FAQs

Online Banking - Enhanced Login Security

What is Multifactor Authentication/ Enhanced Login Security?
Multifactor Authentication is superior security technology that protects your accounts from unauthorized access by strengthening the security of your Online Banking session. When you login to your internet banking session you can have peace of mind. Powered by the best-of-breed technology, Multifactor Authentication protects against online fraud by providing an additional authentication 'factor' beyond your username and password used today.

Enhanced Login Security will:

- Defend against identity theft and fraud
- Provide added security from any computer, wherever you are
- Make it easy for you with on-time sign-up and convenient access

When will I know that Enhanced Login Security is set for my accounts?
You will be prompted to sign up when you login to your Online Banking session. Sign up once at your computer, set up your "challenge questions," and you are all set.

How will it affect my Online Banking experience?
Once you set up your computer, the next time you login it will be business as usual - the rest of your online banking experience will remain exactly the same.

Can I access my account from other computers at my home, office or on the road?
Enhanced Login Security identifies you as the true "owner" of your accounts by recognizing not only your password but your computer as well. If we don't recognize your computer - you've logged in from a public computer or one you haven't used before, for example - we'll ask you challenge questions as an additional line of defense to prevent unauthorized access. With Enhanced Login Security, you'll be protected from whatever computer you are using, whether you are at home or on the go.

For more information on Enhanced Login Security, please contact Customer Service at 877-280-1858 or 406-655-5112.