

To All FBFCU PC Finance Users:

On October 4, Fort Bragg Federal Credit implemented an additional layer of security to protect you from fraud. We are sending you this message to let everyone know the reason we implemented the Enhanced Login Security feature. The FFIEC and NCUA have stated that a user ID and password alone are not sufficient security for online account access and have mandated that a system be put into place before the end of 2006 to strengthen security for online account access.

Digital Insight, our home banking provider, came up with the "Multifactor Authentication System" that we put into place in early October. Using this we are verifying the user ID, password, and computer that is used to access PC Finance. The challenge questions help identify you when you use a computer other than the one you normally use for account access. The challenge questions are designed to prevent unauthorized access to your account since the unauthorized user would not be using the same computer that you normally use and would be forced to answer the challenge questions before they would have access to the account. You can also use the challenge questions to reset your password in the event that it is forgotten. Both the Forgotten Password and Enhanced Login Security features use the same questions.

Enrollment in the Enhanced Login Security feature will be mandatory on December 20, 2006.