



United Bank
real solutions

HARD TOKEN ACTIVATION

With our new online banking system, you'll be prompted to reactivate your token. The on-screen instructions will guide you through the process step-by-step.

Before you begin, you'll need:

- Your online banking username

IMPORTANT LOGIN CHANGE: Previously, token users entered their token code and PIN in the password field. Going forward, you will log in with your password first, then enter your token code when prompted. PINs are no longer used.

Activate Your Token

1. From a web browser, access the Online Banking login from www.unitedbank4u.com and select **Forgot Password** to complete the password reset process. This step is required for token activation, even if you know your password.
 - Verify your identity using a one-time passcode sent to your phone or email.
 - You'll be prompted to set a password then directed to the token activation screen.
2. When prompted, enter the token serial number without dashes, then confirm the serial number.
3. Press the button on your token and enter the 8-digit one-time passcode.
4. Select Activate.

What To Expect After Activation

- **Remember your password** — you'll need it for all future logins.
- For each login, you'll enter your **username** and **password**, then you'll be prompted to enter a one-time passcode from your token. PINs are no longer used.
- A one-time passcode will also be required when performing certain actions, such as:
 - Initiating a wire or ACH
 - Updating your email address