



## SecureNow™ FAQ

### **Will my login ID or Security Code change?**

No—your login ID and Security Code stay the same.

### **Why is my online experience changing?**

To make your online experience as secure as possible, we are introducing new security features. Your online experience will be the same, only now will you have an extra layer of security working behind the scenes to protect your account. The new security will prompt you to verify your identity before continuing.

### **What is this new security system?**

As our member, we know how you typically behave: what types of transactions you conduct, when you conduct your transactions, and the location from which you normally log on. If the system detects any activity that does not seem like your typical behavior, it will prompt you to further verify your identity so that we can ensure it is you and not a fraudster attempting to access your account. This will only happen on rare occasions.

### **How do I take advantage of the new security features?**

At log-in, you will select the phone number you wish to use. In the future, this is number that will be used verify your identity. If you enter a mobile number, you can authenticate via text or phone call. If you enter a landline number, you can only authenticate by phone call.

### **How do I know it is working?**

After setting up, protection runs automatically in the background.

During future logins, if a new device is detected or the system notices suspicious

activity, you'll be asked to verify your identity by receiving a One Time Passcode via text or phone call. Enter the code provided on the Online Banking screen to securely login. Manage your personal settings such as passwords and phone numbers by clicking on the settings button inside Online Banking.

### **Is there a cost to the new security system?**

It is free part of our commitment to keeping your account safe.

### **What is unusual or uncharacteristic behavior?**

Uncharacteristic or unusual behavior is anything that appears out of the ordinary compared to how and where you normally bank online. If the action does not appear to be something you would normally do, we will verify your identity by sending you a One Time Passcode via text or phone call, to make sure it is really you and not an unauthorized user.

### **How are you able to detect unusual or uncharacteristic behavior?**

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

### **Is my personal information still safe?**

Yes. In fact, your personal information is more secure than ever before because of the additional security enhancements.

### **How will this help prevent online fraud?**

If your user ID and security code (password) are stolen, the fraudster would have to be able to receive one time passcode before being able to access your account or complete a fraudulent transaction. If the user cannot provide this information, the activity would be blocked. This added layer of security helps us protect your online account.

### **I check my account often. Wouldn't I know if something unusual showed up on my account?**

Checking regularly is a great habit. This added security helps stop suspicious activity

sooner, so your account should look the way you expect.

**I share my computer with someone who has a different account. Can both of us still log in from this computer?**

Yes—each of you can login into your own account from the same computer.

**My spouse and I have a joint account. Will we both continue to be able to log in to the account?**

Yes—you can both log in as usual.

**I already have antivirus software and a personal security system. Why do I need this?**

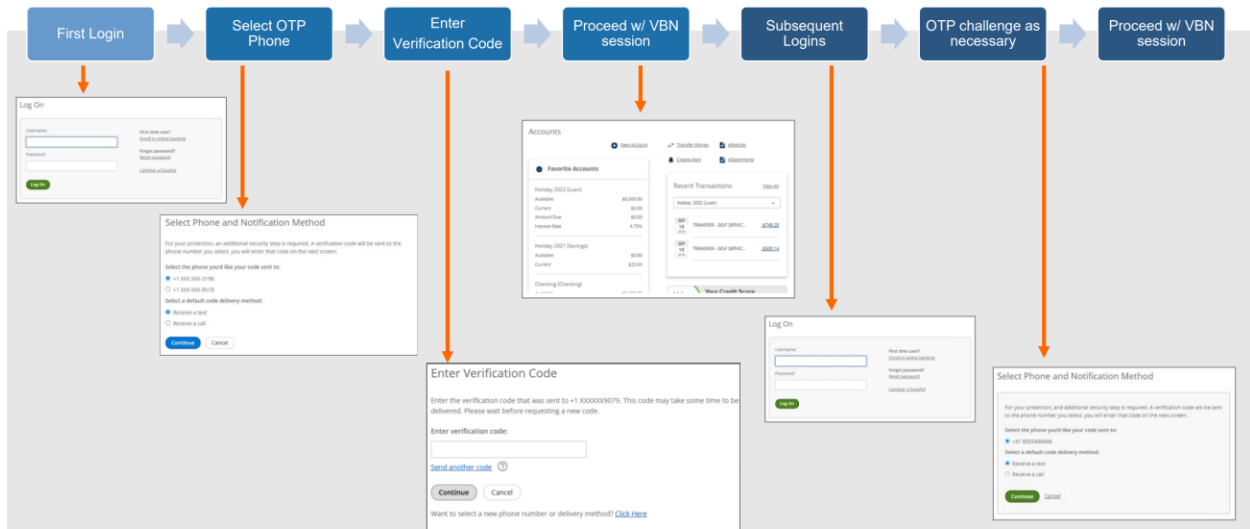
That is great—please keep both up to date. These features add protection against threats like stolen user IDs and passwords. They work with your existing tools, but do not replace them.

**What is the phone number that will call me to give me my one-time passcode?**

You will receive a call from 678-498-2706.

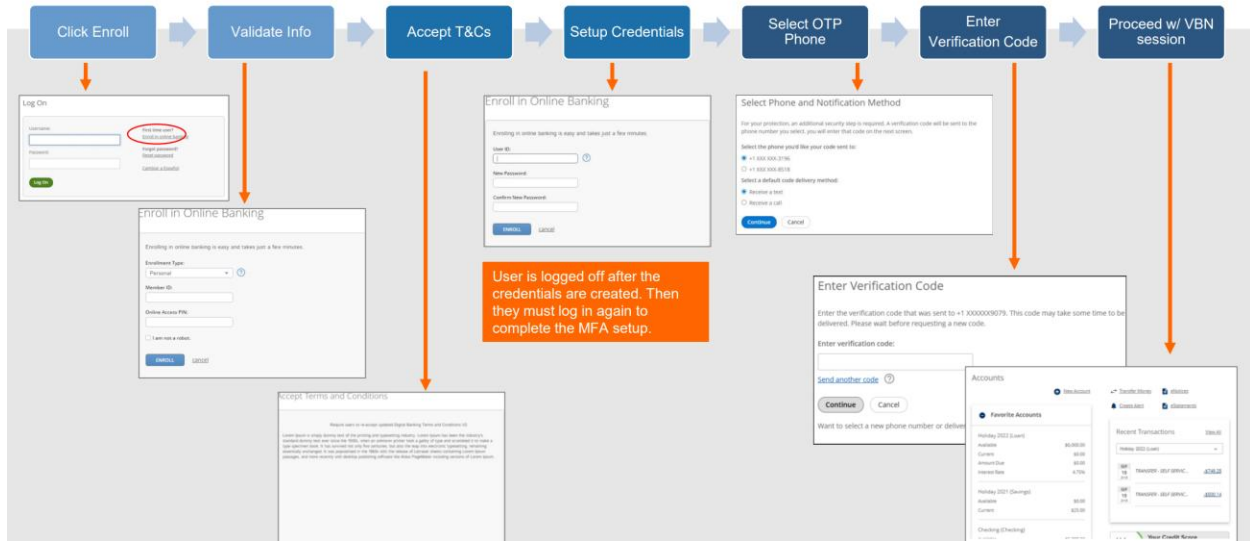
**If we do not have your current contact information, you will NOT be able to access Online Banking. Please provide us with your current contact information by logging in to Online Banking and sending a secure email to the credit union.**

# Enrollment Flow for Current Online Banking Members



OPT=One Time Passcode |  
 VBN = Virtual Branch Next-**ONLINE BANKING**

# Enrollment Flow for New Online Banking Members



T & C = Terms & Conditions