

## SECURITY DATA FREQUENTLY ASKED QUESTIONS

### Why is my online experience changing?

In compliance with federal regulatory requirements, the new procedures will make your online service experience as secure as possible. The new security may prompt you to verify your identify before entering the online banking site. This means you can now bank online with an even greater sense of confidence.

### What are the new security enhancements?

The new security features add a layer of protection to your online account by letting you know it's really us, and letting us know it's really you.

#### Letting us know it's really you ó Challenge Questions

You will be asked to set-up 3 challenge questions that only you should know the answers to. Please be aware that answers are case sensitive. The security system will recognize the computers you normally use to access your online banking site. In the future, if you or someone else attempts to log in to your account from a new or unrecognized computer, you will need to answer one of your challenge questions before being allowed to continue.

#### Letting you know it's really us ó Personalized Image and Pass Phrase

You pick one of thousands of images, give the image a pass phrase to help identify it to you. Every time you attempt to log into your account your image and pass phrase will appear before you enter your password. Seeing your image and pass phrase will let you know that you are at the InsurBanc online banking site and not fraudulent site. This means it is safe to enter your password. If the correct image and name do not appear, do not enter your password and contact InsurBanc immediately.

***Remember: Once you have signed up, NEVER enter sensitive information such as your password without first seeing your security image and pass phrase.***

### How do I get started with the new security enhancements?

You will be prompted to select your security image and pass phrase and challenge questions the first time you log on to the system. You do not need to do anything to initiate this process. When you are prompted, please take a moment to set up your image, pass phrase and challenge questions in order to add an additional layer of protection to your account.

### How should I choose the secret answers to my security questions?

Your answers should be something you can easily remember, yet not readily known

by others. Try to avoid using answers that will change over time. Enter your answers carefully as you will need to supply exactly the same answer if you are ever prompted with one of your security questions. Remember, answers are case sensitive.

### **Where do I enter my password?**

Due to the new security feature, you do not enter your password until you see your personal security image and text. To begin logging in, simply enter your access ID and click on log-in. You will then see your personal image and text on the next screen where you can safely enter your password to gain access to your account.

### **When will I be asked to answer my security questions?**

You will only be prompted to answer some of your security questions when a particular activity or transaction appears to be unusual or uncharacteristic of your typical behavior.

### **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 ask you to answer your security questions to make sure it is really you and not an unauthorized user.

### **Will I be asked for more information all the time now?**

No, you will only be asked for more information when unusual or uncharacteristic behavior is detected. This will most likely be a very rare occurrence.

### **How do I know it is working?**

After you complete the set-up 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.

### **Can I change my security image and name or challenge questions?**

Yes, you can change your personal security image and name or security questions at any time. To make the change, go to the Options tab after you log-in to your account. From the drop down menu select "Change Security Data".