

GEAUGA CREDIT UNION'S HOME BANKING LOGIN PROCEDURE

Geauga Credit Union maintains the latest electronic safeguards that comply with leading industry practices. Our Online Home Banking is secure the moment you click on submit. Home Banking utilizes Secured Socket Layer (SSL) technology. This technology encrypts information to ensure your session is private and maintains information integrity.

When you have completed your banking, be sure to logout. Now you will see the VeriSign Secured Seal. VeriSign is the certificate provider of choice for businesses that demand the best security technology for their customers. Always look for this seal when you are processing sensitive information. Go ahead and click on the VeriSign Seal. COMPUSHARE, or CMSNW, is the owner of the seal, and is our trusted partner in providing our members the best of Home Banking.

TODAY'S SECURITY FEATURES.....

We have upgraded our Home Banking login procedures in December 2006. Home Banking requires two passwords, mandatory change in passwords and an answer to a challenge question. We believe these enhancements will provide additional strength to an already impressive line of defense. Please understand this upgrade was done for two reasons:

1. To provide our members with additional security to keep your financial information secure.
2. Federal regulations require two-factor authentication.

Upon your first login, you will be prompted to select an additional password. You can not use the primary, or first, password used on the Home page. Remember to use something unique, not common information that could be easily obtained. Next, you will need to answer a list of challenge questions. It may be a good idea to write down your answers and file at home. Once you have completed these requests, you must log out.

To access Online Home Banking, start at the Home page of the Credit Union's website and enter your account number and your primary password. Next you will be required to enter your second password and answer one of the challenge questions randomly selected. Now you may process your transactions.

Geauga Credit Union is working to bring the latest security techniques to our members. We believe these upgraded measures will be simple to utilize and effectively provide an additional layer of security. If you have any problems or questions, please contact us.