

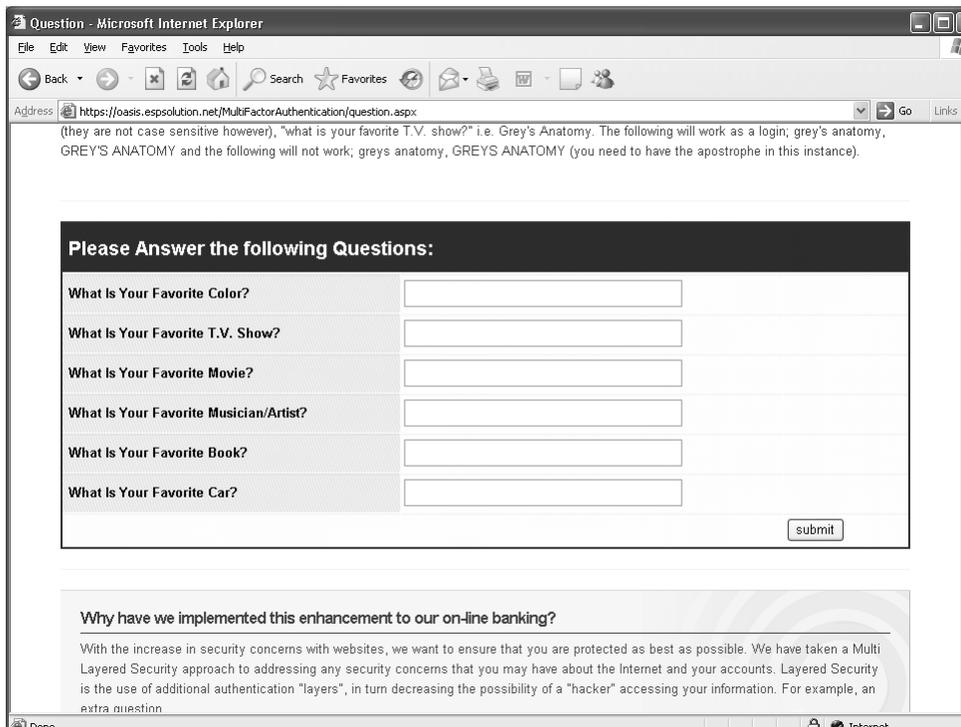
Online Banking Password Layered Security

Lower Columbia Longshoremen's FCU is introducing a new level of security to further protect your account information. Beginning May 1, 2007, the way you log on to the online banking product will change. This will assist you in the initial sign on and use of the new layered security system.



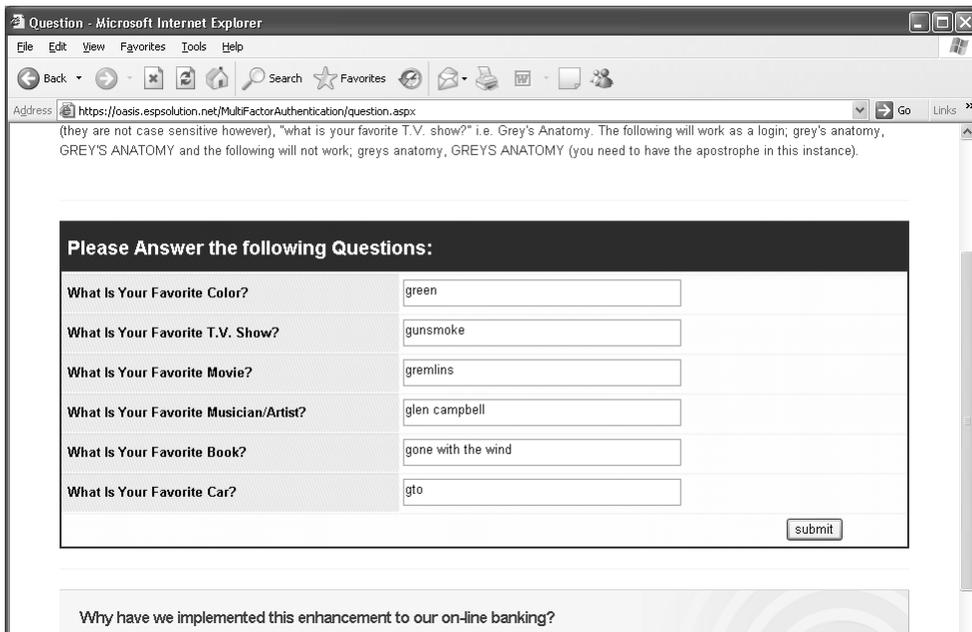
When you first sign on to online banking, you will see a screen that is similar to what you are used to. You can log on to this screen just as you normally would, using your current user ID and Access PIN. These will not change unless you change them.

If you are new to online banking, your User ID is your account number and the default Access PIN is the last 6 numbers of your social security number. You will be forced to change the Access PIN at your first log in. Your User ID can be changed but doesn't have to be.



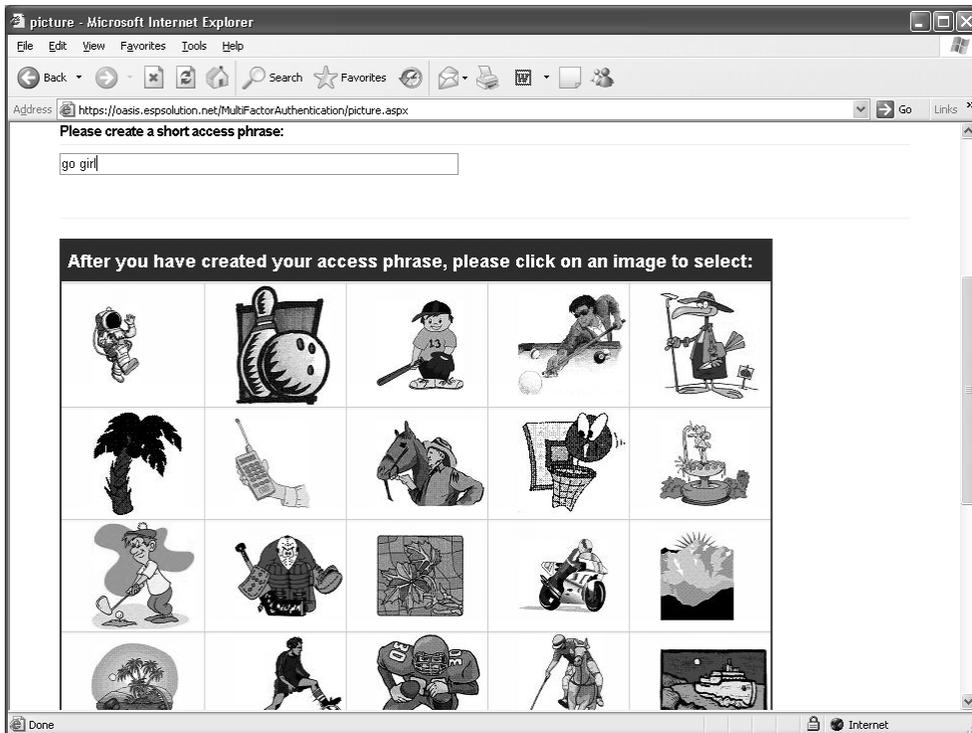
The next screen you see will be the first layer of new security. You will see 6 questions that you need to answer. Remember the answer to each question exactly as you answered it.

Hint: The computer doesn't recognize anything except a word or phrase that is entered, so make it easy for you. You will be required to answer one of these questions each time you log on. You may even want to write down your answers somewhere that you can check them. Credit Union employees **will not know** how you answered these questions. We will only be able to reset the whole process for you to start over.

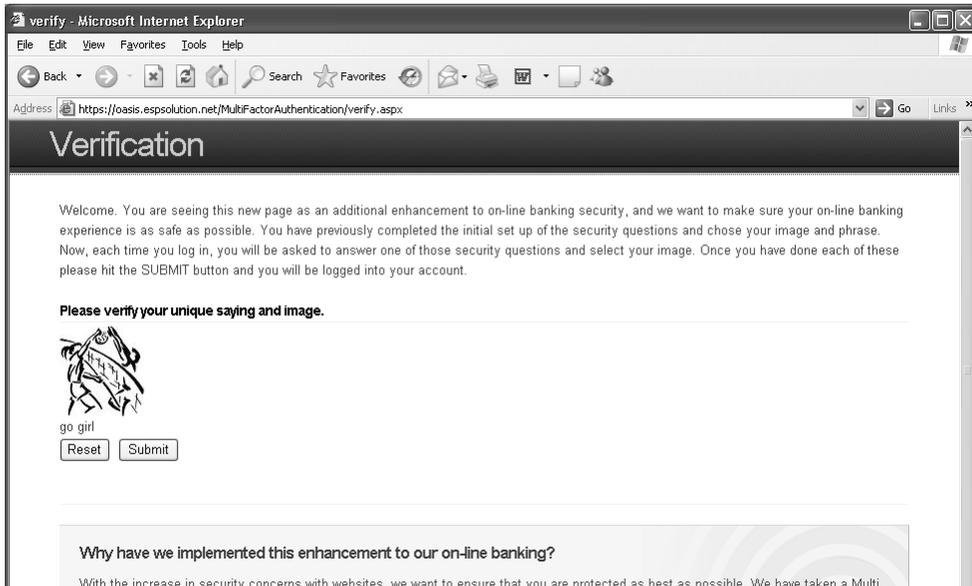


Once you have answered the questions the screen will look like this. Make sure you have a system to remember your responses before you click on the “Submit” button.

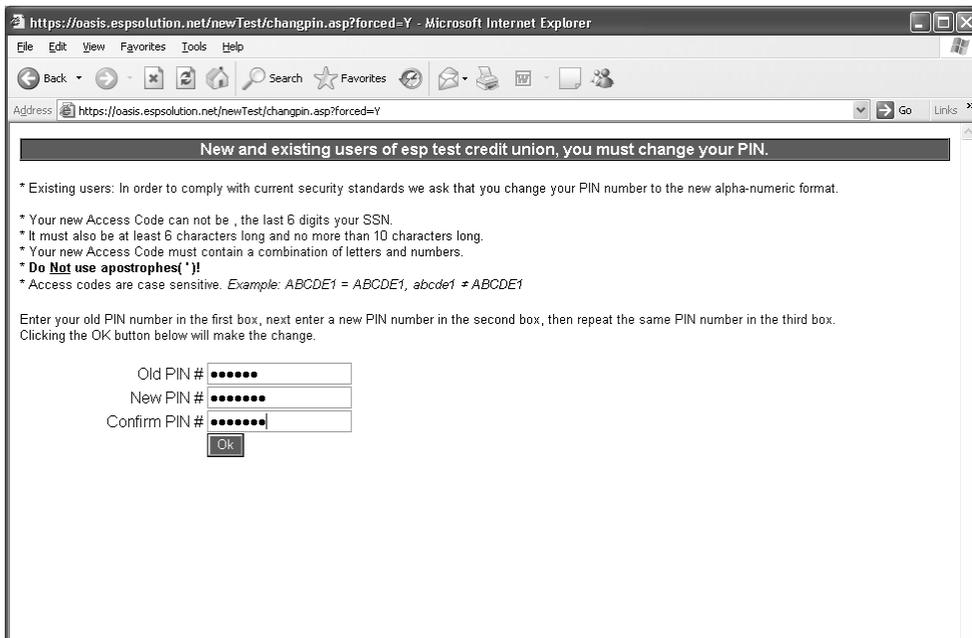
You can print this page be with the answers by clicking on the printer icon in your browser. You must do this before you click on the “Submit” button.



There are two steps to this screen. First you must create an access phrase. Then you need to select an image to associate with the phrase. This access phrase and image will appear each time you log in. This assures you that you are actually on the credit union’s online banking site and not a cloned site designed to pirate your personal information.



The next screen you see will simply verify the selection you made on the previous screen and also show you how the image will display when you log on.



If you are a current online banking user with a valid password, you will not see this screen. You will be taken directly to the welcome screen.

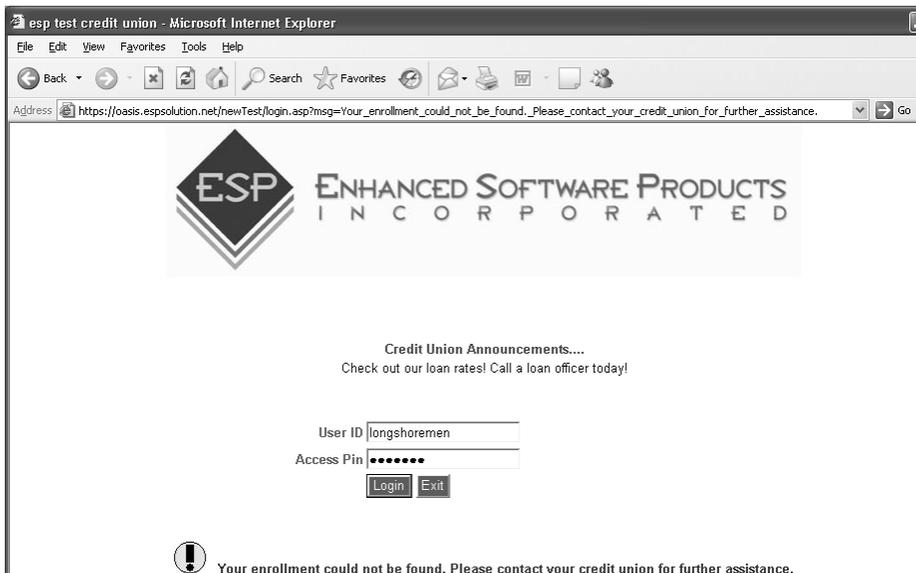
If you are a new user the system will require you to change the temporary password assigned by the credit union into your permanent password.

You have now completed the multi layered sign up for access to your accounts at Lower Columbia Longshoremen's Federal Credit Union. If you have more than one account, this process will need to be completed for each account. You can use the same answers to the questions, access phrase and image for all of your accounts if you want to.

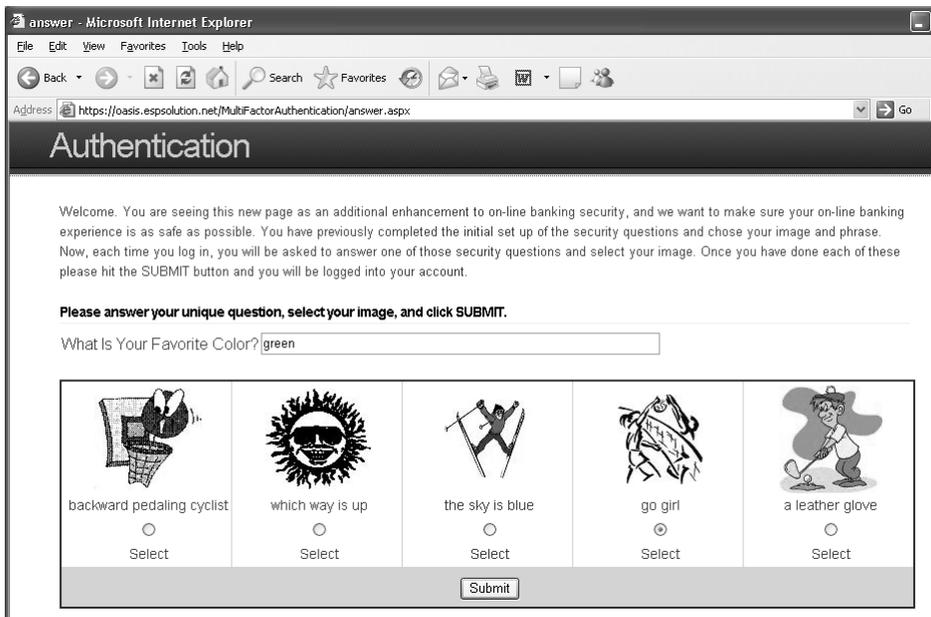
If you forget your password or are locked out for some reason, password reset now takes place two different ways.

Forgot your password? The credit union will reset your password back to a default. When you log on, the only thing that you will need to do is reset your password.

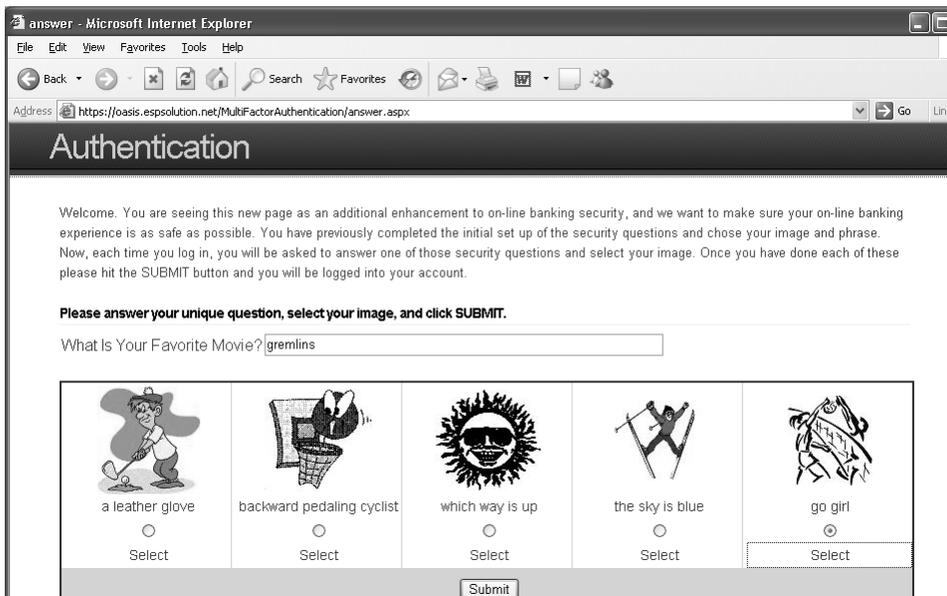
Forgot the answer to one or more questions? The credit union does not have that information. We can reset the layered portion of your log in. You will then need to re-answer all the questions, create an access phrase and select an image again. These can all be the same as your original selections.



Now that you have successfully set up the various layers of security to protect your account, what will happen when you log on? The first screen you see will be the same log on screen you have used before. Your current User ID and Access PIN will be used on this screen.



The two screens you now see are just examples of the second step. In the first screen you can see that the question being asked is your favorite color. You will also see a selection of images. You must answer the question correctly and select the correct image matched with the correct access phrase.



Each time you log on, one of the 6 questions you have answered will be randomly displayed. The images will also change, not only the ones presented, but the order in which they are presented. You can compare the two screens and see the differences. Each time you log on you will need to answer the question correctly and select the correct image and access phrase.