



Frequently Asked Questions

Q. What is a Secure Token?

A. A Secure Token is a small, portable device that generates a one-time digital code to use each time you login to the Online Banking system. The digital code changes every 35 seconds for your protection. This helps ensure that your information is secure and protects you from fraud and identity theft.

Q. What is the purpose of the Secure Token?

A. The implementation of Secure Tokens to access the Online Banking system is the result of our commitment to ensure our customers have access to state of the art security technology. The use of Secure Tokens complements the robust security features that currently reside within our Online Banking solution. Secure Tokens add another layer of protection to your everyday transactions.

Q. How do Secure Tokens protect me?

A. Secure Tokens add another layer of protection to your everyday transactions. By adding an additional layer of protection, cybercriminals and hackers cannot rely solely on malware designed to capture your credentials (user name, password and answers to security questions) to infiltrate your banking account. Because the Secure Token is an independent verification tool designed to generate a one-time digital code every 35 seconds, the cybercriminals and hackers cannot access your unique code by way of the Internet or your computer. By adding this simple step, you greatly increase the security of your Online Banking account information from vastly growing and all too common Internet crimes.

Q. How do I register my Secure Token?

A. Upon logging into Online Banking for the first time after the activation date, a message will display to determine if you have received your token. If you have received your token, click "Yes". You will then be prompted to enter the serial number located on the back side of the device, which is labeled "S/N" and begins with a three-letter code (figure 1 below) along with the Secure Token code located on the front side of the device (figure 2 below). Once you have entered this information, click "Submit".

If you have not received your token, click "No" when prompted to login.

Important: Users must register their Secure Token within seven days of the activation date to avoid being locked out of the system. If not registered during that period, you will need to contact the bank for instructions.



Figure 1



Figure 2



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Q. How do I use the Secure Token?

A. Once you have registered your Secure Token and you login to Online Banking, you will be prompted to enter your user name and password, just as you have in the past, in addition to the token code generated by the Secure Token.

Q. Do I need to install software on my computer?

A. No additional software is required to be installed on your computer. Once activated, the Secure Token is immediately ready for use.

Q. How do I login if I do not have my Secure Token with me?

A. The bank will provide you with a temporary security code to access the Online Banking system. You may contact the bank to request a temporary password, which will be sent to the email address we have on file for you. If you do not have a valid email address on file, additional information will be collected to validate your identity.

Q. What if my Secure Token is lost, stolen or stops functioning?

A. Contact a bank representative as soon as possible. The bank will issue a temporary security code so you can continue to access Online Banking and order a replacement token. If your Secure Token stops functioning, it will be replaced at no charge. You will be asked to return the non-functioning token to the bank. However, if your token is lost or stolen, it will be replaced for a cost of \$15.

Q. Can I have more than one Secure Token?

A. No, the Online Banking system does not permit the sharing of Secure Tokens. If you would like more than one person to have access to your Online Banking account and you are a consumer, we can set up multiple Online Banking accounts with one token per Online Banking account.

If you would like more than one person to have access to your Online Banking account and you are a business, our Business Online Banking system may be better suited for you. Business Online Banking allows customized access for multiple users. Please contact your local banking office for details and pricing for Business Online Banking.

Q. Can I "opt-out" of utilizing a Secure Token?

A. No, if your Online Banking account(s) meet certain criteria, we want to ensure you have the best security we have to offer; therefore, we require the use of a Secure Token.