

FREQUENTLY ASKED QUESTIONS

[Why is my online banking experience changing?](#)

In order to make your online banking experience as secure as possible we are introducing a new security feature. Most of the time your online banking experience will be the same as it was before, only now you will have an extra layer of security working behind-the-scenes to protect you. The new security may – very infrequently – prompt you to verify your identity before continuing. This means you can now bank online with a renewed sense of confidence.

[What is this new security system?](#)

As our member, we know how you typically behave, when and from where you access internet banking. If we detect any activity that does not seem like your typical behavior, we will prompt you to further verify your identity—so that we can ensure it is you and not someone else trying to access your information. This will only happen on rare occasions. Normally you will not be asked for any additional information. For example, if someone tries to sign in with your user name and password from a computer in a foreign country shortly after you have logged off from your normal computer at home, we may decide to verify that it is really you trying to access your account.

[How do I sign up for the new security system?](#)

Expect to be prompted at some point while banking online to enter additional information. This may include choosing several security questions that only you know the answers to, as well as supplying phone numbers where you can be reached while banking online. Once this occurs you have added a layer of protection to your internet banking access!

[How much will it cost?](#)

There is absolutely no cost associated with the new security system.

[When will I be asked for more information?](#)

You will only be prompted to enter additional information when your sign on activity appears to be unusual or uncharacteristic of your typical behavior. You will also be prompted to enter your information when you are first prompted to set up your security information.

[What additional information will I be asked?](#)

If any unusual or uncharacteristic behavior is detected you will be asked to answer several of the security questions you chose. You may also be asked to answer an automated phone call.

[What is unusual or uncharacteristic behavior?](#)

Uncharacteristic or unusual behavior is anything that appears out-of-the-ordinary compared to how you normally would bank online and where you normally bank online. If the action being requested does not appear to be something you would normally do, we will ask you for more information to make sure it is really you and not an unauthorized user.

[Will I be asked for more information all the time now?](#)

No, you will only be asked for more information when unusual or uncharacteristic behavior is detected. This will most likely be a very rare occurrence.

[How are you able to detect unusual or uncharacteristic behavior?](#)

The security system takes into account factors such as the computers you typically use to access your account, or the typical security settings for your computer. Hundreds of factors, such as these, create a profile that is unique to you that allows us to make decisions about whether the person conducting a given activity appears to be really you.

[How do I know it is working?](#)

You only need to complete the set-up process once; afterwards the new security system will work automatically. That means you are being protected every moment — when you are online and more importantly when you are not.

[How will my phone numbers be used?](#)

If any unusual or uncharacteristic behavior is detected you may be asked to answer an automated phone call. Once you answer the phone call you will be prompted to enter the code that will appear on your computer screen at that time in order to verify your identity. Your phone numbers will not be sold to a third party, nor will they be used to contact you about offers and promotions.

[How many phone numbers should I provide?](#)

You must provide at least one phone number but are encouraged to provide up to three. In case we need to verify your identity, you may receive an automated phone call at one of the numbers you have provided. It is important to provide numbers where you can be reached when you are banking online. For instance, if you bank online at work you should provide your work or cell phone number so you can be reached there. This will ensure you can continue your online banking session without any inconvenience.

[What if I need to change my phone number?](#)

If you need to change your phone number, please call our Contact Center at 218.625.8500 or 800.296.8871. You may also be occasionally asked to verify that your information is up to date during your online banking session.

[What if I can not be contacted at any of the phone numbers listed?](#)

If you cannot be contacted at any of the phone numbers listed, please contact customer service.

[Is my personal information still safe?](#)

Yes. In fact, your personal information is safer than ever before because we are making sure it is really you and not an unauthorized user trying to access your information.

[I have already set up my contact numbers, why am I being asked for them again?](#)

Occasionally we may prompt you to make sure that the information we have on file is up to date.

[How will this help prevent online fraud?](#)

If your user name and password are stolen, the fraudster would have to be able to answer your security questions correctly or answer a call at one of the numbers you provided before being able to access your information. If the user is not able to provide this information or be reached on the phone, the activity would be blocked. This added layer of security helps us protect your information.

[I check my account very often, wouldn't I know if something unusual showed up on my account?](#)

It is great you check your account! It is always a good idea to regularly monitor your account for any unusual activity (like payments you didn't make). This security service helps prevent those incidences from ever occurring, so when you check your account everything is exactly how it should be.

[I share my computer with someone who has their own account. Can both of us still log-in from this machine?](#)

Yes, you can both use the same computer to log-in to your individual accounts. There is no limit on how many people can log-in into the website from the same computer.

[I already have anti-virus and a personal firewall. Why do I need this?](#)

We are glad to hear you use antivirus and a personal firewall. Be sure that you keep both software programs up-to-date for the best possible protection against viruses, Trojans, and

hackers. This new security feature protects against other kinds of threats such as a stolen user name and password. It works with your other personal security programs, but it does not replace them.