



VIRGINIA CREDIT UNION

Making progress together

Welcome to Virginia Credit Union's Home Banking!

We hope you will enjoy the convenience and flexibility of banking online. Please bookmark or print this page for future reference.

Getting Started

You can access your Home Banking service in three easy steps:

1. Access the Home Banking web site at **www.vacu.org**. Click on the Home Banking Log On button.
2. Enter your Logon ID, which is your social security number. Please enter this information without dashes.
3. Enter your Security Code, which is the last four digits of your Logon ID plus the letters "VACU." For example, 1234VACU.

Important Information

When you access the Home Banking site for the first time, you will be prompted to change your Security Code. Your new Security Code must be 8 characters, and should include a combination of at least 2 numbers and 2 letters.

It is also important to change your Logon ID. You can find the "Change Logon ID" feature in Personal Information under the Options menu. Create your ID carefully. Avoid using words or numbers that can be easily linked to you. Your ID can be from 6 to 50 characters and can contain letters, numbers, periods, dashes (-), underscores (_), or the @ symbol.

Be sure to select a passphrase. Selecting passphrase options will allow you access to reset your security code in the event that you forget it.

Please take time to read Virginia Credit Union's Electronic Services Agreement. You can access the Agreement from the Home Banking Logon page.

Need Help?

You can refer to online Home Banking Help or visit www.vacu.org and click on Automated Services and Home Banking for more information.

If we can help you or provide further information about any of our services, please call Member Services at (804) 323-6800 or (800) 285-6609.