

FREQUENTLY ASKED QUESTIONS

1. Why is my online banking experience changing?

In order to make your online banking experience as secure as possible we are introducing a new security feature – Multifactor Authentication or MFA. Most of the time your online banking experience will be the same as it was before, only now you will have an extra layer of security working behind-the-scenes to protect your account. The security may – very infrequently – prompt you to verify your identity before continuing. This means you can now bank online with a renewed sense of confidence.

2. What is this new security system?

As our member, we know how you typically behave: what types of transactions you conduct, when and from where. If we detect any activity that does not seem like your typical behavior, we will prompt you to further verify your identity so that we can ensure it is you and not a fraudster attempting to compromise your account. This will only happen on rare occasions. Normally you will not be asked for any additional information. For example, if someone tries to sign in with your username and password from a computer we don't recognize, we may decide to verify that it is really you trying to access your account.

3. How do I sign up for the new security system?

You will be prompted at some point while banking online to enter additional information. This may include choosing several security questions that only you will be able to answer.

4. Will the user be required to sign in using a unique user ID?

When MFA is activated, you will be required to sign in using a unique **username that you create** instead of an **account number**.

5. What are the steps to set up a username?

The first time you log in after the activation of MFA, you will click on a link to create your **username**. You can also enter your **account number** and **password** to launch the **username** enrollment screen.

You must select a username that is unique. If you select a username that has been assigned to another member, a message will display indicating that the username is already in use.

6. If I have more than one account, will I have more than one username?

Yes. You will be required to register one unique username for each account.

7. When will I be required to create challenge questions?

Thirty (30) days after you create your username the system will prompt you to create three challenge questions.

8. What happens if I answer the challenge questions incorrectly?

You will be allowed three attempts to answer the challenge questions. **If you answer the questions incorrectly three times, your account will be blocked. Once the account is blocked, you must call the credit union to reset the account.**

9. When will I be asked for more information?

You will only be prompted to enter additional information when a particular activity or transaction appears to be unusual or uncharacteristic of your typical behavior. You will also be prompted to enter your information when you are first prompted to set up your security information.

10. What additional information will I be asked?

If any unusual or uncharacteristic behavior is detected you will be asked to answer several of the security questions you chose.

11. What is unusual or uncharacteristic behavior?

Uncharacteristic or unusual behavior is anything that appears out-of-the-ordinary compared to how you normally would bank online and where you normally bank online. If the action being requested does not appear to be something you would normally do, we will ask you for more information to make sure it is really you and not an unauthorized user.

12. How are you able to detect unusual or uncharacteristic behavior?

The security system takes into account factors such as type of transactions you ordinarily perform, the computer you typically use to access your account, or the typical security settings for your computer. Hundreds of factors, such as these, create a profile that is unique to you that allows us to make decisions about whether the person conducting a given activity and transaction within your account appears to be really you.

13. How will this help prevent online fraud?

If your user name and password are stolen, the fraudster would have to be able to answer your security questions correctly before being able to access your account or complete a fraudulent transaction.

14. I check my account very often, wouldn't I know if something unusual showed up on my account?

It is always a good idea to regularly monitor your account for any unusual activity (like a payment or withdrawal you didn't make). This security service helps prevent those incidences from ever occurring, so when you check your account everything is exactly how it should be.