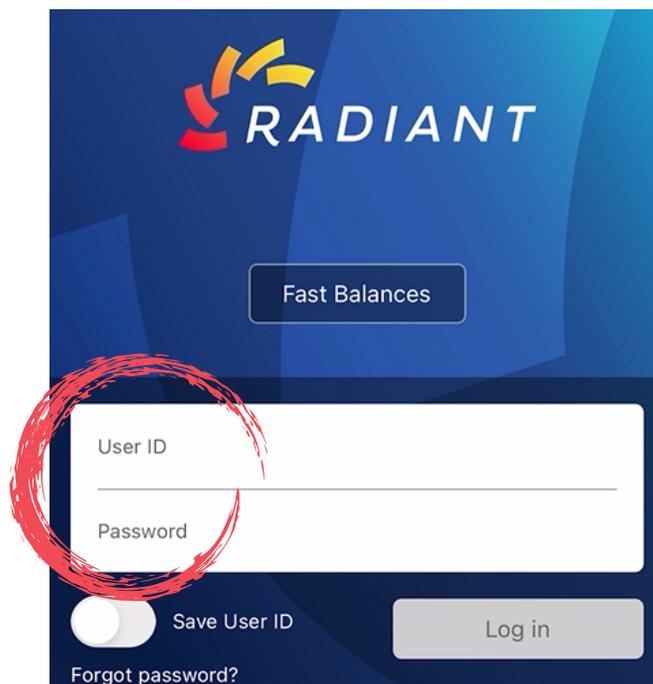


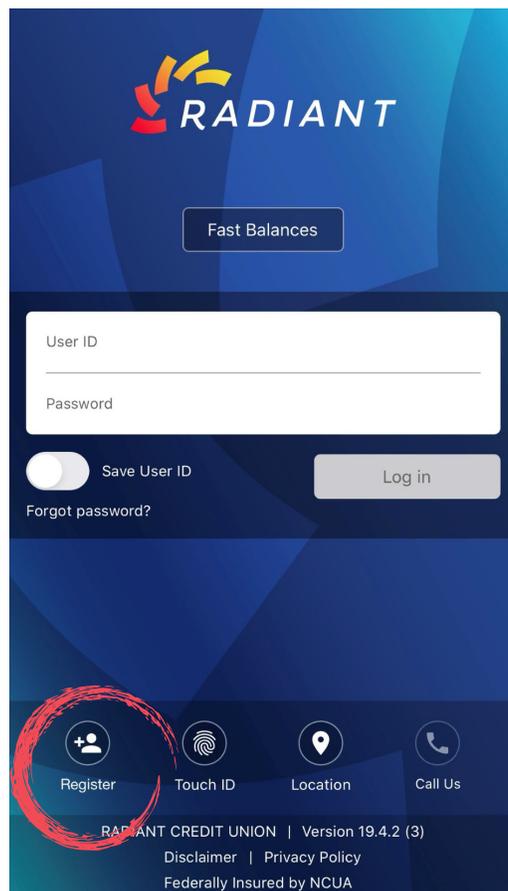
Step 1: Download the mobile app from the App Store or Market Place.



Step 2: Log in to the mobile app using your eBanking credentials.



Step 3: If this is your first time logging in, click the "Register" button to obtain your eBanking credentials.



Radiant CU eBanking Terms and Conditions.

Please [click here](#) to read the terms and conditions of the Radiant CU eBanking services.

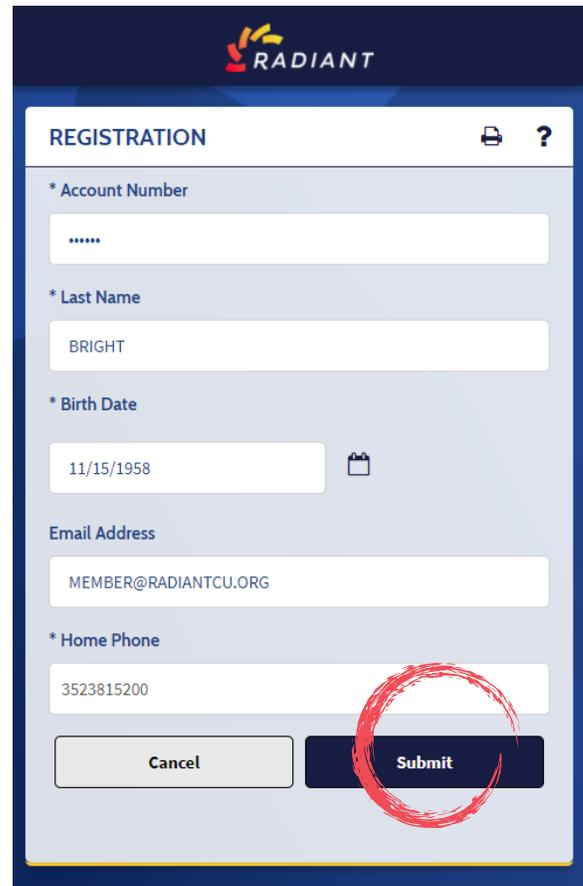
By clicking this checkbox, I accept the terms and conditions of the Radiant CU eBanking services.

Cancel

Continue

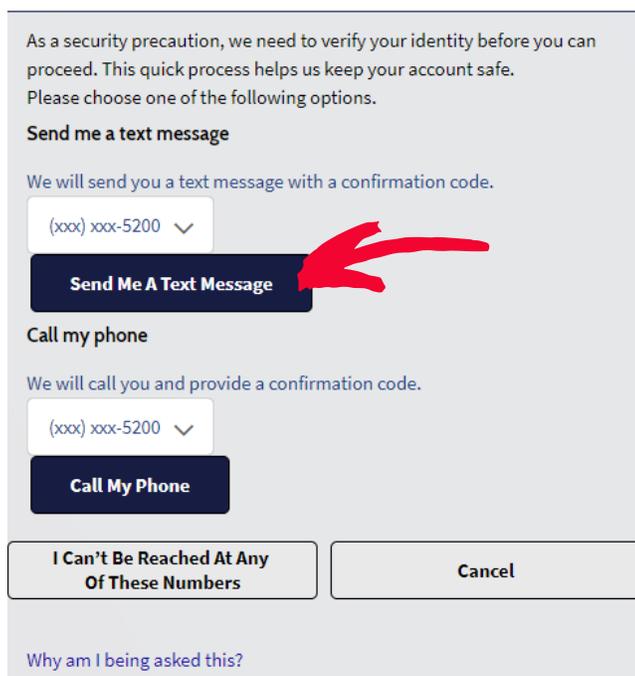
Step 4: Once you have read the Terms and Conditions, click the checkbox to accept. Then press the "Continue" button to move on to the next page.

Step 5: Complete the information for each field and then, click the "Submit" button.



The screenshot shows a 'REGISTRATION' form with the following fields: Account Number (masked with dots), Last Name (BRIGHT), Birth Date (11/15/1958), Email Address (MEMBER@RADIANTCU.ORG), and Home Phone (3523815200). At the bottom, there are 'Cancel' and 'Submit' buttons. A red hand-drawn circle highlights the 'Submit' button.

IDENTITY VERIFICATION



The form explains the need for identity verification and offers two options: 'Send me a text message' and 'Call my phone'. Both options include a dropdown menu for phone area codes (currently set to '(xxx) xxx-5200') and a corresponding button. A red arrow points to the 'Send Me A Text Message' button. At the bottom, there are buttons for 'I Can't Be Reached At Any Of These Numbers' and 'Cancel'. A link 'Why am I being asked this?' is at the very bottom.

Step 6: For security verification, you will need to select how you would like to receive a confirmation code. Click which option you would like by clicking the "Blue Button" for that option.

Step 7: Once you receive the Verification Code, type the code in the box and click the "Submit" button.

IDENTITY VERIFICATION

We are sending a text message to the mobile number you selected. Please enter the code contained in the text message.

* Confirmation Code

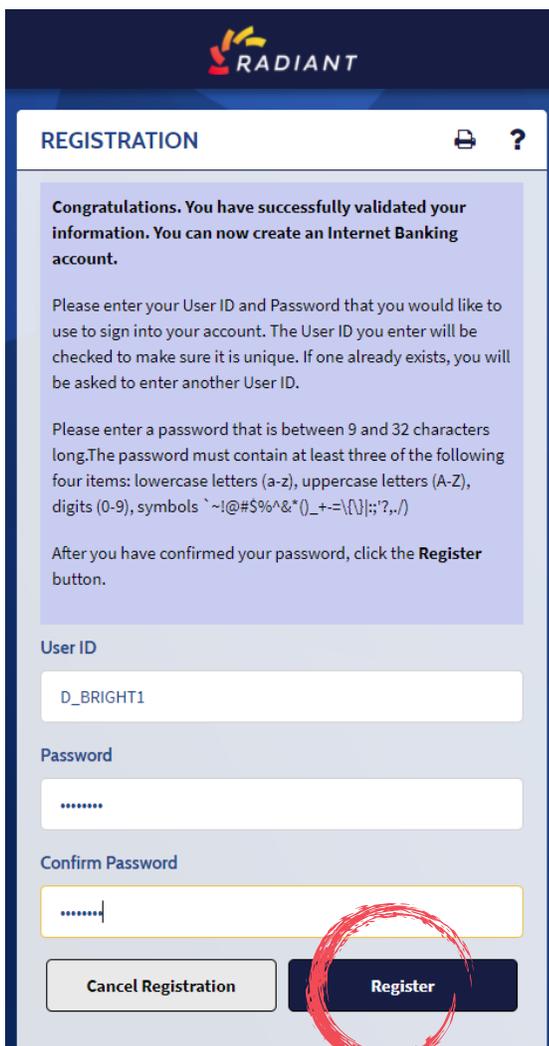
304467

Cancel

Submit

[Why am I being asked this?](#)

Step 8: Create your Username and Password. Make sure you follow the password requirements, then click the "Register" button.



REGISTRATION

Congratulations. You have successfully validated your information. You can now create an Internet Banking account.

Please enter your User ID and Password that you would like to use to sign into your account. The User ID you enter will be checked to make sure it is unique. If one already exists, you will be asked to enter another User ID.

Please enter a password that is between 9 and 32 characters long. The password must contain at least three of the following four items: lowercase letters (a-z), uppercase letters (A-Z), digits (0-9), symbols `~!@\$%^&*()_+={\}|:;'?,./`

After you have confirmed your password, click the **Register** button.

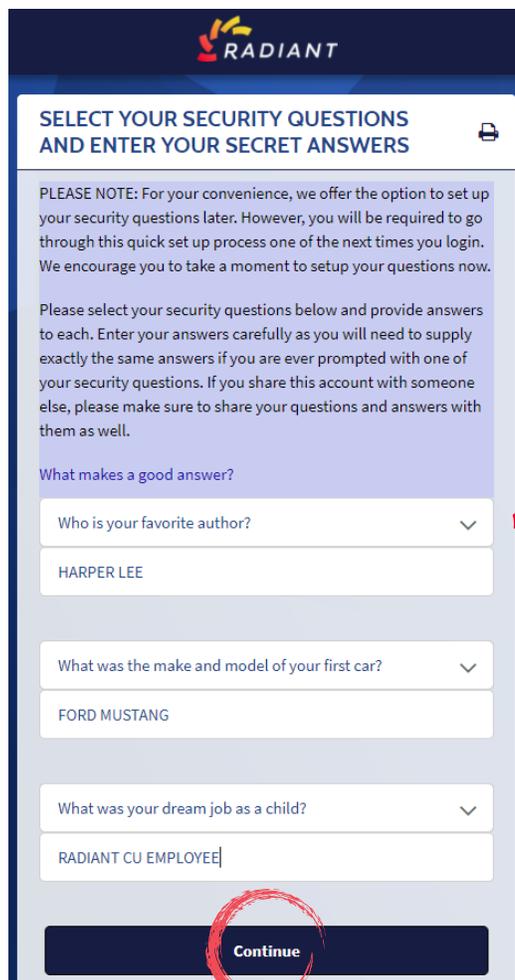
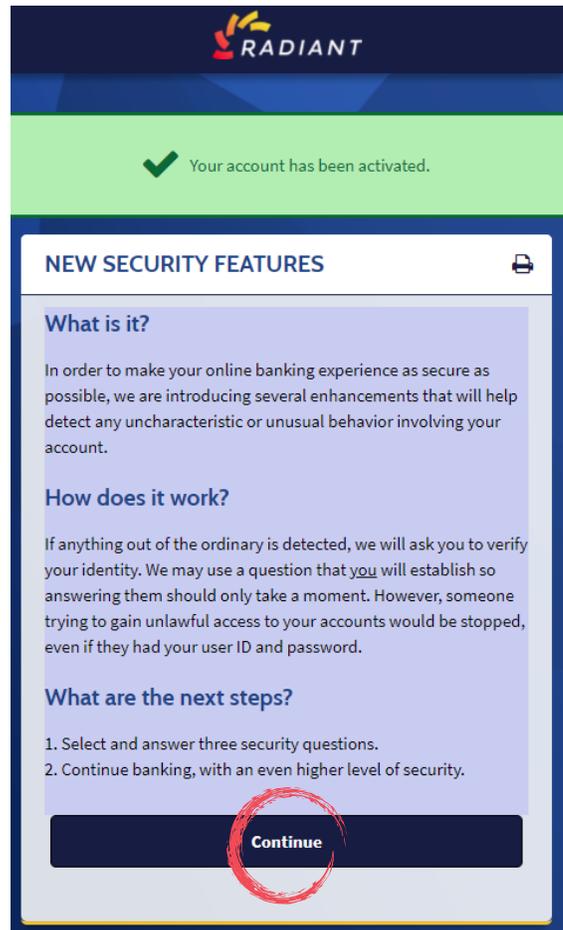
User ID
D_BRIGHT1

Password
.....

Confirm Password
.....

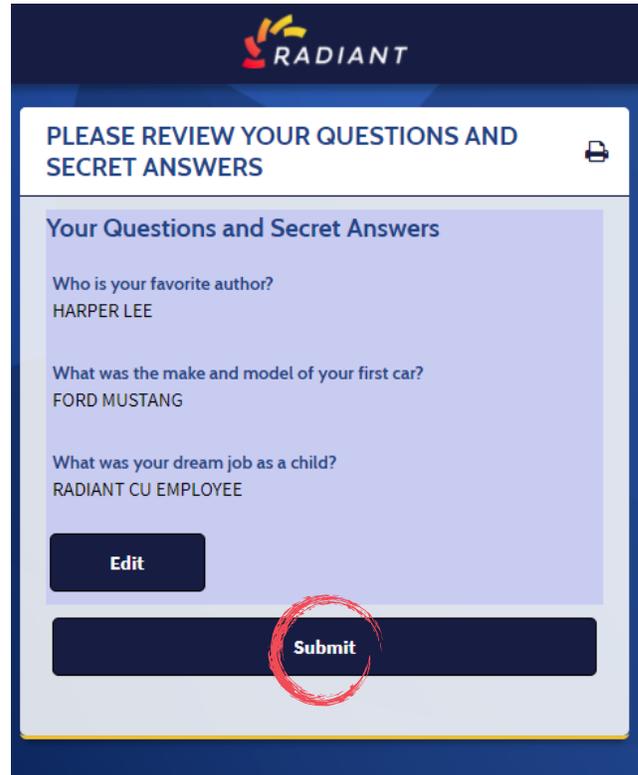
Cancel Registration Register

Step 9: You will receive an Activation Alert once your account has been activated. Next, you will need to setup Security Questions. Click the "Continue" button to do so.

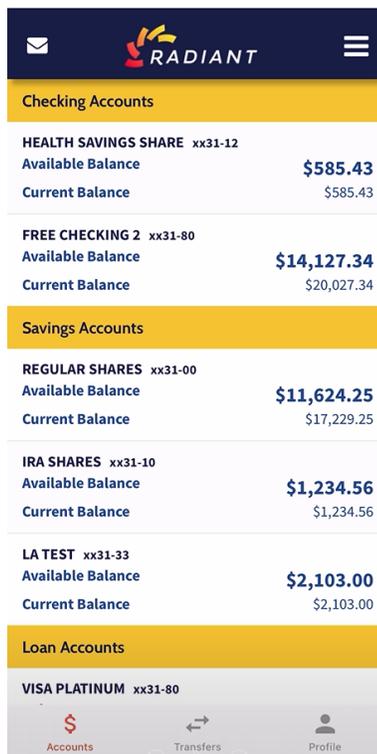


Step 10: Choose which three Security Questions you would like to setup, by clicking the "Down" arrow. Type your answer in the text box below for each security question, then click the "Continue" button.

Step 11: Review your Security Questions and Answers for accuracy. If you need to make modifications, click the "Edit" button. If correct, click the "Submit" button.



Step 12: Once logged in, you will come to your Radiant mobile app "Accounts Home" page. On this page you will find snapshots of all your Radiant Accounts. You will be able to quickly see your "Current Balance" and your "Available Balance" for each account.



Checking Accounts

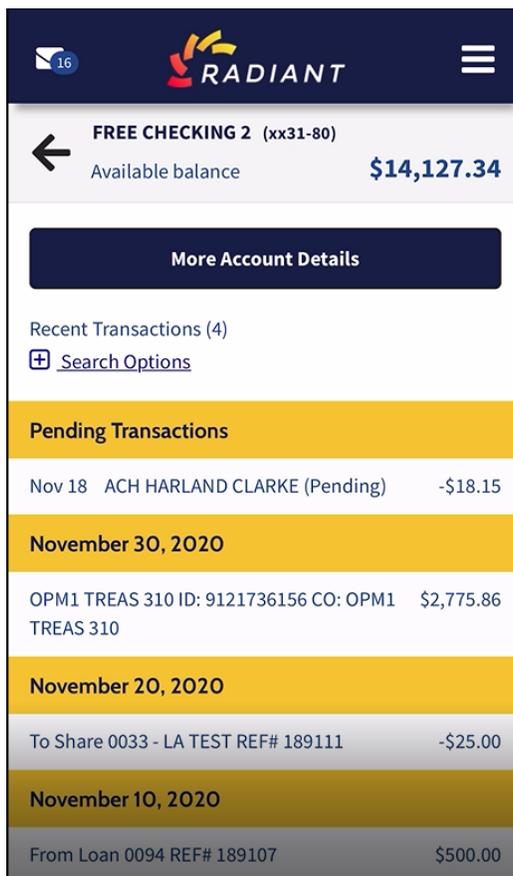
Savings Accounts

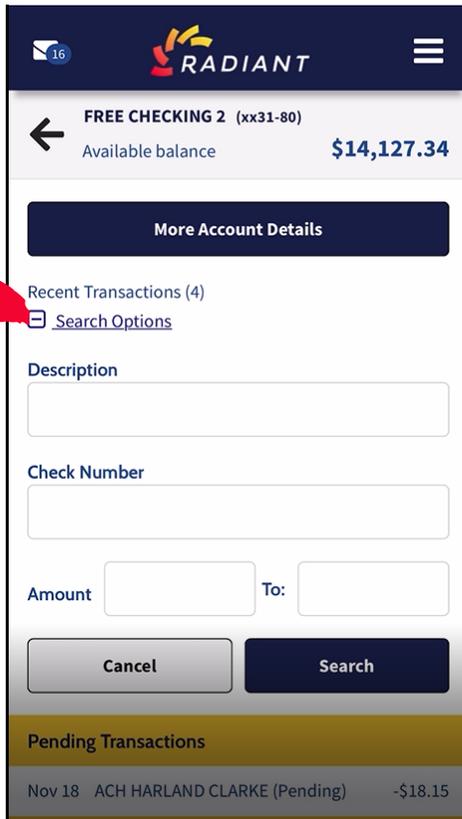
Loan Accounts

Step 13: To access details of a particular account, click on the "Account".



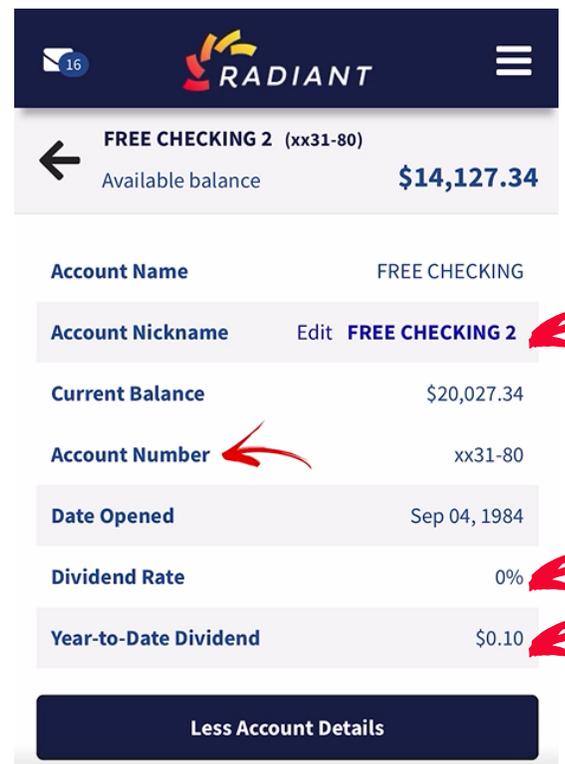
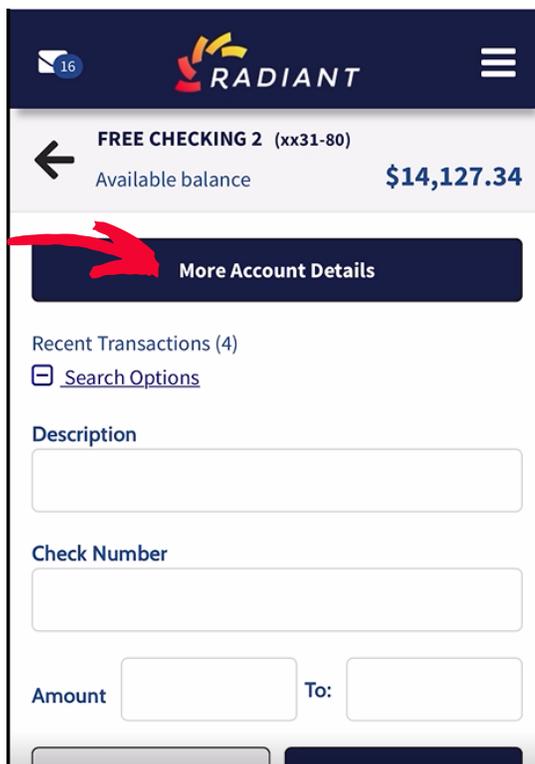
Step 14: Once on your "Account" screen, you will be able to review recent transactions as well as access customizable search options for looking up a specific transaction.



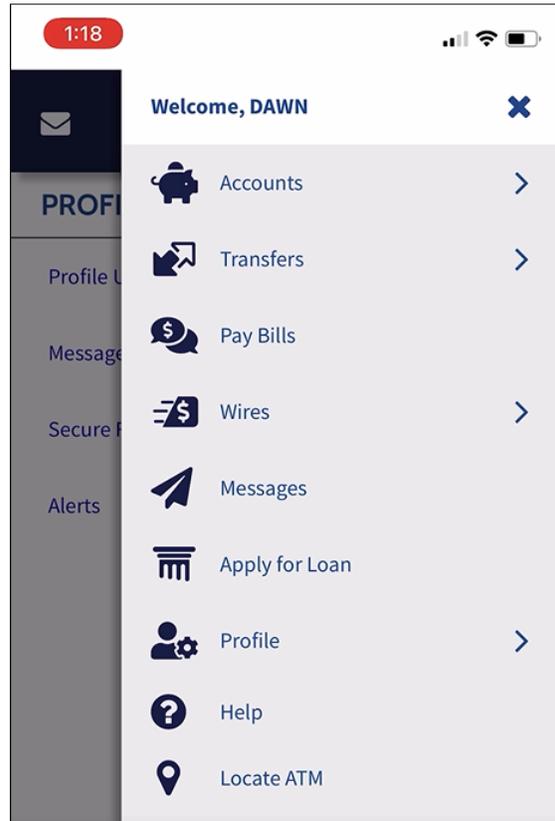
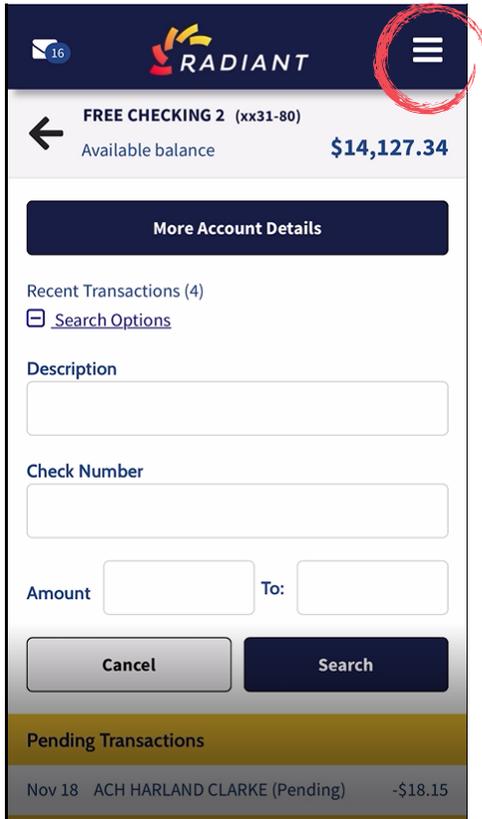


Step 15: You can search by "Description, Check Number or Amount" by clicking the "+" next to the "Search Options". This also works for your Savings Accounts, Loans or Certificate Accounts you may have.

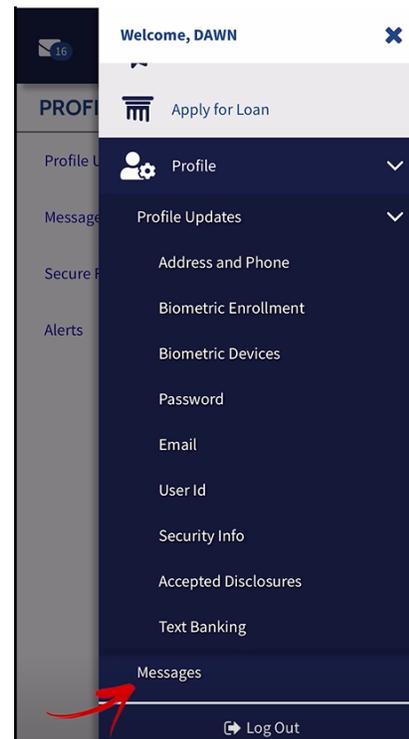
Step 16: Click the "More Account Details" button to see things like your Account Number, APR (Annual Percentage Rate) or APY Rate (Annual Percentage Yield) and Account Nicknames.

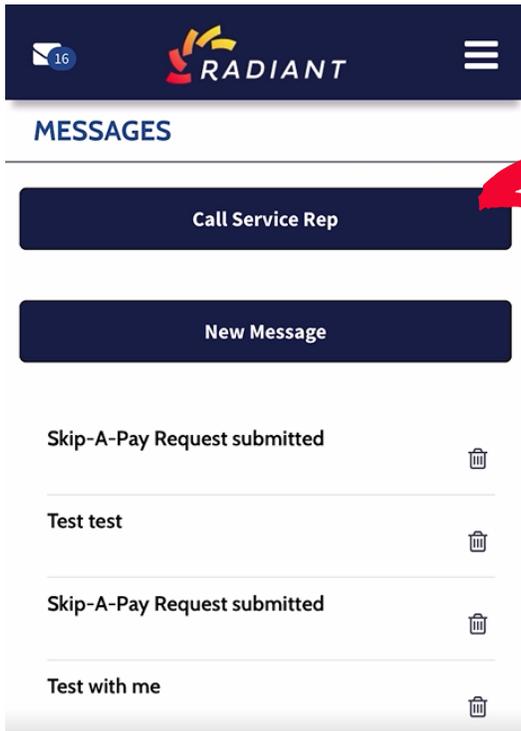


Step 17: From the Hamburger Menu you can see your Accounts Overview; make Transfers and view Transfer History, Pay Bills, make Wire Transfers and see Wire History, read Messages, Apply for a Loan or make updates to your Personal Profile.



Step 18: Your inbox will have Messages from Radiant, when Requests are Submitted and when Transfers are Complete.





Step 19: You can also get in touch with a Service Rep by calling us right from your app.

Step 20: Just press the Call Service Rep button and get connected.

