password. Additionally, each time you submit an item to the financial institution, you will be prompted for a second password.

These passwords are NOT the same password!

For increased security, the system uses two separate passwords:

- The "application" password is used to log on to the system.
- The "transaction" password is used to submit items to the financial institution.

For maximum security, it is recommended that you use a different password for each.

Password Rules

All passwords must:

- Be between six and 12 characters in length.
- Contain at least one letter and one number.
- Contain at least three unique characters.
- Contain only letters and numbers.
- Be changed every 90 days.
- Be used only once within any 24-month timeframe.

Hardware/Software Requirements

The following requirements and recommendations will ensure that you are able to fully utilize the system:

Item	Resolution	Recommended
Web Browser	Microsoft Internet Explorer, v. 5.5 (SP2), or more recent. Pop-up windows, session cookies, and JavaScript must be enabled. For Remote Deposit, MSIE 6.0 (Service Pack 1 or more recent) is required. Internet Explorer 7.0 will be supported in a future release.	
Encryption (included in browser)	128-bit encryption	
Graphics Capability	VGA	
Color Palette	16-bit	
Screen Resolution	800x600 pixels For Remote Deposit, resolution must be 1024x768 pixels.	1024x768 pixels For Remote Deposit, 1280x1024 resolution is recommended
ISP Connection	28.8 Kbps	56 Kbps

For Remote Deposit check scanning computers, the following requirements also apply:

Item	Resolution	Recommended
ISP Connection	Broadband	
Operating System	Windows XP (Home or Professional), Service Pack 1 or 2. Windows 2000, Service Pack 4. Windows Vista will be supported in a future release.	
Memory	512 Mb	1 Gb+
Processor	Intel Pentium IV - 1 Ghz minimum	

Logging On (after the first time)

Once you have logged on to the system for the first time and selected a permanent user name, the log-on process is quick and easy.

1. Navigate to the system Web site.
2. In the **USER NAME** Field, enter your permanent user name.
3. In the **PASSWORD** field, enter your password. For security purposes, an asterisk (*) is displayed for each entered character, instead of the character itself.
4. Click the **LOGIN** button to log on to the system.

Forget Your Application Password?

1. On the initial log-on screen, in the **USER NAME** field, enter your user name.
2. Click the **FORGOT PASSWORD?** button. An email is sent to the address you registered when you first set up your account.
3. When the email arrives, follow its instructions to choose a new password.

*Note: The email will include a customized Web address that will only be valid for 15 minutes from the time you clicked the **FORGOT PASSWORD?** button.*

Timing Out

As a security precaution you will automatically be logged off from the system after a period of inactivity (usually approximately 20 minutes). If your session times out while you are logged on, the Login screen is displayed. A message is displayed to inform you that your session was terminated due to timeout.

Logging Off

For security purposes, you may only have one work session open at any time. Therefore, it is very important that you log off from the system correctly.

Click the logout icon in the top right-hand corner of any page to log off.

Entering Dates

The Calendar utility provides you with an alternate method for entering dates throughout the system.

Note: You can also enter all dates manually, using mm/dd/yyyy format.

1. Click the rectangular **CALENDAR** button located below or beside the date field.
A pop-up Calendar window is displayed, set to the current month. The current date is displayed in red.
2. From the **MONTH** drop-down list, select a month.
3. From the **YEAR** drop-down list, select a year.
4. Select the date by clicking it on the calendar. The pop-up window closes, and the selected date is entered for you into the date field.