

Enter Your Current User Name (ID) in the Consumer Online Banking Login box - relocated to the left side of our new homepage at banterra.com.

- You will then be redirected to the new Online Banking site to complete the initial login process described below.
- For all future Online Banking logins you will only enter your Customer ID/User Name on our homepage at banterra.com, and then will be directed to the new Online Banking site where you will complete the login process.

Enter Security Code

- The security code is: Your current user id + the last four digits of your Social Security Number.
*Example: If you current user id is: test1234! and the last four digits of your SSN is: 6789, your security code that you will enter is: test1234!6789.

Create A Login

- Enter your user name (ID) and create a new password.

Select Security Questions & Answers

- Select three security questions and answers.

Select Personal Greeting & Image (Additional Security at login)

- Enter a personal greeting, click an image and click "Save".

Security Question

- Answer the security question.
- Mark the box next to "Register this computer" if this is a private computer.

Enter Password

- Enter your new password.

Verify/Update Your Email Address

- Click "Correct" if the email is correct.
- Click "Incorrect" to update your email.

Set-Up Security Settings

(Additional security called Out Of Band Authentication-only used when your computer is not recognized at login)

- Enter the phone number/device you want to use to authenticate future logins, when prompted. You may add additional phone numbers/devices at any time.
- Click "Text Me" if you want to receive a verification code via text message or Click "Call Me" if you want a phone call to receive the verification code.

*Note: You must have access to this device now. A verification code will be sent to that phone to verify the device and complete the Out-Of-Band Authentication set-up process.

Enter Verification Code

- Enter Verification Code you received and Click "Verify Device"

Install The DUO Mobile App (Optional)

- Click "Text Me" to begin the App installation.
*Note: The App can be used instead of receiving a text message or phone call to the mobile device, when prompted for the Additional Security step. Click "Skip This Step" if you choose not to install the App.
- You will receive two text messages:
 - 1)To install the App
 - 2)To activate the App from your mobile device
- Click "Complete This Setup" to continue to Online Banking Account access

You have completed the initial login process.

For future logins you will be required to enter your User ID, new password and complete the additional security steps, if your computer is not recognized.