

Frequently Asked Questions (FAQ)

Your personal information and account security is important to us. This product employs a Secure Sign On process that includes layers of protection at time of product log in to mitigate risk, and thwart sophisticated hackers and Internet adversaries. The following are lists of frequently asked questions concerning the Log In process and the site. Within the product site, online help is available to guide you through the features. Should you have questions that are not addressed in this document or in the online help provided once logged in to the site, contact customer support for assistance.

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Initial Product Access Questions

What Is Secure Sign On?

Secure Sign On is a service to help protect you from fraudulent online activity. We use multiple layers and factors beyond access ID and password before allowing access to your account. If we suspect unauthorized account activity, we will ask for additional authentication before permitting access to your account. Secure Sign On provides you with a secure Web site, ensuring that only authorized individuals have access to their financial information online.

How does Secure Sign On work?

When you access the site for the first time, you will be required to complete a multi-step enrollment process. Each time you access the site after the enrollment is successfully completed, your information and device will be analyzed. If you pass the analysis, you will access the site. If there is concern with your information upon a future log in, you will be required to confirm your identity through another channel; either by using your telephone in conjunction with a security code or by answering a dynamically generated set of questions.

How do I enroll in Secure Sign On in order to access the product?

The enrollment process is completed upon your initial log in to the product site. The steps are as follows:

1. Enter the access ID and password provided to you by our institution.
2. After the product has validated your access ID and password as valid, a Security Enrollment page displays. Enter the required fields of personal information on this page. This information is important and will assist you should there be a need to validate your identity upon a future log in. The information entered on this page is stored in a secure, encrypted file that only you are able to access; no one at your financial institution has access to the information entered on this page. Complete the information on this page as accurately as possible.
3. Once the personal information is entered, you are required to create a new password. Enter the password and confirm it. Be sure you abide to the rules displayed on the page. This completes the Secure Sign On enrollment process.

What happens if I cancel during the Secure Sign On enrollment process?

If you do any of the following during the Secure Sign On enrollment process, the information entered is discarded and you will be required to complete the enrollment process the next time you attempt to log in.

- Click the Cancel button on any page in the enrollment process.
- Are inactive on any of the enrollment pages for an extended period of time.
- Exit your browser window before the final step is completed.

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Why do you need my personal information?

The information entered on the Security Enrollment page is used should an additional form of identification be required when you sign on to the product. This may occur for a variety of reasons including access from a different computer, device, different network, and so on. The information is used to either have a telephone call or text message placed to you with a security code, or for you to answer a dynamically-generated set of questions. In addition, if you use the *Forgot your password?* link or change your personal information in the future, you will be required to validate yourself through one of these alternative methods; by telephone or through dynamically-generated questions. These extra security measures help ensure that only authorized individuals access your financial information.

Can I enter a P.O. Box as my address?

We strongly encourage you to enter your actual street address, not your postal box office code. This information is used if an additional form of identification is required when you sign on to the product.

What address should I list if I reside at multiple addresses throughout the year?

We recommend that you enter the address that is listed on your Federal income tax returns.

If I reside outside of the country what should I enter as my address?

While you may enter an international address, we encourage you to enter a U.S.-based address at which you have resided; for example, the address that is listed on your U.S. Federal income tax return. If you are required to go through an additional level of authentication upon future log in and have an international address, you will be limited to using your telephone as the means for identification; questionnaires are not created for international addresses.

Can I enter a telephone number with an extension?

Yes, you can; however there are some rules that apply. Extensions are only supported when direct dialing is provided. This includes the ability to enter a telephone number that requires another number to direct the call. For example, enter 2 to direct it to the appropriate department and then enter the extension number. In this case, the extension field on the enrollment page would include the 2; for example 800-555-5555, extension 25555. However, if a phone system requires you to press the pound (#) key, then the extension; or requires you to speak with a person first or to listen to a marketing type message first, then an extension will not work. The first five digits of the phone number are masked when displayed on other pages for privacy purposes.

Can I enter an international telephone number?

Yes, you are able to enter an international telephone number. The entry box is free-form and you must enter the plus (+) symbol prior to the country code. You may enter only the following special characters in the field in the appropriate format for your country: plus symbol, hyphen, space, and left and right parenthesis. The first five digits of the phone number are masked when displayed on other pages for privacy purposes.

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How do you keep my personal information private?

We understand the importance of keeping the personal information you enter in the enrollment process private and do so by:

- Using firewalls and encryption. We use firewalls and encryption technology to protect personal information on our computer systems.
- Restricting who has access to your information. You are the only party with access to the information entered. The information may be used to validate your identity if need be upon future log ins.

If I need to, how can I change the personal information entered during enrollment?

It is important to keep your personal information up-to-date and you can do so using the Access Management Manage Personal Information link within the product. If your name or address has changed, you have 12 months to change your information; however, if a telephone number changes, be sure to update this information immediately on the selected page. The page pre-fills your current information. You need only type over, add to, or delete information and click Submit to apply the changes. You will be required to validate your identity by answering dynamically generated questions before the updated personal information is saved. It is also important for you to contact our institution when you have a change to your personal information to ensure our records match the updates you make.

Do I have to go through Secure Sign On enrollment with every computer or personal device I use?

You enroll in Secure Sign On only once. It is based on your access ID and password, and not per the computer or device you use to access your accounts. You may be required to validate your identity when you use a different computer or device. You will be presented with the option to use your telephone in conjunction with a security code or by answering a dynamically generated set of questions.

If multiple people use this computer, will each person be required to go through Secure Sign On enrollment?

Secure Sign On is based on access ID and password. Therefore, if each person using the same computer to access information for accounts they have with your institution has a unique access ID and password, they are required to complete the Secure Sign On enrollment process.

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What can I do to protect my accounts and personal information?

You are the first line of defense for your online account security. We have taken numerous steps to keep your accounts and personal information secure, but you also play a role in maintaining the security of your account information. Here's what you can do:

- Never provide your access ID and password to anyone.
- Memorize your password. Your online password authenticates you when you begin an online session. You should memorize this password and never write it down anywhere.
- Create a password that consists of letters, numbers, and/or special characters. It should be a combination that cannot be easily guessed by others.
- Change your password regularly. It is important to change your password regularly, which can be accomplished within the product.
- Remember to sign off/log out. You may not always be at your own computer when you access your account. It is important to log out by clicking the Logout link in the top-right corner of the page. If you forget to do so, we automatically log you off after 15 minutes of inactivity.
- Use your browser's built-in security features. It is recommended that you use the built-in security features that browsers provide. Choosing certain security settings and options will help protect the privacy of your accounts and personal information. To learn how to maximize your online security, review the security features of your Web browser.

I use a service that combines all of my accounts at different institutions on one Web site. Will this service be able to complete this with the Secure Sign On safety measures?

Account aggregation lets you see the information from all your online accounts on one Web site. 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 access ID and password you provide them because Secure Sign On uses sophisticated authentication processes. If we require further validation, these services will likely not be able to authenticate using the personal information you entered during the Secure Sign On enrollment process. It is best that you consult with your account representative for alternative options.

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Sometimes I log in to my account on a device not owned by me. Should I be concerned with doing this?

There are a number of things you should be mindful of when using a device not owned by you or when you are accessing your account information from a public network.

- Be cautious using public computers. The best policy is to avoid using computers you do not trust. Some computers, even ones in legitimate business centers, may contain malicious software. If you must use a public or shared computer, once your session is complete, be certain to do the following before leaving the computer:
 1. Click Logout in the upper right corner of the site page.
 2. Clear the browser's cookies and clear the cached files from the browser.
 3. Close the browser.
- Only use wireless networks you trust. Your information may be vulnerable when you log in on an unsecured wireless network, whether at home or in a public area. Some wireless networks in public areas reduce their security, making it easier for individuals to access and use these networks. Do not use a wireless network when you do not know or trust whoever is responsible for the network.
- Be ready to confirm your identity. We monitor your log in activity and may require you to validate your identity when you use a different computer, device, or network. If we require further validation, you will be presented with the option to use your telephone in conjunction with a security code or by answering a dynamically-generated set of questions.

Why am I required to validate my identity when I log in to the product?

During the Log In process, we not only validate your access ID and password, we also analyze numerous elements regarding your device and your environment to ensure your identity. When we experience a change in your environment, we may require you to complete an additional step in the Log In process. This additional step is presented to you only when necessary. You will receive a page requesting you to select a telephone number whereby a one-time security code will be delivered. This can be delivered through a telephone call or SMS text message, or if you do not have access to a telephone, you can opt to answer a set of dynamically generated questions. If you have trouble completing this process, contact customer support for assistance.

Why must I agree to Terms and Conditions if I want to receive a SMS Text message for access validation?

If you select the Text radio button for a listed telephone number, you must agree to the terms and conditions of receiving a SMS Text message. Agreeing to the terms and conditions means that you are aware of and understand that additional rates may apply. Rates are dependent upon your telephone provider and your service plan.

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I requested to receive a text message, where do I find the one-time security code?

The one-time security code needed is contained within the body of text message; it is not at the beginning of the message. It does not contain any dashes in the number. You must read the text message to obtain the code, enter it correctly on the product page, and click Submit in order to gain access to the product.

What happens if I do not have my phone with me for validation purposes?

If you are required to confirm your identity upon log in and do not have your telephone, click the *I do not have my phone* link. You will be presented with dynamically-generated questions to answer. Answering these questions confirms your identity and gains you access into the product. If you have trouble completing this process, contact customer support for assistance.

What if I am unable to answer the questions presented to me when further validation is necessary?

If you are unable to answer the questions presented, you may request another set of questions be generated. The questions are based on the personal information entered during the enrollment period. They are specific to you with answers only you would have the privilege of knowing. If you have trouble completing this process contact customer support for assistance.

How often can I change my password?

You may change your password often as needed; however it is recommended that you make no more than one password change per day.

What can I do if I forget my password?

Use the *Forgot your Password?* link on the Sign In page. You will be required to validate your identity before the password change occurs. If you have trouble completing this process, contact customer support for assistance.

How can I change my access ID?

You may, if desired, change your access ID to be more meaningful once you have successfully logged in to the product. We recommend you change your access ID no more than once per day.

What can I do if I forget my access ID?

If you have forgotten your access ID, contact customer support for assistance.

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Browser and Device Questions

Do I have to change any Internet browser settings to access the product?

Your Internet browser must be set to accept permanent cookies. Most browsers accept cookies as a default setting. If you have not customized this setting, you should not need to make any changes. If you need to change the Internet cookie setting to accept permanent cookies, follow the instructions provided in the Internet browser's help file. If you do not make the change to accept permanent

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cookies, you will be able to sign in; however, moving throughout the product will be difficult and may lead to unexpected errors.

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 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.

What security measures are taken to prevent sensitive information from being intercepted online?

From the moment account information leaves your computer to the time it reaches us, all online sessions are encrypted. That means your password as well as all information relating to you and your accounts employ some of the best forms of cryptography that are commercially available for use over the Internet. If for any reason your secure session ends, your online session automatically terminates.

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 your institution's Web site, but is actually a fake. On this fake Web site, 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 Web site that looks like the site of a trusted company to trick you into disclosing your access ID and password.

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What is a cookie?

A cookie is a small text file that a Web server can store on a user's computer. The cookie your institution stores on your computer is only used by your institution 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.

Are cookies dangerous to my computer?

No. Cookies are small text files that can only be retrieved by the Web site that stored it on your computer. These Web sites cannot look at any other cookie or anything else on your machine. The cookie your institution stores 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?

It is recommended 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. Some anti-spyware software may give you an option to remove cookies. If this product site's cookie is removed, upon future log in, you may be required to validate your identity.

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