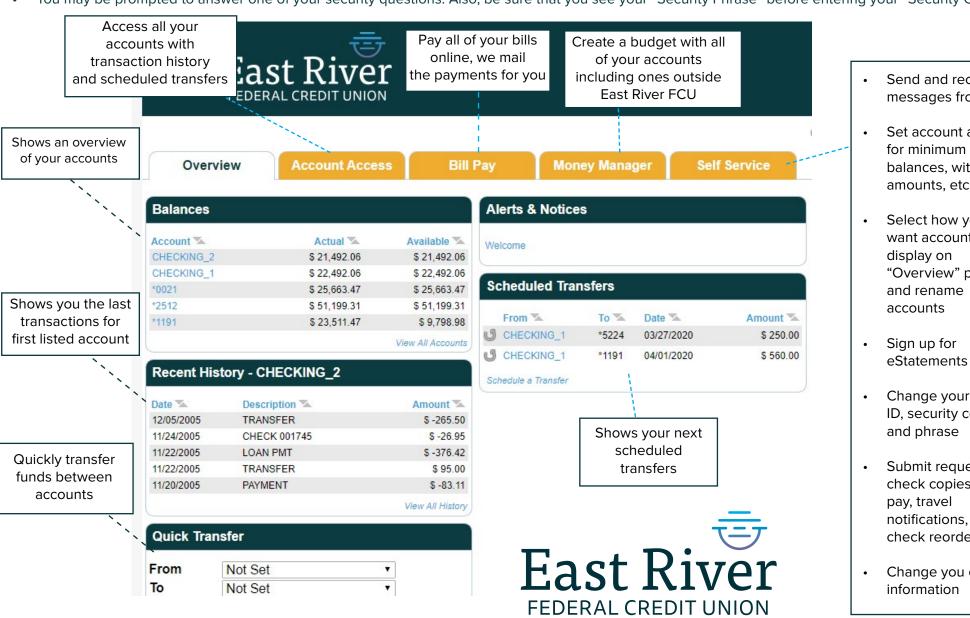
Quick Guide on How to Enroll and Use Online Banking

Sign up!

- · Go to www.eastriverfcu.com and click on the "Sign Up". Make sure you have your account number and last 4 digits of primary account holder's social security number which are needed to create an account.
- Follow the on-screen instructions. It's that easy!

Log in!

- Go to www.eastriverfcu.com and enter your "Logon ID" in the online banking login box.
- You may be prompted to answer one of your security questions. Also, be sure that you see your "Security Phrase" before entering your "Security Code".



- Send and receive messages from us
- Set account alerts for minimum balances, withdrawl amounts, etc.
- Select how you want accounts to "Overview" page
- Change your login ID, security code,
- Submit requests for check copies, stop notifications, and check reorder
- Change you contact