



Secure Sign On Frequently Asked Questions

WHAT IS SECURE SIGN ON?

Secure Sign On is a service to help protect you from fraudulent online activity. It provides you with visual cues when you sign on so you know that you are on our website and it's safe to enter information. Secure Sign On also helps us ensure that only authorized individuals can access financial information online.

HOW DO I SET UP SECURE SIGN ON?

By completing three easy steps. First, select a picture and enter a phrase you want to use as confirmation that you are on our website. Then, set up confirmation questions that help us ensure that only authorized individuals are accessing your account information. Last, decide whether to register this personal computer as an authorized location from which to access your account information.

WHAT HAPPENS IF I CANCEL SECURE SIGN ON DURING SETUP?

The information you enter in the setup process is not saved until you complete the final confirmation step and click "Submit." If you exit the process before this final step, you will lose the information you have set up and will need to start the process again.

DO I HAVE TO CHANGE ANY INTERNET BROWSER SETTINGS FOR SECURE SIGN ON TO WORK?

To register this computer as an authorized location for accessing your account information, your Internet Browser must be set to accept cookies. Most browsers accept cookies as a default setting. If you haven't customized this setting, you'll probably not need to make any changes. If you do need to change the Internet cookie setting to accept cookies, follow the instructions provided in the Internet browser's help file to complete this task. If you do not want to make this change, you will be able to sign on using the confirmation questions for validation.

WHAT IS A COOKIE?

A cookie is a small text file that a web server can store on a user's computer. The cookie we store on your computer is only used by us when you access your account information online. It is not used to track your Internet activity and cannot be used by others to access your information.

WHY DOESN'T MY BROWSER'S AUTO COMPLETE FEATURE PRE-FILL MY PASSWORD?

Once you set up Secure Sign On, your password will not pre-fill. Secure Sign On uses a multi-page sign on process that does not allow your browser to anticipate your password entry. While the Auto Complete feature may be helpful for some things, it can also seriously compromise your security and privacy. If a password is saved in the browser on a public computer, that information is available to others for use or theft.

I USE A SERVICE THAT LETS ME SEE THE INFORMATION FROM ALL MY ONLINE ACCOUNTS ON ONE WEBSITE. AFTER I SET UP SECURE SIGN ON, WILL MY ACCOUNT INFORMATION WITH YOU STILL APPEAR ON THIS WEBSITE?

Account aggregation lets you see the information from all your online accounts on one website. The firm operating the account aggregation service logs in as you and uses your security information to get your information for you. Once you set up Secure Sign On, these services may not work with the user ID and password you provided them because Secure Sign On uses a multi-page sign on process. Confirmation questions and cookies are also used as additional security information.

HOW IS THE SECURE SIGN ON PICTURE AND PERSONAL PHRASE USED?

The picture and phrase are our way of telling you that you are at our legitimate website. This protects you from a fraudulent internet activity known as phishing. They are always displayed when you sign on, forget your password, or need to change a temporary or expired password. If you enter your user ID and the next screen does not show your picture and phrase, do not enter any personal information. Instead, re-enter your user ID or contact us for assistance. If you do not see your picture and personal phrase on these pages, do not enter your personal information.

WHAT IS PHISHING?

Phishing is an Internet fraud technique that is used by criminals to trick you into giving them personal information. Phishing occurs when a criminal sends you an e-mail message with a link to what may appear to be our website – but it is actually a fake. On this fake website, you will be asked to enter personal information, such as your social security number, account number or credit card number. Phishing is a fraudulent act aimed at stealing your identity and private account information. Phishers set up a phony website that looks like the site of a trusted company to trick you into disclosing your user ID and password.

IS MY PERSONAL PHRASE THE SAME AS MY PASSWORD?

No. Your personal phrase lets you know that you are at our website and not an imposter site. It should not contain personal information like your password because it is displayed when you sign on, forget your password, or need to change a temporary or expired password and may be seen by people when you complete these tasks.

CAN OTHER PEOPLE SEE MY PICTURE AND PHRASE?

Yes. Your picture and personal phrase are always displayed when you sign on, forget your password, or need to change a temporary or expired password and may be seen by people when you complete these tasks. Don't worry if someone sees your picture and phrase. It's just our sign to you that you are at our website.

CAN I CHANGE MY PICTURE AND PERSONAL PHRASE?

To change your picture and personal phrase, you must go through the Secure Sign On Setup process again and re-establish your confirmation questions as well. If changes are required, please call our Direct Banking Center at 800.325.2265.

HOW ARE THE SECURE SIGN ON CONFIRMATION QUESTIONS USED?

Confirmation questions are used as an additional form of identification when you sign on from a computer that has not been registered. They are also used to verify your identity if you forget your password or need to change a temporary or expired password. These extra security measures help us insure that only authorized individuals access your financial information.

CAN I CHANGE MY CONFIRMATION QUESTIONS?

To change your confirmation questions, you must go through the Secure Sign On Setup process again and re-establish your picture and personal phrase as well. If changes are required, please call our Direct Banking Center at 800.325.2265.

WHAT HAPPENS IF I FORGET THE ANSWER TO A CONFIRMATION QUESTION?

Confirmation questions must be answered to access your account information from an unregistered computer. Answers are not case sensitive but the information and spelling must match what was entered during setup. You will have several opportunities to answer the questions correctly before access to your account information is disabled. If you are not able to access your account information, please contact our Direct Banking Center at 800.325.2265.

WHAT HAPPENS WHEN I REGISTER A PERSONAL COMPUTER?

We store a cookie on the computer that enables us to recognize it as an authorized location to access your information online. The next time you sign on, we will recognize the location and you will not be asked to answer confirmation questions as part of the sign on process. If you remove or cleanup your cookies, you will be required to register again.

WHY WOULD I REGISTER A PERSONAL COMPUTER?

Registering your computer is another security measure to protect your financial information. With your user ID and password, this information helps us prevent unauthorized access to your accounts. On a registered computer, you are not asked to answer confirmation questions when you sign on – making it faster to access your account information.

CAN I REGISTER THIS PERSONAL COMPUTER LATER?

Yes. Each time you sign on using an unregistered personal computer, you will be given an opportunity to register it.

WHY SHOULDN'T I REGISTER PUBLIC COMPUTERS?

We don't recommend registering public computers to access your financial information online. Public computers can be used by many individuals and aren't typically as secure as a personal computer. When you use public computers, we will ask you additional questions before you sign on to protect your personal information. Examples of public computers include, computers available at a library, coffee shop, or other public locations.

WHAT HAPPENS IF I REGISTERED A PERSONAL COMPUTER BY MISTAKE? CAN SOMEONE USE IT TO ACCESS MY ACCOUNT INFORMATION?

No, someone cannot access your account information online simply because the computer has been registered. In addition to the cookie we use to register a computer, your user ID and password are needed to sign on from an authorized location. If you are concerned about a cookie that has been left on a public computer, we suggest that you change your password and/or user ID. The cookie does not contain this information and is useless if these other identifiers are not presented properly. Cookies are also updated periodically as an additional security measure.

IF MULTIPLE PEOPLE USE THIS COMPUTER, SHOULD EACH PERSON REGISTER IT?

If more than one person is commonly using this computer to access information for accounts they have with us, each person should register the computer for faster access to their information. Registered locations are saved for each customer.

IF I REGISTER THIS COMPUTER WILL I EVER BE ASKED TO REGISTER IT AGAIN?

You may be asked to register this computer again if the cookie is deleted or if your Internet browser doesn't allow permanent cookies. Also, if you use more than one Internet browser on your computer, you will be asked to register this computer the first time you use a different browser. Note: If your Internet browser doesn't allow permanent cookies, you can change your cookie settings using the instructions provided in the Internet browser's help file.

ARE COOKIES DANGEROUS TO MY COMPUTER?

No. Cookies are small text files that can only be retrieved by the website that stored it on your computer. These websites cannot look at any other cookie or anything else on your machine. The cookie we store on registered computers are only used to ensure that an authorized location is accessing your account information. It is not used to track your Internet activity and cannot be used by others to access your information.

DOES ANTI-SPYWARE AND FIREWALL SOFTWARE AFFECT REGISTRATION OF A PERSONAL COMPUTER?

We recommend that you use anti-spyware and firewall software on all your computers. However, some anti-spyware and firewall software do not allow cookies to be stored on a computer. If your anti-spyware or firewall software do not allow cookies, you may not be able to register your personal computer. Some anti-spyware software may give you an option to remove cookies. If our cookie is removed, your personal computer will no longer be registered and you will be asked to answer confirmation questions the next time you sign on.

HOW CAN I GUARANTEE THE SECURITY OF MY BANKING INFORMATION?

You are the first line of defense for your online account security. We recommend that you:

- Never provide your user ID and password to anyone. Our employees never ask for this information.
- Be careful with your password. Do not write it down or maintain it in a place that is easily accessible.
- Select a password which consists of a combination of letters and numbers that cannot be easily guessed by others.
- When you are done using Online Banking, exit the system by clicking the Sign Off link in the top-right corner of the page.

HOW OFTEN CAN I CHANGE MY PASSWORD?

As often as needed but only once per day. Once you are signed on, go to Customer Service to make the change.

HOW DO I ACCESS ONLINE BANKING IF I FORGET MY PASSWORD?

Click the Forgot Your Password link on the Login page. If this link isn't displayed, please contact our Direct Banking Center at 800.325.2265.

HOW OFTEN CAN I CHANGE MY USER ID?

Following your initial enrollment into Online Banking, you will be permitted to change your user ID only once. While we do recommend that you change your password as often as needed to prevent it from being compromised, it is not wise to change the user ID, which uniquely identifies you as a user of the Online Banking service.