

## FAQ's - HFS Enhanced Login Security

### Why does my account need Enhanced Security?

Many of us remember a time when we could safely leave our doors unlocked without fear of intrusion or theft, but that time has passed. In much the same way, security measures that were once sufficient to protect your account may no longer be adequate. Identity theft is now the fastest growing crime in the nation, and Internet criminals continually develop new techniques (such as phishing) to steal your personal information and gain access to your accounts. To protect you from this sophisticated new generation of Internet criminals, we have developed an extra layer of security to safeguard your account information Online.

### What is phishing?

Phishing is a fast-growing Internet crime in which attackers "phish" (think fish) for your personal information. They "bait the hook" by building a "fake" page that looks like your credit union's login page. They hope you will "take the bait", believe it is a valid page, and enter your login information. They can then record it and use it to access your account.

### How will Enhanced Security protect me?

During the enrollment process (a one-time process that will require less than 10 minutes of your time) you will select a secret security image and create a secret security phrase. The image and phrase you choose will form your unique Enhanced Security combination, and will be displayed during future logins. When you see them, you will know you have accessed our valid web site. This will help protect you from unwittingly revealing your User ID and Password to "phishers." If you do not see your image and phrase, do not enter your password. Contact the credit union immediately.

You will also select and answer three security questions during enrollment. During future logins, if we are unable to recognize the computer from which the login attempt is made, or if the login seems to be unusual in any way (for example, if it occurs at a time of day that is not historically typical for your account) you will be required to answer a security question before login can continue. This will help to safeguard your account against login attempts by unauthorized parties.

### Do I have to enroll in Enhanced Security from each computer I use?

No. Enrollment is a one-time process. But you can choose to register each private computer you intend to use to access your account. We are able to "recognize" registered computers more easily and accurately than un-registered computers. The registration process is quick, easy, and requires just a few clicks of the mouse.

We strongly recommend that you do not register a public computer (a computer housed at the library, etc.) If online account access is available to you only through an un-registered public computer, you may still access your account safely. During enrollment, you will select and answer three security questions. When you attempt to login from an unregistered public computer, you may be required to answer a security question in order to move through the login process.

I share this computer with family or friends. Should they know my secret image and secret phrase?

If they are your financial partners, and you want them to have access to your account, they should know the security image and phrase. We recommend you complete the enrollment process and answer the security questions together.

If others use the same computer to access their personal account information, you do not need to share your secret image and secret phrase with them. They will be able to log into their personal account from the shared computer and complete the enrollment independently. They will select their own secret image and phrase.

Will Enhanced Security protect me on sites other than my credit union site?

No. These Enhanced Security measures apply only to your credit union account with us.

After I complete the mandatory enrollment process, what if I don't see my security image and phrase during login?

Once you complete the enrollment process, you should always see your security image and phrase when logging into your account. If you do not see your image and phrase, IMMEDIATELY DISCONTINUE LOGIN AND CONTACT US.

What happens if I delete my Web browser's cookies?

Deleting cookies will make it more difficult to verify your identity when logging into your account information. If we are unable to "recognize" your computer, you may be required to answer a security question in order to move through the login process.

Why did I get challenged and have to answer a security question?

There are many reasons why you could potentially get challenged during login. If we are unable to recognize the computer from which the login attempt is made, or if the login seems to be unusual in any way (for example, if it occurs at a time of day that is not historically typical for your account) you will be required to answer a security question before login can continue. You may also get challenged if you close your Web browser without properly logging out of the home banking site.

I can't remember the answer to my security question, what do I do?

If you are challenged and cannot remember the answer to the security question, contact us and we will re-set the system for you.

I still have questions. What should I do?

We are available to assist you throughout the enrollment process. Please feel free to contact us at 800-694-8329 with any questions.