

Multi Factor Authentication

A big security improvement with an even bigger name...

As you know, we are committed to protecting your personal information. We are constantly on the lookout for ways to improve our security. In that spirit, we are introducing new layers of online security protection – referred to as Multi Factor Authentication (MFA). These changes went into effect on December 29, 2006 on the www.firstlightfcu.org website and allowed us to take a big step forward in guarding the security of your information.

The following information will allow you to understand the enhancements that we have made to our login and enrollment processes.

Changes to the login page

The first change that you will notice is our login page. The login section now asks you to enter your member number only. Entering your social security number (EIN for Business Members) is no longer an option. The removal of the social security option is because of security risks associated with using this number for identification.

The new login screen looks like this:



As you can see, you will no longer be asked for your “PIN” or “Password” on this initial login screen either.

When you enter this new login for the first time, you will see the following screen:

Multi-Factor Authentication Sign On

Have you enrolled in Multi-Factor Authentication? [Click here to enroll now](#)

Favorite Cartoon Character? :

*** Not one of your questions? ***
Your account may have been locked to protect your information. Please contact us to have it unlocked.

*** Wondering why you are being asked a question? ***
Have you enrolled for our new secure login? If not then please [Enroll now](#)

However, since you have not gone through the enrollment process, you won't have the answer to the security question. At this point you will need to click on the "[Enroll](#)" link.

On the next screen enter your seven digit member number and your password.

Multi-Factor Authentication Enrollment

You have a time limit of 10 minutes to complete the sign up process

Member Number:

Password: [What's this?](#)

Security Questions

There is a time limit of 10 minutes for the sign up process of Multi-Factor Authentication. If you get timed out, please close your browser completely and then re-open your browser and try again.

You will be asked to answer three security questions that will be used in the future to confirm your identity. You will be able to choose from a list of preset questions, **or** create your own questions. Examples of the preset questions include: what's your favorite color or your favorite food, etc. Here's a sample of what it looks like:

Security Questions
All fields are required

Question 1:
Use one of our questions:
 Answer:
 Or create your own:

Question 2:
Use one of our questions:
 Answer:
 Or create your own:

Question 3:
Use one of our questions:
 Answer:
 Or create your own:

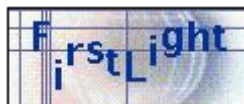
Security Image:

Do not enter your Password or PIN here

Security Image

You will then be asked to setup a "security image". The Security Image is used to help you identify FirstLight FCU's online banking site as a legitimate site.
 *Please **do not** enter your password or PIN as the security image as people will be able to view this.

An example of a security image is shown below:



The text word that you select during the enrollment process will be converted to an image. When you log into online banking you will see the Security Image with a watermark logo behind it.

Register Your Computer

After enrolling and the next time you log in, you will have the choice to register your computers with us. Registering a computer should be done when you are working from a computer that is not shared and secure (i.e. a computer at home). By registering, the next time you log in from that authorized computer, you will only be asked for your member number and PIN. This will make future logins

simpler. Every 30 days you will be prompted to re-register your computer and asked to answer one of the security questions.

Below is a sample of how you will see the registration option.

- Register this computer
- This is a public computer, do not register.

One of the ways we register/recognize your computer is by placing a “cookie” on your computer after you have answered your security question for the first time. A “cookie” is a small file that is placed on your computer letting us know that you have already authorized access from that specific computer.

I hope you will agree that the enhancements described above will go a long way towards keeping the information that you entrust us with, more secure. If after having reviewed this information, you still have questions, please contact us at:

Member Service Center

Call: (915) 562-1172 or (800) 351-1670

Fax: (915) 564-3282

Hours: Mon. - Fri. 8 am - 6 pm, Sat. 9 am - 1 pm

Or

email us at cumail@firstlightfcu.org