****

**Keeping your account safe and secure is what's most important**

The SecureNow login security feature helps guard your personal information by adding another layer of identity verification to online financial interactions.

### **SecureNow for Online Banking** As of October 6, 2021 your online banking login experience will be upgraded to include new security features and multiple layers of security including password protection, Internet Firewalls, and 256-bit encryption, to help keep your information safe and secure.

**How Do I Login to Online Banking?**Logging in to your accounts is simple and very secure. Every time you login we use strong multi-layer security that not only confirms your credentials, but it also confirms the device you are using. When a new device is detected or our system detects suspicious activity, you may be asked to further verify your identity by entering a one-time passcode. This strong approach to security offers simple access to your accounts and offers powerful protection against online fraud.

1. To begin, enter your Online Banking user name and password in the login box.
2. The first time you login, simply enter your phone number.  In the future, this number may be used to authenticate your identity.
3. Hit Continue, and that's it!  You will be securely logged in.

Once logged in, your Profile is where you manage your personal settings such as your password and phone number used to authenticate your identity. During future logins, if a new device is detected or our system suspects suspicious activity – you will be asked to verify your identity. 

* Just choose a method to receive your passcode. Then based on your selection, you will soon receive a text message or a phone call confirming your one-time passcode.  The phone call will be coming from Sunnyville, CA using 669-241-2767 as the telephone number. Simply enter this code to securely login.

**Frequently Asked Questions**

1. **Why is my online experience changing?**To make your online service experience as secure as possible, we are introducing new security features. Most of the time your online experience will be the same as it was before, only now you will have an extra layer of security working behind the scenes to protect your account. The new security may very infrequently prompt you to verify your identify before continuing. This means you can now bank online with an even greater sense of confidence.
2. **What is this new security system?**As our customer, we know how you typically behave: what types of transactions you conduct, when you conduct your transactions and the locations from which you normally log on. If we detect any activity that does not seem like your typical behavior, we will prompt you to further verify your identity so that we can ensure it is you and not a fraudster attempting to compromise your account. This will only happen on rare occasions.
3. **How do I take advantage of the new security features?**  
   At log-in, you will be prompted to enter your phone number.  In the future, this number may be used to verify your identity.  If you enter a mobile number, you can authenticate via text or phone call.  If you enter a landline number, you can only authenticate by phone call.
4. **How much will it cost?**There is absolutely **no cost** associated with the new security system. This is just part of our ongoing commitment to providing you with the highest levels of security available.
5. **What is unusual or uncharacteristic behavior?**  
   Uncharacteristic or unusual behavior is anything that appears out of the ordinary compared to how you normally would bank online and where you normally bank online. If the action being requested does not appear to be something you would normally do, we will verify your identity by sending you a One Time Passcode via text or phone call, to make sure it is really you and not an unauthorized user.
6. **How are you able to detect unusual or uncharacteristic behavior?**  
   The security system takes into account factors such as the type of transactions you ordinarily perform, the computers you typically use to access your account, and the typical security settings for your computer. Hundreds of factors such as these create a profile that is unique to you and allows us to make decisions about whether the person conducting a given activity or transaction within your account appears to be you.

### **How do I know it is working?** After you complete the setup process, the new security system will work automatically. That means you are being protected every moment when you are online and more importantly when you are not.

During future log-ins, if a new device is detected or our system notices suspicious activity, you’ll be asked to verify your identity by receiving a One Time Passcode via text or phone call.  Enter the code provided, on the Online Banking screen to securely log in.  Manage your personal settings such as passwords and phone numbers by clicking on the Profile button inside Online Banking. 

1. **Is my personal information still safe?**  
   Yes. In fact, your personal information is safer than ever before because of the additional security enhancements.
2. **How will this help prevent online fraud?**  
   If your user ID and password are stolen, the fraudster would have to be able receive security codes correctly before being able to access your account or complete a fraudulent transaction. If the user is not able to provide this information, the activity would be blocked. This added layer of security helps us protect your online account at all times.
3. **I check my account very often. Wouldn't I know if something unusual showed up on my account?**It is great that you check your account frequently! It is always a good idea to regularly monitor your account for any unusual activity (like payments you didn't make). This security service helps prevent those incidents from ever occurring, so when you check your account, everything is exactly how it should be.
4. **I share my computer with someone who has a different account. Can both of us still log in from this computer?**   
   Yes, you can both use the same computer to log in to your individual accounts. There is no limit to the number of people that can log in to various websites from the same computer.
5. **My spouse and I have a joint account. Will we both continue to be able to log in to the account?**Yes, you can both continue to log on to the account as usual.
6. **I already have anti-virus software and a personal firewall. Why do I need this?**  
   We are glad to hear you use anti-virus software and a personal firewall. Be sure that you keep both software programs up to date for the best possible protection against viruses, Trojans, and hackers. These new security features protect against other kinds of threats such as a stolen user ID and password. It works with your other personal security programs, but it does not replace them.