

STOUGHTON CREDIT UNION LIMITED

MemberDirect® Security Enhancements
Effective Date: December 2010

Background

Keeping members' money and information secure is always a high priority for Stoughton Credit Union. We are very pleased to be able to introduce the implementation of the increased authentication solution to help make our MemberDirect users even more secure.

Changes

In addition to the personal access code (PAC) that members currently have to enter to access their information, members will be prompted to select an image and phrase as well as provide answers for three of the challenge questions provided for added security.

Every time a member logs into MemberDirect on their own computer, they will see the image and security caption that they choose. If members don't see this, they will know it is not an authentic site.

If a member logs onto a shared computer, (i.e. at a member computer in the lobby) they will be asked one of the three challenge questions. Once they answer one question correctly and enter their password, they will be allowed to access their account.

IMPORTANT

Members will have three attempts to get the correct answer.

MemberDirect Message

When the upgrades are implemented for members there will be a message on the login page of MemberDirect stating:

NEW! Stoughton Credit Union has introduced some enhancements to our MemberDirect login process. [Find out more.](#)

MemberDirect® Enhanced Security

Stoughton Credit Union's Online Banking

With MemberDirect®, Stoughton Credit Union's online banking system, you can access your account anytime, anywhere, 24/7 from the comfort of your computer.

- Check your balance
- Complete a transfer
- Pay bills

If you haven't signed up for online banking, please call us at 306-457-2443 or 306-462-2220 and we'd be happy to help you.

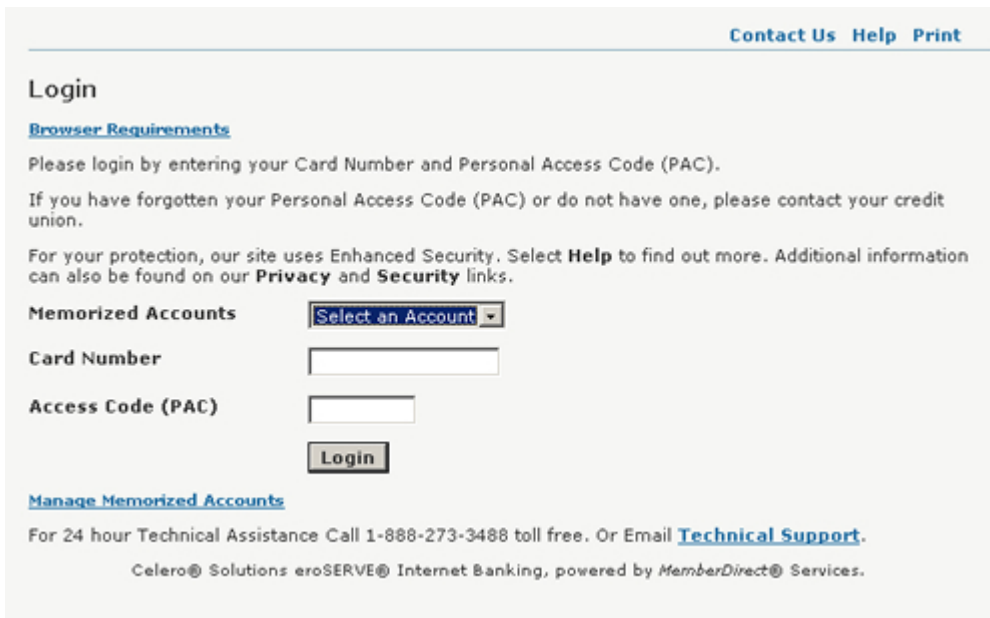
Enhanced Security

At Stoughton Credit Union, you can feel secure about banking online. We have enhanced our security features even further for your protection. These enhancements include an increased authentication process.

How to Log In

To log-in, simply click on the online banking image on the top left hand corner of our website.

You will be taken to the online banking login page where you can enter your **Card Number** located on the front of your Member Card® followed by your **Access Code (PAC)**. Click on the Login button to complete the process.



The screenshot shows the online banking login page. At the top right, there are links for [Contact Us](#), [Help](#), and [Print](#). The main heading is "Login". Below it is a link for [Browser Requirements](#). The instructions state: "Please login by entering your Card Number and Personal Access Code (PAC). If you have forgotten your Personal Access Code (PAC) or do not have one, please contact your credit union. For your protection, our site uses Enhanced Security. Select [Help](#) to find out more. Additional information can also be found on our [Privacy](#) and [Security](#) links." There are three input fields: "Memorized Accounts" with a dropdown menu showing "Select an Account", "Card Number", and "Access Code (PAC)". A "Login" button is located below the "Access Code (PAC)" field. At the bottom, there is a link for [Manage Memorized Accounts](#) and technical assistance information: "For 24 hour Technical Assistance Call 1-888-273-3488 toll free. Or Email [Technical Support](#)." The footer text reads: "Celero® Solutions eroSERVE® Internet Banking, powered by MemberDirect® Services."

You will then be asked to select a security image. If you would like to see more images than the ones showing on the page, click on the "more" button. Click on the image of your choosing and then enter a caption for the image.

You will then see a group of "challenge" questions. Choose three and provide the answers for the questions. The questions you select should be easy for you to answer and remember. Click "proceed" once you've answered three. You will see your selected image, caption, and questions.

What Happens Next?

Every time you log in to online banking on your own computer, you will see the image and security caption you chose. If you don't, you know it's not the authentic MemberDirect site.

If you log in to a shared computer, e.g. the library, you will be asked one of the three challenge questions. Once you answer one question correctly and enter your online banking password, you will be allowed access to your account.

You can change your image or challenge questions at any time.

Why the New Security Enhancements?

Unfortunately, cyber-crime is common in today's online world. As criminals discover new ways to attempt to compromise your personal information, we need to follow suit and increase our security features.

Have you ever received an email that appears to be from a financial institution? It may have asked you to update your account information by clicking on a link. This is called **phishing**. It is a criminal's attempt at gaining your personal account information. Our new, enhanced security feature will ensure you know you are on the authentic Stoughon Credit Union online banking site -- MemberDirect.

If you have any further questions regarding our new enhancements, please call us at 306-457-2443 or 306-452-2220.

Branch

We will promote the enhancements with a tile on our website. Information regarding the security enhancements will also be added to the security section of the website.

I am **secure**
at my credit union.



Online Banking Enhanced Security

Online banking is fast, easy, and convenient. You can access your account anytime, anywhere, 24/7 from the comfort of your computer.

Is it safe?

You can feel secure about banking online at your credit union. We have enhanced our security features even further for your protection through an increased authentication process.



1. Log in to MemberDirect®
2. Select a security image & caption
3. Select three challenge questions

Every time you log in to MemberDirect on your computer, you will see the security image and caption you chose. If you don't, you know it's not the authentic MemberDirect website.

If you log in to a shared computer, e.g. a library, you will be asked one of your three challenge questions to access your account.

I am **secure**
at my credit union.

I am **secure**
at my credit union.



Frequently Asked Questions

1. Was MemberDirect not secure before?

MemberDirect was always secure prior to the new enhancements. It offers the best security currently available in a commercial environment so that your personal and financial information is protected.

2. What brought these enhancements about? Was MemberDirect compromised in any way?

Not at all. Unfortunately, cyber-crime is common in today's online world. As criminals discover new ways to attempt to gain your personal information, we need to follow suit and increase our security features.

3. Will logging in now be time-consuming?

The first time you log in to MemberDirect after the introduction of the increased security features may take a few minutes. You will need to choose a security image, caption, and provide answers to three challenge questions of your choosing. After that, logging in from home will be the same as before.

If you log in using a shared computer, e.g. the library, you will be asked one of your challenge questions. Submit the answer, and you will be online banking in seconds!

4. Will logging in the first time be complicated?

Logging in after the introduction of the new security features is very easy. MemberDirect provides step-by-step instructions for you and if you have any problems, you can always call our Contact Centre and we'd be happy to help you.

5. Do I still need a Personal Access Code?

Your Personal Access Code will remain the same as your current one. You will still need to enter it every time you log in to MemberDirect.

6. What if I enter the answer to one of my challenge questions incorrectly?

You will have three chances to answer a question correctly. After the third attempt, you will be locked out and will need to contact the phone number provided on the MemberDirect screen.

7. Can I change my security image or challenge questions?

You can change either at any time. There is a link on MemberDirect that allows you to do so.

8. I was trying to set up my security image and I saw a picture I liked. I've been scrolling through the pictures, but I can't find it again. Why?

The site contains thousands of security images. Once you have gone past the images, you can't go back. If you see an image you like, select it right away. You have the ability to change your security image at any time.

9. How do I choose a security image?

Double click on the image you would like to choose. When you see a red border around the image, then you know the image has been chosen.

10. I understand the challenge questions, but why have a security image?

Have you ever received an email that appears to be from a financial institution asking you to click on a link to update your personal information? This is called Phishing. It's a criminal's attempt at gaining access to your personal information. Having a security image lets you know that you are on the authentic MemberDirect website. If you don't see your image and caption, you know it's not the authentic site.

11. Will these new security features cost anything?

The new features are just additional security for MemberDirect. There will be no cost involved.