

New Online Banking Account Protection that works 24/7!

In December 2006 our Credit Union has made online banking even more secure by implementing additional security layers to the already existing controls. The enhancement are implemented in two phases:

- (1) Replacing Account Number with User Name
- (2) Selecting and providing responses to 3 Challenge Questions that only you know the answers to

What does it mean for you?

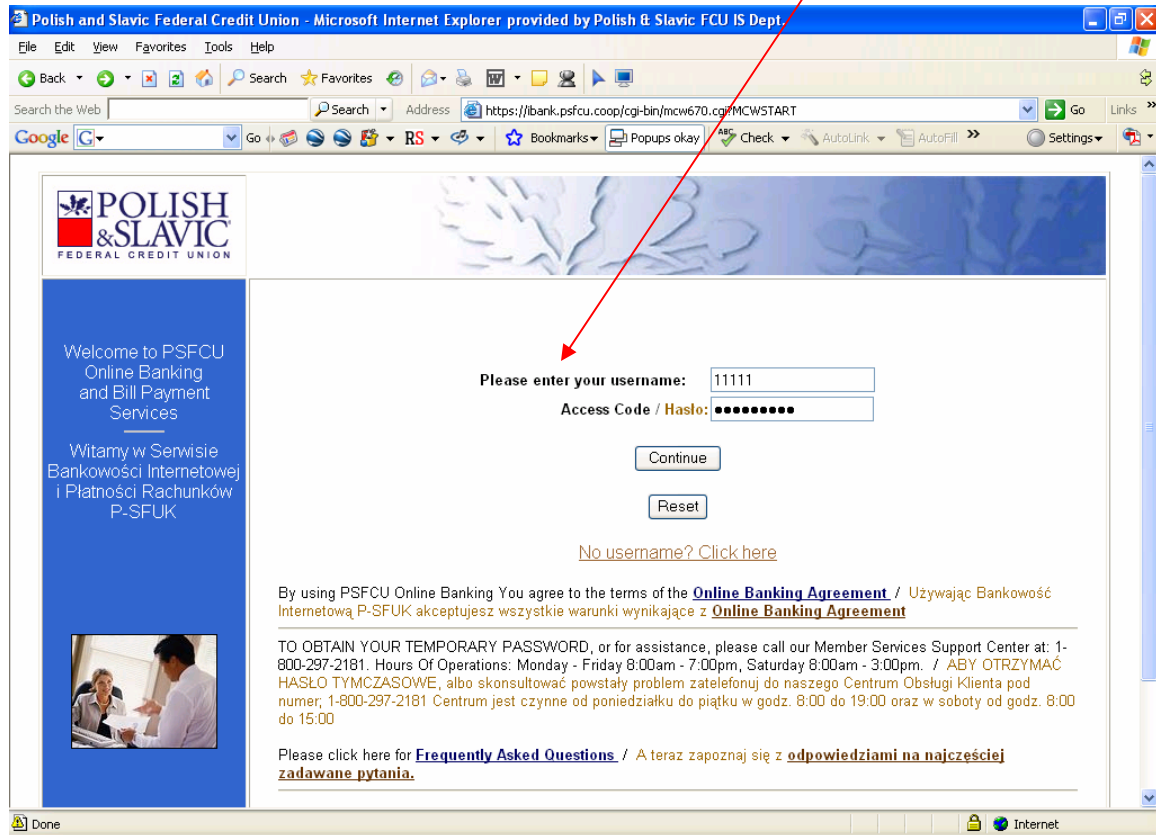
During the **first phase**, you will notice that instead of an account number you will be asked to provide a User Name. To create the User Name, you can either enter your account number and be automatically taken to the creation screen or click on the provided link that will also launch the enrollment screen.

Please keep in mind the following specification while creating your User Name:

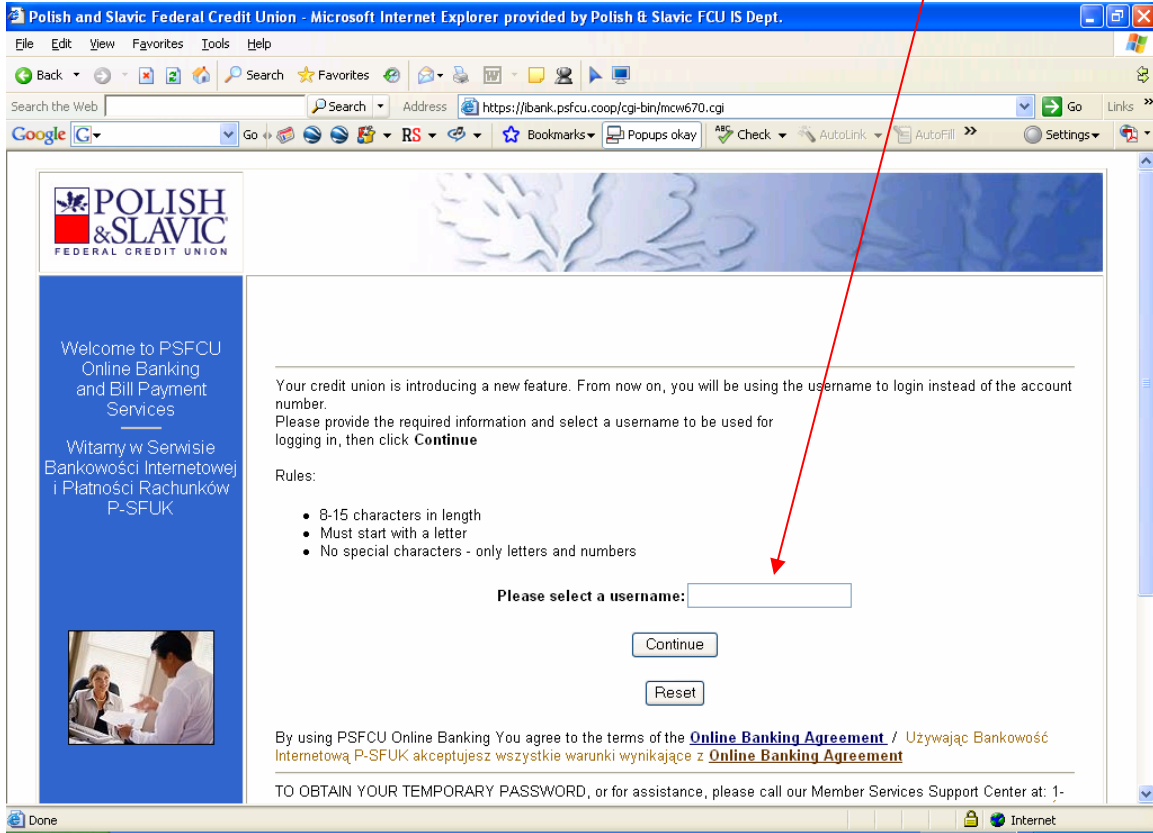
- 1) It must be unique.
If the User Name you chose already exists, you will receive an error message indicating that "This username has been selected by another member, please select another username."
- 2) It must be at least 8 to 15 characters long starting with an alphabetic character and must contain any combination of letters and/or numbers, but special characters.

The following print screen will show you what the process will look like.

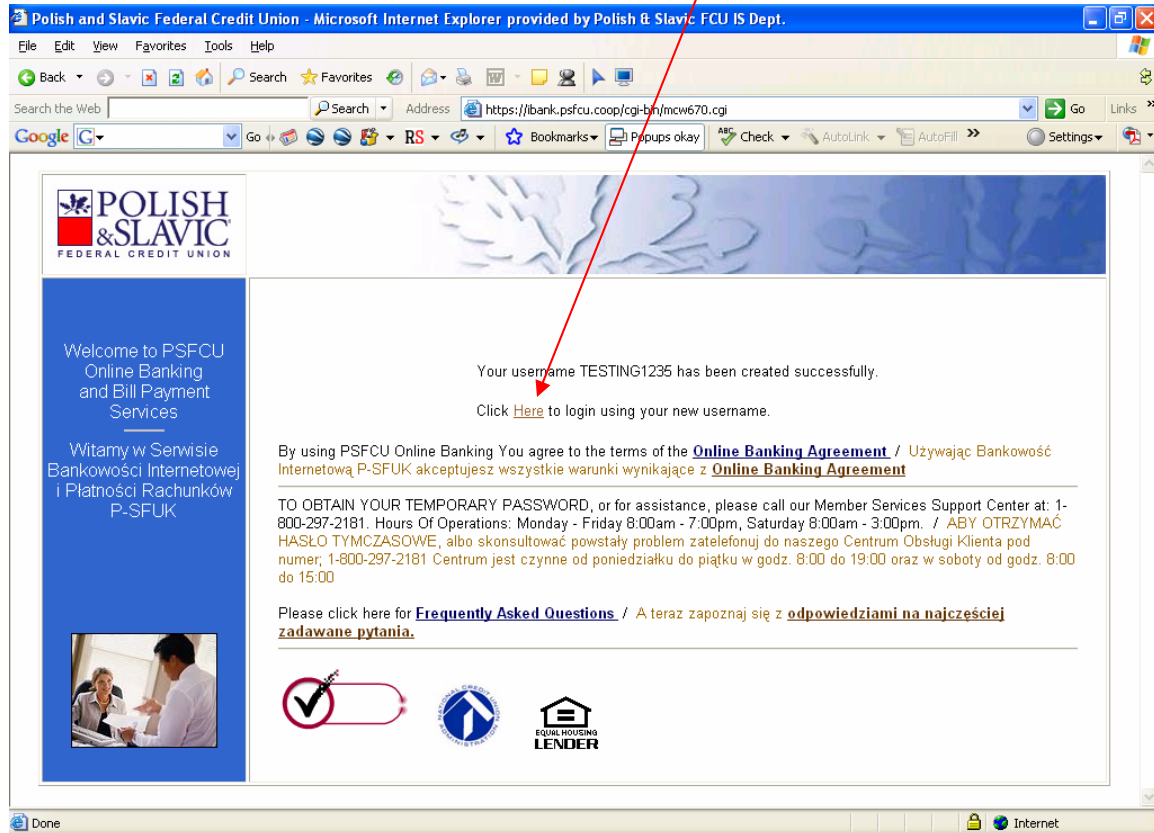
First, you will enter your account number when prompted for User Name and your regular Access Code.



Second, after clicking Continue, you will be taken to the User Name creation screen. Here, you will create your new User Name by typing it in the “Please select a username” field.



Third, if entered correctly, your user name is now created and must be used to access your account. The last screen, will ask you to logon to your account with your new User Name and your regular Access Code by clicking on “here”.



Congratulations!

You have successfully created your User Name that will be used from now on to access your account online. If you happen to forget your User Name, please contact our Back Office Support for assistance.

During the **second phase**, you will be asked to choose several security questions that only you know the answers to. Once completed, in a situation when we detect any unusual or uncharacteristic activity, we will ask you to answer the security questions you chose to make sure that it's really you. Most of the time, you won't notice that the security feature is even there... but it will still be protecting you 24/7.