

SOUTHWEST OKLAHOMA FEDERAL CREDIT UNION

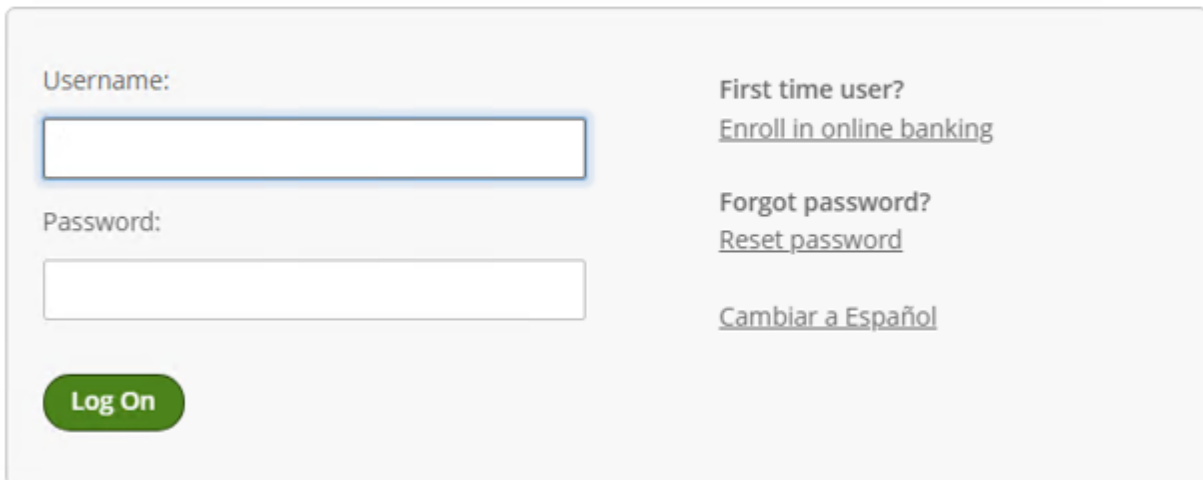
HOME BANKING AND MOBILE BANKING

NEW LOG ON PROCESS BEGINNING APRIL 9, 2026

Updated regulatory rules require changes to the log on process for Home Banking (Virtual Branch Next) and Mobile Banking (Mobiliti). The new enhanced log on process meets all federal regulatory guidance by adding additional security layers to your online/mobile log on process. The new log on process provides additional protection against unauthorized account access.

You will begin with at the same log on screen with your current credentials.

Log On



Username:

First time user?
[Enroll in online banking](#)

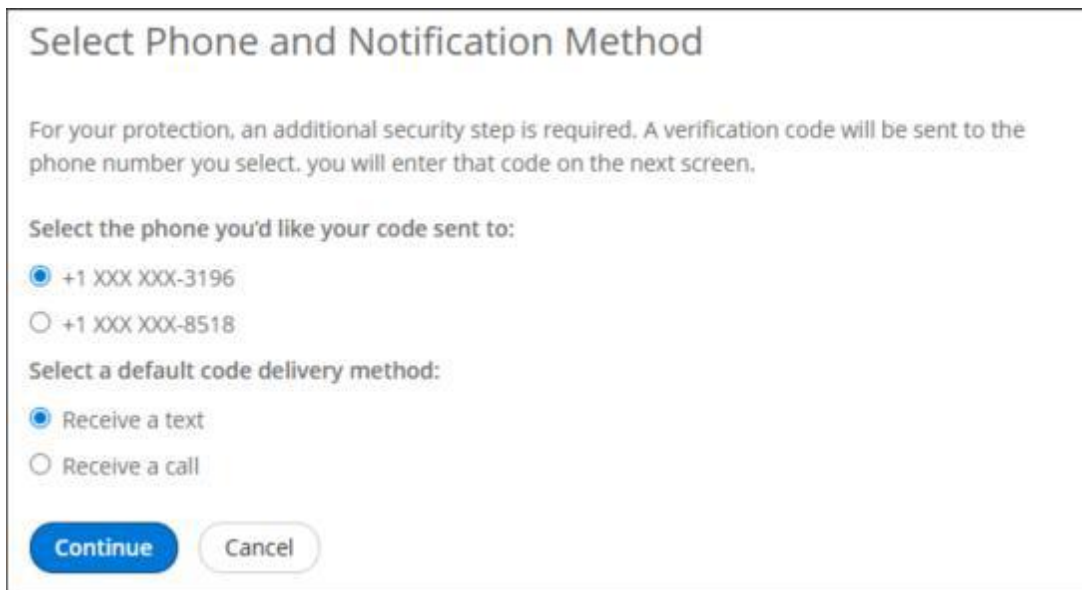
Password:

[Forgot password?
Reset password](#)

[Cambiar a Español](#)

Log On

You will be asked you preference of receiving a verification code by text or a call.



Select Phone and Notification Method

For your protection, an additional security step is required. A verification code will be sent to the phone number you select, you will enter that code on the next screen.

Select the phone you'd like your code sent to:

+1 XXX XXX-3196

+1 XXX XXX-8518

Select a default code delivery method:

Receive a text

Receive a call

Continue Cancel

*Users must have an up-to-date mobile number in our core system to enable the one-time verification code delivery.

After receiving the verification code you will enter it in the field provided.

Enter Verification Code

Enter the verification code that was sent to +1 XXXXXX9079. This code may take some time to be delivered. Please wait before requesting a new code.

Enter verification code:

[Send another code](#) ?

Want to select a new phone number or delivery method? [Click Here](#)

After clicking the Continue button you will access your Home Banking session.

The screenshot displays a banking interface with the following elements:

- Accounts Section:**
 - Favorite Accounts:**
 - Holiday 2022 (Loan):** Available: \$6,000.00, Current: \$0.00, Amount Due: \$0.00, Interest Rate: 4.75%
 - Holiday 2021 (Savings):** Available: \$0.00, Current: \$25.00
 - Checking (Checking):** Available: \$7,500.00
- Recent Transactions:** Filtered by "Holiday 2022 (Loan)".
 - SEP 10 2018: TRANSFER - SELF SERVIC... -\$749.28
 - SEP 10 2018: TRANSFER - SELF SERVIC... -\$500.14
- Navigation/Tools:** New Account, Transfer Money, eNotices, Create Alert, eStatements, Your Credit Score.

Subsequent log on processes will be the same except the system will default to the phone number you selected during the initial log on. A verification code may or may not be required depending on device recognition, connection and previous authentication.

A verification may be prompted “in session” if you choose to change your password or change your email address.