

## **Important Information Regarding Online Account Access**

### **New Authentication Procedures for “CU Online!” to protect you!**

Soon when you go online to check your accounts, you will see a few changes to the “CU Online!” log-in. The Credit Union is implementing a new “two-factor authentication” system. The new authentication system will help combat fraud and identity theft. Anyone who uses online account access *will be* affected.

The National Credit Union Administration (NCUA) stated: Authentication is the process of verifying a member’s identity using a variety of methodologies and technologies before the member gains access to the system. It is a way to ensure members are who they say they are.

The new authentication system will require existing “CU Online!” members to:

- enter their account number, PIN/Password, and a Random Code
- choose and answer challenge questions
- create a Security Key Image
- provide a current e-mail address

After the authentication process is complete, you will be logged in to “CU Online!” All subsequent log-ins from the same PC will require only your Account number and a Random Code, and then you will enter your Security Key and PIN/Password. If you are logging on to a PC that you have not previously used after the “two-factor authentication” you will be challenged and must correctly answer the challenge question(s) previously setup. Any future log-ins from that PC will only require your Account number and a Random Code, then your Security Key and PIN/Password. A few other scenarios that may require you to successfully answer a challenge question include:

- purchasing a new PC
- deleting cookies
- changing browsers

These extra precautions and “two factor authentication” system are being implemented in order to protect your identity as well as comply with a new federal regulation. This is just another way the Standard Register Federal Credit Union is looking out for your best interest.

If you have any questions, or have problems logging on, please contact the credit union at 937-223-3333 or 800-543-2283 or via e-mail at [eservices@stdregfcu.org](mailto:eservices@stdregfcu.org).