Enhanced Security Features Q & A

Why do I need these enhanced security features?
These features are now a standard part of online banking to ensure that your personal information is secure and to protect you from fraud and identity theft. They prevent unauthorized access to your accounts and reinforce the fact that you have reached our official online banking site.

How does it work?
Every time you log in to online banking, we will authenticate you and your computer, and display to you an Image and Pass Phrase so that you can authenticate us, and know that you have reached our official online banking site. If we do not recognize your computer, you will be asked one of your Challenge Questions as an additional measure of security.

How do I sign up?
You do not need to sign up for these additional security features. The first time you login after December 19, 2006, you will prompted to complete the necessary steps.

What is the Image and how is it used?
During initial registration, an Image will be randomly selected for you. This Image will be displayed to you during the login process allowing you to verify that you have reached our official online banking site. You can change the Image after registration if you choose (see "How do I change my Image" below).

What is the Pass Phrase and how is it used?
This is simply a phrase selected by you, that you will recognize. It does not have to relate to the image. You will not be required to enter this pass phrase after registration; it will be displayed to you with the Image during the login process.

Examples of a Pass Phrase:
- A description of when and where you went on vacation
- A private nickname for someone
- Something someone said to you that you will always remember

What are Challenge Questions and how are they used?
When you login from a computer that you have not registered with us, you will be asked one of your Challenge Questions to verify your identity. If answered correctly, you will be asked if you want to register this new computer. We suggest you only register computers you know and trust.

What does it mean to "Register" a computer?
This means allowing us to place a secure "cookie" on your computer that will be used to authenticate the machine to our systems when you log in. Once a computer is registered, it will be recognized by our systems, and you will not be required to answer a Challenge Question to verify your identity.

> **Computers you might want to register:**
> - Your personal home computer
> - Your office computer, if you are the only user of that computer
> - Your personal laptop

> **Computers you do not want to register:**
> - Public computers, such as those found in internet cafés or libraries, etc.
> - Computers frequently used by others

What is a cookie?
A cookie is a file of encrypted information sent by a web server to your browser. Cookies may include information such as registration id, user preferences, etc. Your browser stores the cookie and sends it back to the web server whenever you return to our site.

Can I access online banking from computers other than mine?
Yes, you can access online banking from any computer with internet access. If you log on from a computer that you haven't used before, you will be asked to answer one of your Challenge Questions. Once you have answered correctly, you will asked if you want to register this computer so we will recognize you on future visits.

How many computers can I register?
As many as you want.

My spouse and I both use online banking on the same computer, but with different Access IDs, will we both need to register the computer?
Yes, the "cookie" is unique to each Access ID and computer.

How do I change my Image?
1. Once logged in to online banking, click "Change Password "
2. Click "Change Security Data"
3. Click "Change Image" directly under your currently selected image
4. Browse images by clicking "More Images"
5. Select a new image by clicking on the desired image
6. Click Submit

   Important things to Note:
- This process can be time consuming as there are 33,000 images available.
- The system will randomly select 10,000 images to display to you each time you go in to change this feature, so you will not get the same images, nor will they be in the same order each time you attempt to change your image.
- You cannot back up during this process, if you see an image that you might want to select, check "Remember Image" before continuing to the next page.
- You cannot add your own images.

How can I change my Challenge Questions?
1. Once logged in to online banking, click "Change Password "
2. Click "Change Security Data"
3. Scroll down to the Challenge Question section
4. Select new questions from the drop down lists
5. Enter new answers
6. Click Submit

When I enter my Access ID, it asks me a question instead of showing my Image and Pass Phrase.
This is to verify that it's really you logging in. We ask a Challenge Question when you are signing in from a computer we don't recognize.

You may be using a new computer, or the cookies originally installed when you registered your computer may have been removed. Your correct answer to the Challenge Questions lets us know that it's really you. You may then register that computer so we can recognize you next time.

Why is the password not on the first login screen?
You will now enter your Password only AFTER you've identified yourself with your Access ID and we have identified the computer you are logging in on.

This allows us to determine whether or not you have registered this computer and display your Image and Pass Phrase BEFORE you enter your Password. By displaying your Image and Pass Phrase, it allows you to verify that you have reached our official online banking site.