Personal Online Banking
Made Easy!

Getting Started

1. Easily enroll in Pathfinder Bank online banking at pathfinderbank. com. Simply click the **"Enroll"** link on the Personal Online Banking Login Box. We can also help you enroll at any of our branch locations or by calling our Contact Center at 315-343-0057

2. First time login: Using the login information that you choose or was chosen for you, sign in using the Online Banking Login box on pathfinderbank.com. Follow the prompts to authenticate yourself, then enter your password.

Please note: your user ID and password are both case sensitive. Reference the tips in this guide if you are having trouble.

Authentication

Our online banking system uses one-time security codes to verify your identity when you log in to the system for the first time, or from a new device or network, as well as certain other times. When it's necessary, the system will guide you through the process.

1. If the One-Time Security Code screen appears, click on **'Continue with Security Code.'** A pop-up window will appear, asking how you'd like to be contacted: the system will call or send a text message to a phone number we have on file, and ask you to enter a one-time code. If your correct phone number is not listed, call 315-343-0057 to update your information.

Automated Phone Call

1. Select the phone number you would like to use and then select **"Text the selected number"** and click **"Continue".**

2. Answer the call you receive, press or say 1 to continue, then say or enter the code on your phone's keypad. The system will confirm your entry was successful and end the call.

3. Click 'Phone Call Completed' onscreen to proceed to enter your password.

Text Message

1. Select the phone number you would like to use and then select "Text the selected number" and click "Continue".

2. Your one-time code will be sent in a text message; enter it where prompted within Online Banking. Click **'Submit'** to proceed to enter your password.

Changing Password

- Login to Online Banking
- Select the 'More' option at the bottom of the mobile app
- Go to 'Settings'
- Select "Update password'
- Password change is effective immediately after you click "Change Password"

Creating Account Alerts

- Login to Online Banking
- Click the "All" button at the top of the website.
- Go to "Settings"
- Then go to "Alerts"
- Select the "Add" button to set up a new transactional or balance alert.
- Select the "Change" or "Delete" buttons to edit or remove Alerts that you have set

Changing Login User ID

- Login to Mobile or Online Banking
- Select the 'More' option
- Go to 'Settings'
- Select 'Update Username'
- Login ID is updated and effective immediately after you click "Save new Login ID"
- Your Login ID is case sensitive at login. You'll need to remember and upper and lower-case letters you use.

Debit Card Controls

Select the "Change" or "Delete" buttons to edit or remove Alerts that you have set.

- Download the free CardValet app from the Apple® App Store or Google Play™
- Open the app and select New User
- Enter your 16-digit card number
- Enter additional card details as requested
- Validate your identity
- Accept the Terms & Conditions as well as the Privacy Policy
- Create your User Name and Password

After account creation simply select a card from the CardValet home screen and you are ready to begin setting up your own personalized card controls.

Having trouble logging in?

These tips might help:
If you're trying to use any of our Mobile Banking options, you should know that any temporary credentials will not allow you to access Mobile Banking You must sign in to Online Banking via pathfinderbank.com with your temporary credentials, and choose a permanent password, before using Mobile Banking.

Are you entering your ID correctly?

Your ID is case sensitive. Check to make sure you've not inadvertently capitalized the first letter of your ID or turned on your caps lock function, and that any letters are entered in the correct case.

Are you entering your password correctly?

Passwords are case sensitive and must meet the following criteria:

- Must be 8 - 32 characters.
- Must include at least 1 letter and 1 number.
- Cannot include spaces.
- Cannot include a character that repeats more than 2 times in a row.
- Cannot include the following characters: \<>'

Check to make sure you've not inadvertently turned on your caps lock function, that any letters are entered in the correct case, and you've followed any on-screen requirements if selecting a new password. If you are on a mobile device, check to ensure it is not adding a space at the end.

Have you been locked out of the system?

If you enter your password incorrectly three times, you will be locked out of the Online Banking system. If this happens, use the "Forgot your password?" feature through our online banking login page or call our Contact Center at 315-343-0057 to reset your password.

Are you having trouble authenticating yourself?

For security reasons, you may only select a phone number we have on file to use forauthentication. If your correct phone number is not listed, contact call our Contact Center at 315-343-0057 to update your contact information.