

**Advia Credit Union
Online Banking Security Agreement
January 2014**

Advia Credit Union uses the latest available technology which encrypts or disguises all information during your 24 Hour Online Banking session.

Secure Sockets Layer:

Secure Sockets Layer (SSL) encryption technology emerged as the industry standard for securing data while it travels across the Internet. SSL is used worldwide in online stores, credit unions, banks, and on all other Web sites where information from an individual needs to be kept confidential. What are the three most important services SSL provides?

Confidentiality:

Your information is confidential through the encryption or scrambling process.

Integrity:

If someone were to intercept your Advia Credit Union account information, it would not decrypt properly.

Authentication:

Advia Credit Union has been certified with one or more secure certificates from VeriSign to communicate with you, the member, with SSL technology. Digital certificates act as a digital ID that users or computers are authentic. You will see a link to our Verisign Secured Seal on each page that uses this technology, such as 24 Hour Online Banking and 24 Hour Online Bill Pay.

Online Banking Username and password:

Members will be prompted to create and log into Online Banking with an alpha-numeric Username and password (may be furnished to member upon enrollment, with required password change following initial log in attempt). Members will not be able to login to 24 Hour Online Banking until electronic access authorization has been setup on their account (contact 844-238-4228).

Multi-Factor Authentication:

As an added security measure, we utilize Multi Factor Authentication. Members will be required to select and authorize a 'watermark' visual reference as well as provide answers to various security questions used to verify their identity. When performing certain transactions that appear to be unusual for the member account, these questions will be randomly selected and the member will need to answer these questions correctly in order to proceed.