

DON'T SETTLE FOR JUST A PASSWORD



We Have a New “Security Blanket” For You!

We are enhancing the security that is protecting your identity ... money ... accounts ... and online transactions with two state-of-the-art multifactor authentication features.

The Ugly Truth

Predators often commit fraud and identity theft by exploiting single-factor authentication which uses one piece of information – such as a password – to validate identity. In response, regulators are requiring all financial institutions to implement multifactor authentication which requires multiple pieces of information to validate identity.

Business as Usual ... or Unusual

Our multifactor authentication solution will automatically monitor your accounts for activity that is “unusual” based on your history with our institution. In the rare event that unusual activity is detected, you will be automatically asked to verify your identity by answering pre-selected security or challenge questions that only you should know the answers.

Seeing is Believing

Our multifactor authentication solution also will deter fraud related to “Pharming” by providing ongoing verification that you are connected to our online banking website rather than a fraudulent copycat site by automatically displaying an image that you will select each time you logon.

What’s Next

These subtle but important changes to our online banking site will be implemented in the near future and will require you to complete two simple steps. You will be prompted to select specific challenge questions from a list and enter personalized answers that only you should know, and to select a specific picture from a gallery of memorable images.

If you would like to know more about our proactive initiatives to identify and prevent fraud ... our online banking capabilities ... or the conveniences available with our online services ... please contact us during our regular business hours.

talktous@americansouthwestcu.org

If you would like to know more about what you can do to vigilantly protect your personal information and identity ... please visit the Federal Trade Commission’s identity theft website at www.consumer.gov/idtheft or the FDIC’s Consumer Resources web page at www.fdic.gov/quicklinks/consumers.html



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