



Advanced Login Authentication

The first time you log into Personal Online Banking, you must go through the advanced security login authentication. After entering your User ID, the screen below will appear, asking you to initiate this advanced security authentication.

Login Authentication Steps

First, you must choose your preferred authentication method:

Method 1 will provide you the authentication code via a phone call or a text message. Reference page 2 for step-by-step directions.

OR

Method 2 will provide you with a series of personal questions you must answer correctly. You are required to answer 3 out of 4 correctly to move forward with the authentication process. Reference page 3 for step-by-step directions.

Select the authentication method you prefer.
If Method 1 is preferred, select the "Continue with Security Code" button.
If Method 2 is preferred, select the "answer verification questions" link.



HELPFUL TIP

If you are unsuccessful in your first attempt to complete the advanced authentication for Method 1, you will have two more opportunities for successful authentication.

After the third failed attempt, you will receive a message indicating that Online Banking was "Unable to process the request." If you receive this message, please call our Customer Care Center at 866.616.6020 for assistance. Representatives are available to assist Monday–Thursday, 8:00 AM–6:00 PM (ET); Friday, 8:00 AM–7:00 PM (ET); and Saturday, 8:00 AM–1:00 PM (ET).

Method 1

One-Time Security Code

Tell us where to reach you

We need to call or send a text message to complete this process. Please tell us where you can be reached.

Step 1

Select how you would like to receive the one-time security code: through an automated phone call or by text message.

- (XXX) XXX-4296
- Send a text message to a mobile phone on record.

Note: Standard text message rates apply. Please contact your wireless carrier for details.

Step 2

Click "Continue."

Continue Cancel

Step 3

Regardless of whether you choose to receive the one-time code from a phone call or text message, follow the instructions within each prompt to finalize advanced authentication.

Step 4

Once complete, you will be asked for the password you established during the enrollment process and will then be granted access to Personal Online Banking.

HELPFUL TIP

If you are unsuccessful in your first attempt to complete the advanced authentication for Method 2, you will have two more opportunities for successful authentication.

After the third failed attempt, you will receive a message indicating that Online Banking was "Unable to process the request." If you receive this message, please call our Customer Care Center at 866.616.6020 for assistance. Representatives are available to assist Monday–Thursday, 8:00 AM–6:00 PM (ET); Friday, 8:00 AM–7:00 PM (ET); and Saturday, 8:00 AM–1:00 PM (ET).

Method 2

Step 1

A pop-up box will appear, asking for the first name, last name and date of birth within your banking profile.

Step 2

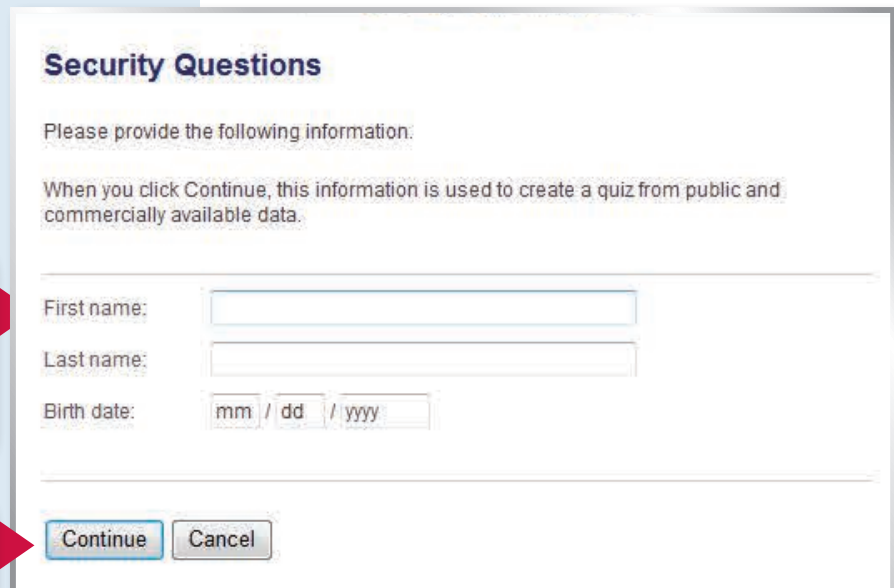
Click "Continue."

Step 3

A second pop-up box outlining four questions specific to you, based on public and commercially available information. You must answer 3 of the 4 questions accurately.

Step 4

Once complete, you will be asked for the password you established during the enrollment process and will then be granted access to Personal Online Banking.



Security Questions

Please provide the following information:

When you click Continue, this information is used to create a quiz from public and commercially available data.

First name:

Last name:

Birth date: / /