

Important Security Information

UnitedOne Credit Union's Internet Banking partner, Liberty Cavion, employs the industry's best security measures to protect your online transactions. The heart of their system is a secure, private communications network. Unlike virtual private networks that use the Internet to transmit data, all data on Liberty Cavion's network travels over dedicated, high-speed frame relay lines which are the most secure way to transmit high volumes of data. Other security measures taken on by Liberty Cavion and/or UnitedOne Credit Union include:

Multiple Step Login: Login requires users to enter account numbers, PINs, Random Codes and Challenge Questions on different screens. Users are also required to verify their chosen Security Key Images during login, further identifying our site as legitimate.

Browser Encryption: UnitedOne Credit Union forces 128 bit encryption. In order to support this feature, your browser must be either Netscape 4.04 or higher (128 bit SSL), or Microsoft Internet Explorer 3.02 or higher (128 bit SSL). In either case, make sure all patches have been applied.

Random Code: This feature prevents dictionary attacks in password systems due to current computer programs' inability to read distorted text. It is randomly chosen at each login.

Time-out Feature: You can set your session to be timed out after up to 10 minutes of inactivity.

SSL Encryption: SSL encryption is used to protect your account information while in transit. Liberty Cavion uses 128 bit Secure Sockets Layer (SSL) encryption, the strongest available.

Firewalls: Liberty Cavion's servers reside behind top-of-the-line, enterprise-wide firewalls. A firewall is an intelligent filter, acting as a gatekeeper and isolator between the open Internet and UnitedOne's computer network. A firewall stops malicious traffic, such as hackers, and discourages them.

Active intrusion detection monitoring: These detection monitoring systems monitor the traffic going from the public Internet to the firewall 24 hours a day, watching for suspicious activity and patterns, and will shut down traffic if hacking attempts show dangerous characteristics.

Procedures: Liberty Cavion continually updates its network to keep it safe from security threats.

If you have any additional questions, please feel free to contact UnitedOne Credit Union at 920-684-0361 or 920-451-8222.



SHEBOYGAN

2122 Superior Ave.
3509 Washington Ave.
451-8222



MANITOWOC

1117 S. 10th St.
684-0361
2401 Menasha Ave.
686-9479
Wal-Mart SuperCenter
684-0361

Internet Banking & Touch Tone Teller

*UnitedOne Credit Union is open to everyone
living or working in Manitowoc, Sheboygan,
Kewaunee and Door Counties.*



This credit union is federally insured by the
National Credit Union Administration.



Internet Banking & Touch Tone Teller Give You Control, Convenience & Security

Both Internet Banking and Touch Tone Teller home banking by phone offer you access to your accounts 24 hours a day, 7 days a week, from anywhere there's a computer or touch tone phone. UnitedOne Credit Union makes it convenient for you to be in control of your accounts, in a secure manner.

What Can You Do With Internet Banking and Touch Tone Teller?

- Transfer funds
- Monitor your accounts to verify check clearings, direct deposits and other activity
 - Make loan payments and line of credit advances
 - Verify Check Card, ATM and other electronic transactions
- Inquire about account balances, interest paid and dividends earned

With Internet Banking You Can Also:

- Receive statements electronically
 - Print account histories
- Download your data into money management software programs such as Quicken and Microsoft Money

Apply just once and receive both Internet Banking and Touch Tone Teller access



Usage Tips & Reminders

BOTH SERVICES

Your PIN and account number should be kept secret for security reasons.

Transactions are processed as soon as you submit them.

There are no charges for using either service.

We strongly encourage you to change your PIN after your first use of either service. This must be done through Touch Tone Teller. Your PIN will then change automatically for both services.

If you have questions, please ask any UnitedOne representative. Also, feel free to ask for a demonstration at any of our offices.

If you cannot reach either service late at night, it is probably due to our computer backup process. Please wait a few minutes and try again.

INTERNET BANKING ONLY

Electronic statements will not be sent to you automatically. Please sign on for that service through Internet Banking.

You will be locked out of the service after up to 10 minutes of inactivity for security measures.

You will be allowed three PIN attempts to log in before the system locks you out for security reasons. Please call us if you get locked out.

You will be able to transfer funds between your different account numbers if you complete a form authorizing us to link them for this purpose. The form is not necessary to move funds between any subaccounts set up under the same account. For example, if you have a savings 00, checking 11, mortgage M1 and KwikCash K1 under the same account number, you can move funds between them without completing the card.

TOUCH TONE TELLER ONLY

A Royal M account is considered a checking account and has a suffix code of 13.

You will be able to transfer funds to a different account number as long as you know the other account number and suffix code.

Always enter monetary amounts in the form of dollars and cents followed by the # (pound) key.

When finished, you may simply hang up.

To Access Internet Banking

1. Complete the short application below. You will receive notification by mail when your account is set up for both services.
2. Log on to www.UnitedOne.org.
3. Click on any Internet Banking button bar or icon, then Internet Banking again.
4. Follow the directions to enter your account number, Touch Tone Teller PIN, Random Code, Challenge Questions, and Security Key Image. Upon hitting Submit, you will be directed to standard terms and disclosures. You will then be asked to enter specific information again, though only on your first visit. Hit Submit and you'll go to a balance screen. From there everything is very user friendly and easy to navigate!

To Access Touch Tone Teller

1. Complete the short application below. You will receive notification by mail when your account is set up for both services.
2. Dial 684-6821, 451-4480 or if you're out of our local calling areas, 1-800-405-1575. Choose English or Spanish.
3. Enter 1 to access your account, then your UnitedOne Credit Union account number and # key.
4. Enter your Touch Tone Teller PIN and # key. *You may then change your PIN anytime which we strongly recommend for security reasons.*
5. Choose from the following options, then listen to your menu options:
 - 1- Balance Inquiries & Payment Information (savings, checking, CDs, loans)
 - 2- Transfer Funds & Make Withdrawals (savings, checking, loan payments, loan advances to your or another account)
 - 3- Account Histories (savings, checking, CDs, loans, payroll)
 - 5- Other Transactions (change PIN)

Yes! I want Touch Tone Teller and Internet Banking!

I request UnitedOne Credit Union to set up my account(s) for Touch Tone Teller service which will give me automatic access to Internet Banking. I will receive confirmation by mail when this has taken place, along with my starting PIN.

Date

Account Number(s)

Signature

CU Rep/Office
Accounting

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