

Multi Factor Authentication Coming to PTFCU Online Banking and SPDYTEL

Providing, Safety, Security, Protection While Meeting Regulatory Requirements

In order to make your online banking experience as secure as possible and to comply with newly required online security regulations, PTFCU is introducing a new security service. PTFCU has already set the industry standard for online security, now we're exceeding those standards with the introduction of our new identity verification security known as Multi Factor Authentication (MFA).

The Federal Financial Institution Economic Commission's (FFIEC) recently required all financial institutions to implement risk based guidelines and to offer you the latest security technology available. PTFCU will begin new online security features included in MFA by December 31, 2006. MFA allows PTFCU to reduce the risk of unauthorized access to your account and reduce the risk of fraud.

This new security service will verify you before you access your credit union account online and check for any unusual or uncharacteristic behavior involving transactions on your account. If PTFCU detects anything out of the ordinary, our online system will then check to make sure it is really you and not an online thief making the request. This new security service shows you that PTFCU is always looking out for your security when banking online and that your online banking experience is safer than ever before. So, no matter where you are and no matter what you are, doing, the **free online** identity verification service will be protecting your accounts with PTFCU.

How does it work? Before logging into your credit union account on the credit union's website, you will validate your identity by matching a picture icon (such as a leaf or a bird) which you chose during the new online security set up. You will also enter a login name and password which you also chose. After the system confirms you, you will then see the regular PTFCU Express Access log-in page you normally use.

The new security protection continues even after you have accessed your account online. In the rare case any unusual or uncharacteristic activity (transactions you don't normally do), is detected, the security feature will "pop up" and ask you to security questions which you provided the answers to when you established your MFA login and password. Most of the time you won't notice that the security feature is even there, but, it will still be protecting you and your account with PTFCU, 24/7.

The ability to securely bank with PTFCU and pay your bills online is one of the greatest conveniences of the 21st century. We will continue to introduce the latest security technology to give you peace of mind that our fee free online banking product is as safe and as secure as any offered by any financial institution (even the BIG Guys!). PTFCU now offers 24/7 account protection and it's free!

In the next few months you'll receive more information from PTFCU about the new security system. Detailed information and instructions will be given to you electronically for our online Express Access users, on our web site at www.ptfcu.org and in your monthly statement prior to any changes taking place.

PTFCU is dedicated to providing its members with strongest security available, increased satisfaction, confidence, trust and service. Watch for more information and details on this new security feature.