



Secure Sign On

Secure Sign On adds another level of Security to Online Banking, offering further protection from online fraudulent activity.

Secure Sign On protects you from identity theft and fraud in two ways:

- You will know you are in the right place: Secure Sign On provides you with visual cues when you sign on, so you know that you are on our Website and it is safe to enter information. This will help you protect yourself from fraudulent look-alike sites.
- We will know it's really you: Secure Sign On helps us ensure that only authorized individuals can access financial information online

HOW SECURE SIGN ON LETS YOU KNOW YOU ARE IN THE RIGHT PLACE

During the set up process, you will choose a picture from a picture catalogue and create a phrase. This picture and phrase will be shown after you enter your User ID so you'll know you are in the right place.

It will look something like this:



Safe at my bank

If you don't recognize your picture and personal phrase, do not enter your personal information. Instead click "Cancel," and try to sign on again, or contact us for assistance.

If you don't see your picture, or if you see the wrong picture, you should not enter any information. Go back to the main Web site and log in again, or call us and let us help you.

HOW SECURE SIGN ON HELPS US KNOW IT'S REALLY YOU

After you set up Secure Sign On, we will have two additional ways to identify you:

- The PC you are using
- Confirmation questions with answers that are unique to you

Every time you sign on, we will ask for one of these, in addition to your ID and Password.

We can recognize you based on the computer you use to access online banking. If you sign on from your own computer, we can mark it with a browser cookie that helps us recognize you every time you sign on.

If we don't recognize your computer, we will ask you two confirmation questions. These are personal questions you have selected during set up to help us to recognize you when you log on from a new computer.

HOW TO SET UP SECURE SIGN ON

Set up will only take a few minutes. There are three easy steps:

1. Set up a picture and personal phrase. These visual cues are displayed when you sign on and are your assurance that it is safe to enter information.
2. Set up confirmation questions. These questions may be asked during the sign-on process to confirm that an authorized individual can access financial information online.
3. Register your computer (optional). With your permission, we can automatically register this computer as a location that is authorized to access your account information. When we recognize a computer that is registered to you, you'll be able to sign on quickly, without confirmation questions.

Once the service is fully implemented, we will offer you the opportunity to set up Secure Sign On the next time you come to Online Banking.

AFTER SET UP, HOW TO USE SECURE SIGN ON

Using Secure Sign On is easy. First, after you enter your User ID, look for your picture and phrase before going further. It should be something you recognize.

If you sign on from a recognized computer, all you'll need to do is enter your password. You'll then be securely signed on to Online Banking. When you are using an unregistered computer, you'll be asked to answer two of your confirmation questions. Once you answer the questions, you'll be securely signed on to Online Banking.

As an additional benefit, if you forget your password and we recognize your computer, we'll be able to reset your password once you answer the two confidence questions.

With these easy steps, you can continue to enjoy the added security and convenience of Online Banking, knowing you have extra protection from online fraud.

FOR MORE INFORMATION

- Watch the video
- Review Frequently Asked Questions
- Call us with questions 1-866-321-3763