

Multiple Factor Authentication

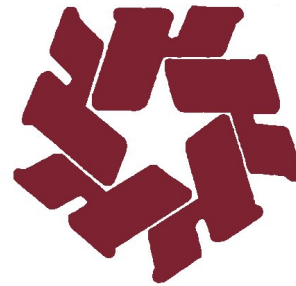
We take your online security seriously. Therefore, we are introducing a new security feature called Secure1 on our home banking site. There is no cost associated with this new security system.

What is Secure1?

It is a new security feature that provides an extra layer of security that works 24/7 to protect your Home Banking account, even when you are not banking online. It helps you guard against fraudulent online activities like Phishing scams (malicious requests for your personal information) and identity theft.

How does Secure1 work?

Once you enroll, the new security system recognizes your computer. If questionable logon attempts are detected, the system will require additional identity verification before allowing access to your Home Banking account.



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Secure1



PROVIDING AN EXTRA
LAYER OF SECURITY TO
PROTECT YOUR FINANCES.

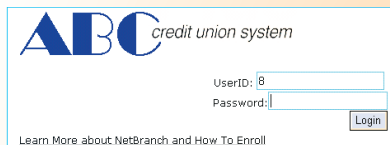
Quick Reference Guide to Secure1 enrollment

Logon Before Enrollment

When Secure1 is activated, the Logon screen will only display the UserID which is the member number.



After you enter the UserID, the Password text box will be displayed as follows.



Secure1 Welcome Screen

After entering the password, the Secure1 welcome screen displays. You can either click Cancel Enrollment to log on to your home banking site as usual or you can start Secure1 enrollment immediately.

Secure1 Enrollment

On the Secure1 Enrollment screen, do the following:

- Enter a phrase that will appear over your screen image.
- Give answer to at least one question under each drop-down list (A total of 3 drop-downs with 15 questions)
- Select either Register this PC or Don't Register this PC

If you select Register this PC, you will not get the security questions the next time you log onto your home banking account from this PC.

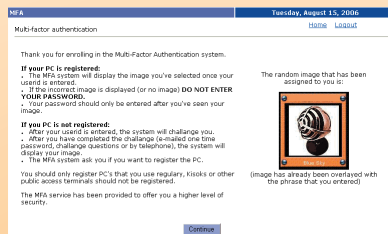
If you select Don't Register this PC, the next time you log on to your account, the system will prompt the security questions to validate your identity.

After the enrollment, the system will assign you an image which you can change after you log on to your account.

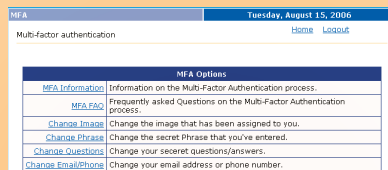
The combination of the image and the phrase validates your genuine identity to access your account.

When you see the secret image and the phrase over it, you can be reassured that you are logging on to your actual Home Banking site.

After you click Continue Enrollment, you are logging on to your home banking site. The following screen displays informing you that you have enrolled into Secure1:



Click continue. The Secure1 preference screen displays:



If you don't want to make any changes to the settings for Secure1, you can continue using your Home Banking account as usual.

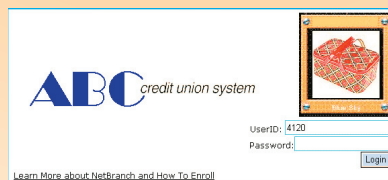
Secure1 Preference Settings

On the Secure1 Preference screen, you can make changes to the following items:

- Change your secret image
- Change your secret phrase
- Change your security questions/answers
- Change your e-mail/phone information

Logon after Enrollment

The next time you log on to your Home Banking account, after you enter the userID, the system will display your secret image and the secret phrase you selected.

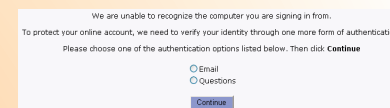


Important!!! NEVER enter your password if you do not see the secret image and the phrase over it.

If you **do not** see the secret image and the phrase over it that you selected on the home banking site, contact your credit union for help.

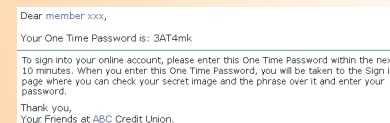
Logon from a Different PC

If you log on from a different PC that is not the one you used for Secure1 setup, the system will display the following screen:



This is a way to help prevent fraudulent logon attempts. It gives two options of identification validation: E-mail or Questions.

If you select E-mail, the following screen displays:



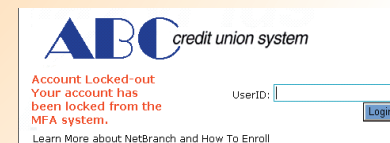
The system sends your One-Time-Password to your primary e-mail account. Once you enter that One-Time-Password, you will be able to log on to your Home Banking account.

If you select Question, you have to answer the security questions. If you answer the questions successfully, you will be prompted to the logon screen.

Before you click Logon, you can choose to register this new PC by selecting the checkbox next to Register this PC. Once you register the new PC, you will not be challenged with the security questions on your next logon.

Locked Out Screen

If Secure1 detects any unfamiliar logon attempts, your account will be locked out. The following screen will be displayed:



Please contact your credit union for help.