

## What are the new security features?

The new online security features combine something you have, such as your registered computer, with something you know, such as a password and a personal security image. The added security allows our members to know that they are accessing our website and not a fraudulent site, and it enables us to know that we are dealing with an authentic member. The new service works three fold. It protects our members, it protects your financial information, and we meet the FFIEC & NCUA requirements. We know this is a big change but the extra effort will be worth it.

## What is the Security Code?

The Security Code is an extra security measure used to eliminate fraudsters from randomly selecting account numbers.

## What does the word Pin mean?

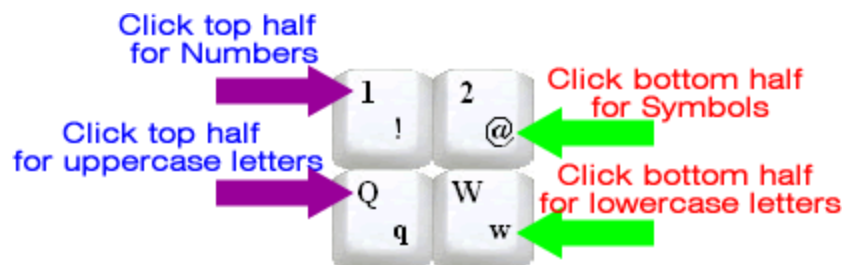
The word Pin refers to your Online Banking Password that you have always used to login to Online Banking.

## Why can't I use my physical keyboard to enter my Online Banking Password?

The Online Banking Password (pin) must now be entered using your mouse. Click on the correct character on the on-screen keyboard and you will see the password box populate with asterisks. The on-screen keyboard is used to prevent possible hackers from getting passwords while using special software designed to monitor keyboard strokes.

### Important Tips:

**The keyboard has upper and lowercase characters. Make sure you click on the top or lower half of the key when entering in your password. The character you choose will highlight in BLUE when you point your mouse to it so you know when you click which character will be entered into the password field.**



## **What is my Security Image?**

The Security Image is actually a Personal Phrase which is used to help you identify Online Banking as a legitimate site for GEICO FCU. The text word or phrase you select will be converted to an image file so it will serve as your personal logo that you will see every time you login, you never have to type it again and you can change it at anytime once you are within Online Banking with the new MFA button. **You cannot use more than 20 characters and you cannot use symbols or special characters.** When you log into Online Banking, you will see the Personal Text ID with our GEICO/Gecko watermark logo behind it. **(Please do not enter any PIN's or Passwords)**

## **What does "Register This Computer" mean?**

If you choose to register your computer, you will not be prompted to answer one of the 3 security questions you set up during enrollment. You will still have to enter in your Member Number, Password as well as the random security code that will display on the screen for you. You can register your computer after you have completed the initial enrollment. The system uses information about the members hardware and software to recognize a registered computer. If you delete your cookies on your PC, you will have to re-register the computer.

## **What does "Do Not Register This Computer" mean?**

If you are using a computer that is accessed by numerous users (Ex. library or work) we recommend that you do not register your account on that Computer. We only recommend you register your personal computer at home.

## **Can I register on another or more than one computer?**

Yes. You can register your account on more than one PC.

## **Can my spouse, children and I register on the same PC?**

Yes. You can register numerous accounts on the same PC. This will bypass the security questions when you log in.

## **Do I have to re-register my PC when I delete my cookies?**

Yes. The system uses your PC hardware and software information to recognize you are a legitimate user. If you delete your cookies, the information is no longer available to authenticate your login. You will be prompted to answer one of your security questions.

**Why do I have to register again when I use a separate browser on the same PC to access Online Banking?**

When you register your account on a certain PC it stores software and hardware information used to access Online Banking. The system stores information like your browser (Internet Explorer, Netscape, Firefox) and operating system (Windows XP, 2000, Macintosh). If you access Online Banking with anything different for future logins, you are required to register the new system information.

**Will my Online Banking Password change?**

No. The Password you use to log into Online Banking will remain the same.

**What if I forget my Online Banking Password or the answers to my Security Questions and I am locked out of Online Banking?**

Please feel free to call us at 1(800) 542-7896 and we can reset your information.

**How do I change my Online Banking Password?**

If you are NOT locked out of Online Banking, log in and click on the More Features Option in the middle of the screen. Click on the Change Password and enter your current Password followed by your new Password twice.

**Can I change my Security Questions and/or my Personal Phrase?**

Yes. Log into Online Banking and click on the new MFA button at the top of the screen next to the Sign Off button. Click on the MFA button to edit your security questions or personal image. You can also turn off the on screen keyboard that you enter your Password with upon login with the options under the MFA button. This is for members who prefer to type your password rather than click with your mouse, just be aware your password may be at risk for any hackers key stroke logging software, which the onscreen keyboard protects.

**What is the Login User Name?**

Members can now log in to Online Banking using a User Name instead of their Member Number. The User Name must be 6 to 10 alphanumeric characters. You cannot use all numbers.

**If I get locked out of Online Banking, will I have to re-register the new security piece?**

No.

**Will I still have access to all the same accounts online?**

Yes. This process only affects how you login, not your Online Banking accounts.

**What will happen to my Bill Pay settings, that I had set up before this change?**

All pre-setup settings within your Online Banking session will remain the same after this change.

**Why all this attention to the login process?**

While the chances of Identity Theft or monetary loss are slim, there do exist active malicious entities on the Internet that look to fraudulently gain from unsuspecting individuals. One of the most popular methods of fraud is through impersonating individuals during the login process. It is our intention to make this process as difficult as possible. In addition, the NCUA has published guidelines regarding security for electronic logins that we must adhere to.