



Online and Mobile Banking

Getting Started:

Pyramid Federal Credit Union members can enjoy the freedom of anytime, anywhere access to your accounts with Online and Mobile Banking from your desktop, tablet or mobile device.

How Do I Enroll in Online Banking?

Enrolling is easy and takes just a few steps. If you need assistance, please contact Member Services at (520) 795-7950 or (800) 947-9726 during regular business hours.

1. Complete the [Online Enrollment Form](#).
2. You will create a Login ID and provide personal information to help us verify your identity and member account. You will also be asked to enter a "Secure Word." *Your Secure Word was established by you when you opened your Pyramid membership account.* If you do not remember your Secure Word, you will need to contact us before you can continue the online enrollment.
3. If the information you submitted on your enrollment form is verified, you will receive a successful enrollment message and will be provided with a temporary password to complete the new user login. You will be instructed to change your password. Be sure to make it a strong one.
4. We encourage you to login to establish your online account before your temporary password expires. If this occurs, go to the login screen and select the Forgot Password link and enter your Login ID. You will be asked to select a target by which you will receive a Secure Access Code to continue. Targets can include an email address, a number for an SMS/text-enabled device, or a phone number for a voice call.

What is a Secure Access Code?

For your account security, you may be asked to register the device(s) that you use to access your Online Banking account. Register a device **ONLY** if you have direct control over the device and users. If our Online Banking system is unable to determine if your device is registered, you will be required to obtain a Secure Access Code to continue with the login process. A Secure Access Code is a **4-digit number** which can be sent to you in an email, as SMS/text-message*, or to a phone number for a voice call. Be sure we have your current contact information, including phone number(s) and email addresses.

*If you receive a Secure Access Code in a text message, be sure you read the entire message as the 4-digit code is the last item in the message field. Your Secure Access Code will come from the text number 864-34. This is not your Secure Access Code.

What Does it Mean to Register A Device?

You can elect to register the device or browser you use to access your online account. If our system recognizes your registered device, you be able to login without using the Secure Access Code authentication method. It does this by placing a tracking cookie (or similar item) on your system. Do not register any device that is shared or that others may have the ability to control.

How do I Enroll in Mobile Banking?

1. Once you have your Online Banking Login ID and Password, you can now download our Mobile Banking app for your **Android or iOS** mobile device. Use the same Login ID and Password for the Mobile App. [[Google Play Store link](#)] [[Apple iTunes Store link](#)]



2. If you prefer to use Touch ID using your fingerprint to login to your Pyramid Mobile App, from the Menu, select Settings, then Security Preferences to enable the Touch ID setting to On.

Password Security

Access to your accounts requires utilization of a Login ID and Password. You are responsible for safekeeping your Password. You may change your Password at any time by logging into your online account and updating your password in Settings, Security Preferences. Our current Password Policy requires you to **change your password at least once every six (6) months**.

When logging in, if you enter your **password incorrectly three (3) times**, your online account will be temporarily **locked out for one hour** before you can try again. To avoid added delay, use the Forgot Password link to obtain instructions to reset your password before locking out your account access.

How Often Do I Need to Access My Online Account?

As your credit union, we strive to provide you with the latest technology and financial services. And, we offer many of these to our members at no cost. If you are enrolled in Online Banking, there is a cost to the credit union whether you use the service or not. To manage those costs, online accounts that are not used **at least every 60 days will be deactivated**. If your account has been deactivated, contact us to discuss reestablishing your online services.