



## 'Online Branch' Changes coming May 1st

Online Branch will have a new look and new features starting on Wednesday, May 1<sup>st</sup>, 2013.

### Summary of Changes

- A new bolder cleaner look with the same functionality
- Users must create a new User ID when Signing-On the first time
- Users must select Security Questions/Answers along with a Sign-On Phrase
- New Security Features that include Registering PC's that you commonly use
- Elimination of the 'Access Code' for higher risk transactions including Transfers

### New Look



<a href="#">Account Summary</a>	<a href="#">Transfer Funds</a>	<a href="#">Check Request</a>	<a href="#">E-Statements</a>	<a href="#">More Options</a>	<a href="#">Sign-Off</a>
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Email Address: [email@email.com](mailto:email@email.com) [Update](#)

**Account Summary for Member No.**

Share Accounts	Last Tran	Balance	Available	Options
01 REGULAR SHARES	04-11-2013	8,721.72	8,716.72	<a href="#">view details</a> <a href="#">nickname</a> <a href="#">e-alerts</a>
20 TIME CERTIFICATE	04-11-2013	.00	.00	<a href="#">view details</a> <a href="#">nickname</a> <a href="#">e-alerts</a>

Loan Accounts	Due Date	Payment	Balance	Available	Payoff	Options
65 HOME EQUITY	04-15-2013	500.00	5,478.30	.00	5,509.67	<a href="#">view details</a> <a href="#">nickname</a> <a href="#">e-alerts</a>

**External Account Summary**

Share Accounts	Last Tran	Balance	Available	Options
3-01 REGULAR SHARES	11-01-2012	1,370.58	1,365.58	<a href="#">view details</a> <a href="#">nickname</a> <a href="#">e-alerts</a>
3-02 SHARE DRAFT	04-04-2013	6,705.68	6,705.68	<a href="#">view details</a> <a href="#">nickname</a> <a href="#">e-alerts</a>



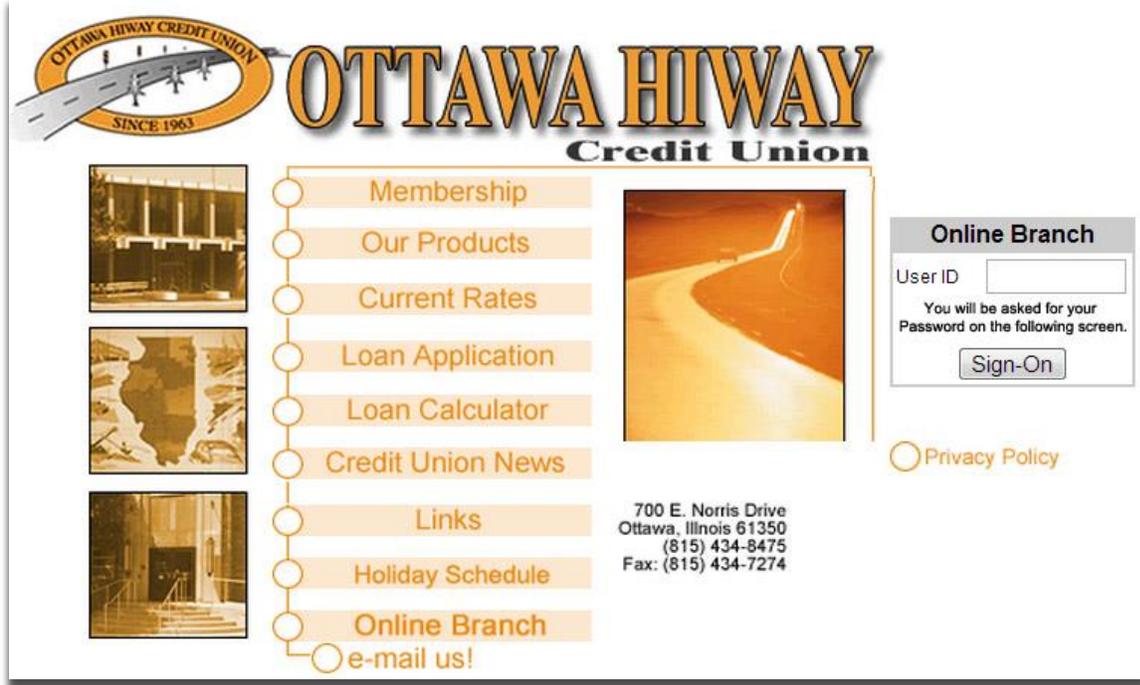
You last accessed your accounts on Sun Nov 11 2012 18:06 est  
Credit Union Effective Date & Time Thu Apr 11 2013 12:54



## New Sign-On Procedures

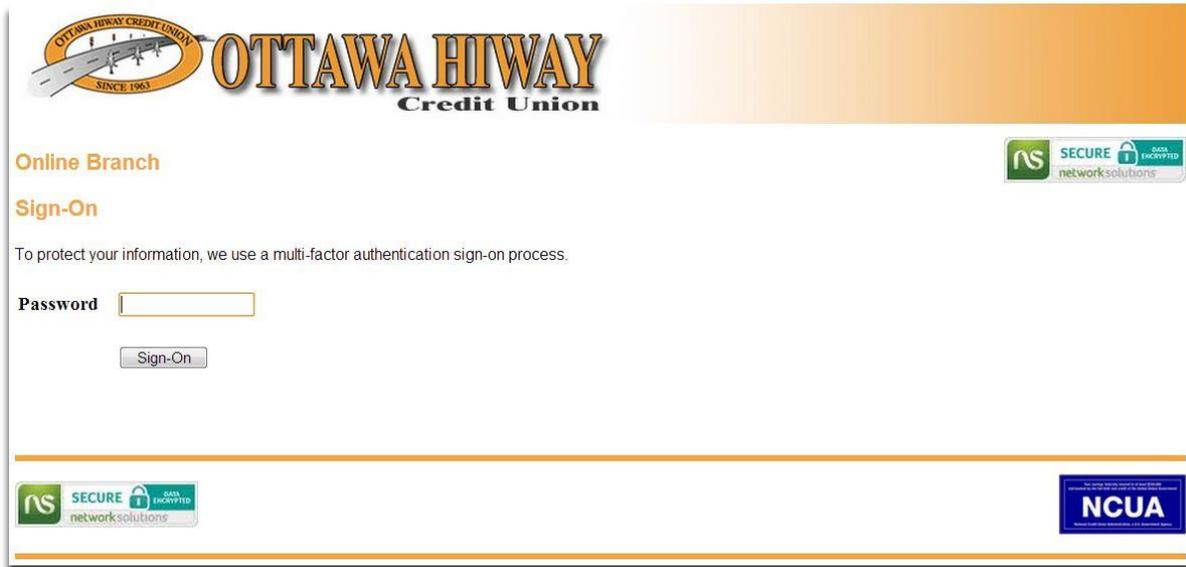
After the new Online Branch changes have been implemented, you will start the sign-on process by entering your current User ID only. Note: You will enter your password on the following screen.

Sign-On entering User ID only.



The screenshot shows the Ottawa Hiway Credit Union homepage. At the top left is the logo with the text "OTTAWA HIWAY CREDIT UNION SINCE 1963". To the right is the main title "OTTAWA HIWAY Credit Union". Below the title is a navigation menu with links: Membership, Our Products, Current Rates, Loan Application, Loan Calculator, Credit Union News, Links, Holiday Schedule, Online Branch, and e-mail us!. To the right of the menu is a "Privacy Policy" link. Below the menu is contact information: 700 E. Norris Drive, Ottawa, Illinois 61350, (815) 434-8475, Fax: (815) 434-7274. On the right side of the page is a "Sign-On" form with a "User ID" input field, a "Sign-On" button, and a note: "You will be asked for your Password on the following screen."

Enter your Password on following screen.



The screenshot shows the password entry screen. At the top left is the Ottawa Hiway Credit Union logo. Below the logo is the text "Online Branch" and "Sign-On". To the right is a "SECURE" logo with "256-BIT ENCRYPTED" and "networksolutions". Below the "Sign-On" text is a message: "To protect your information, we use a multi-factor authentication sign-on process." Below the message is a "Password" input field and a "Sign-On" button. At the bottom left is another "SECURE" logo with "256-BIT ENCRYPTED" and "networksolutions". At the bottom right is the "NCUA" logo.

## Create New User ID



**Online Branch**

**Create New User ID**

To protect your information, we use a multi-factor authentication sign-on process to protect you from fraudulent online activity. At this time you must create a new User ID. You can no longer use your Member Number as your User ID.

**User ID Guidelines**

1. User ID must be at least 6 characters (maximum 20)
2. User ID must contain letters (A-Z or a-z) and numbers (0-9) only
3. User ID must contain at least one letter and at least one number
4. Letters in User ID are case sensitive

Enter Your New User ID:

## Setup Security Questions/Answers and Sign-On Phrase on next Sign-On



**Online Branch**

**Setup Security Questions and Sign-On Phrase**

Please select and answer the following security questions along with creating your unique sign-on phrase. The security questions will help us better identify you and reduce the risk of fraud on your account. The Sign-On Phrase will allow you to know you are signing-on to our secure server.

**Question 1**

**Answer 1**  (answer must be 3-20 characters)

**Question 2**

**Answer 2**  (answer must be 3-20 characters)

**Question 3**

**Answer 3**  (answer must be 3-20 characters)

**Sign-On Phrase:**  (phrase must be 3-30 characters)

**Phrase Color:**  Red  Blue  Green  Cyan  Purple (phrase will display in this color)

## Registering Your Computer



### Online Branch

#### Register Your Computer?

We ask you to register computers that you commonly use to access your financial information. Computers are registered using a cookie. A cookie is a small file that we save on your computer that we can recognize as matching your User ID and Password.

If you are on a public computer that is used by people you don't know, such as a library, we recommend that you **Do Not** register the computer. You will be able to sign-on to any PC using the security questions that you previously answered.

When you sign-on from an unregistered computer, you will always have the option of registering that computer. So, you can register additional computers or register this computer later.

- Register this computer.** Check this option if you commonly use this computer to access your financial information online. Note: You can register more than one computer.
- Do Not Register this computer.** Check this option if you do not want to have this computer identified as a registered location for accessing your financial information online. Instead, to protect your personal information, you will be required to answer 2 confirmation questions when you sign-on.

Continue

### **What are the new security features?**

The new online security features include changing your User ID, answering personal security questions, establishing a Sign-On phrase, and registering your computer. The added security allows our members to know that they are accessing our website and not a fraudulent site, and it enables us to know that we are dealing with an authentic member.

### **Changing your User ID**

Members will now sign-on to Internet Banking using a User ID that they have chosen instead of their Member Number. The User ID must be 6 to 20 alphanumeric characters (A-Z, a-z, and 0-9). You cannot use all numbers. Note: The User ID will be case sensitive.

### **What is a Sign-On Phrase?**

The Sign-On Phrase is a free-form message that each member will enter during the security setup procedure. This phrase can be between 3-30 characters in length. This phrase will appear on future sign-ons (where you enter your password) to let you know that the website that you are signing-on to is valid and is not a fraudulent or phishing website.

### **How is my Sign-On process changing?**

The new Sign-On procedure is a multiple step process instead of the prior one-step screen where you entered your Member Number and Password.

### **How does the new Sign-On process work?**

- You will now be prompted to enter your User ID (or Member Number until you establish a new User ID).
- The next screen will prompt you to enter your Password.
- The next screen will prompt you to select and answer three personal security questions along with a Sign-On phrase.
- The next screen will prompt you to 'Register Your Computer' (see below).
- If you do not register your computer, you will also be asked to answer two of your Security Questions on your next Sign-On.

### **How do I register my computer?**

You can register your computer after you have completed the initial enrollment. The system uses information about your computer hardware and software to recognize a registered computer. To register a computer, you must click on the radio button "Register this Computer." This is an optional feature; however, if you do not register your computer, you will be prompted with security questions each time you sign-on.

### **What does "Register This Computer" mean?**

If you choose to register your computer, you will not be prompted to answer any Security Questions you set up during enrollment. You will still have to enter in your User ID and Password. If you delete your cookies on your PC, you will have to re-register the computer.

**What are Cookies?**

Information stored on a user's computer by a Web Browser at the request of software from a specific web site. Web sites use cookies to recognize users who have previously visited them. The next time the user accesses that site, the information in the cookie is sent back to the user so the information displayed can vary depending on the user's preferences. If your Browser's security level is set too high then cookies may not be allowed and therefore your computer cannot be registered.

**What does "Do Not Register This Computer" mean?**

If you are using a computer that is accessed by numerous users (e.g. library or public kiosks) we recommend that you do not register your account on this PC. We only recommend you register your personal computer at home or at work.

**Can I register on another computer?**

Yes. You can register your account on more than one PC.

**Can my spouse, children, and I register on the same PC?**

Yes. You can register numerous accounts on the same PC.

**Do I have to re-register my PC when I delete my cookies?**

Yes. The system uses your PC hardware and software information to recognize you are a legitimate user. If you delete your cookies, the information is no longer available to authenticate your Sign-On. You will be prompted to answer two of your security questions.

**Why do I have to register again when I use a separate browser on the same PC to access Internet Banking?**

When you register your account on a certain PC it stores software and hardware information used to access Internet Banking. The system stores information like your browser (Internet Explorer, Netscape, Firefox) and operating system (Windows XP, 2000, Macintosh). If you access Internet Banking with anything different for future logins, you are required to register the new system information.

**What if I forget my Password or the answers to my Security Questions and I am locked out of Internet Banking?**

Please feel free to call the Credit Union and we can reset your information.

**Can I change my Security Questions and/or my Sign-On Phrase?**

Yes. Sign-On to Internet Banking and click on the "More Options" button. A new button has been created called "Change Secure Login Settings". Click on this button to edit your Security Questions and Sign-On Phrase.