

The new security enhancement for Online and Mobile Banking is now live. This new security enhancement uses a different form of multi-factor authentication. When you log into Online Banking or Mobile Banking, your Personal Image will no longer be utilized. Instead, a more sophisticated security challenge process will authenticate your identity when logging in. The system will ask for a confirmation code sent via text/SMS or automated phone call, to sign in.

How will the new secure login verify my identity?

Here's an example of the identity verification screen you will encounter after entering your Online Banking username and password. Your current username and password will not change with this upgrade. You will be prompted to select a phone number on file to receive either a text message from 363-97 or an automated voice call from 669-241-2767. Please note that additional users on your account will need to ensure that they have set up their own Online or Mobile Banking login prior to the launch for the text/SMS or phone challenges to appear.

Identity Verification

As a security precaution, we need to verify your identity before you can proceed. This quick process helps us keep your account safe.

Please choose one of the following options.

Send me a text message

We will send you a text message with a confirmation code.

Call my phone

We will call you and provide a confirmation code.

[Why am I being asked this?](#)

As the text is sent or the call is made, you will be prompted to enter a six digit code. Input this code and select submit.

Identity Verification

We are sending a text message to the mobile number you selected. Please enter the code contained in the text message.

* Confirmation Code

 ×

Submit

Cancel

[Why am I being asked this?](#)

You will then be prompted to set up new security questions. Once these questions are successfully set up, you will be taken to the Online Banking home screen.

Select your Security Questions and enter your Secret Answers

For your protection, from time to time we will ask you to establish new security questions and answers. Just like changing your password frequently, this quick process helps to ensure the security of your accounts.

As a reminder, if we note any unusual activity concerning your account, we will ask some of the questions below to verify your identity and maintain the security of your account. If you share this account with someone else, please make sure to share your updated questions and answers with them as well.

[What makes a good answer?](#)

What is your favorite board or card game?

What was the name of your first elementary school?

In what city did you meet your spouse/significant other?

Continue

What if I can't be reached at any of these numbers? Can I still be verified?

Yes, you can still be verified. Select the "I can't be reached at any of these numbers" option. You will be presented with knowledge-based authentication questions. You must answer these questions to pass the verification.

Identity Verification

As a security precaution, we need to verify your identity before you can proceed. This quick process helps us keep your account safe.

Please choose one of the following options.

Send me a text message

We will send you a text message with a confirmation code.

Call my phone

We will call you and provide a confirmation code.

[Why am I being asked this?](#)

Identity Verification

We're sorry, but we were unable to verify your identity using the option you selected.

Please answer the following questions.

In what COUNTY do you currently live?

- KING GEORGE
- FLOYD
- BUCHANAN
- PORTSMOUTH
- NONE OF THE ABOVE

Which of the following PROPERTIES have you PREVIOUSLY or CURRENTLY owned?

- 1283 QUITMAN BLVD
- 362 SEYBROOK AVE
- 3651 BOYLSTON DR SW
- 39 RUTLEDGE SQ
- NONE OF THE ABOVE

Which of the following PEOPLE have NEVER resided with you or used the same address as you?

- RACHEL BLANSET
- HELMUT VOSS
- HAROLD PENNOCK
- JYMME THOMAS
- ALL OF THE ABOVE

Submit

I don't know the answers

[Why am I being asked this?](#)

As the same with the text/SMS or call verification, you will then be prompted to set up new security questions. Once these questions are successfully set up, you will be taken to the Online Banking or Mobile Banking home screen.