

Our Online Banking system utilizes multiple methods for authenticating and verifying your identity:

Device Registration:

- When you log in, you are presented with the option of having our online banking system remember you based on the device or computer you are using. This method will store a security cookie within your browser in order to recognize the device in the future and bypass the extra validation steps.
- The authentication system also looks at and remembers device characteristics (browser type, browser version, plug-ins, operating system being used, screen sizes, etc.).

Network Location History:

- Our online banking system will compare the network information you are logging in from against recent logins to determine whether you are logging in from a new network.

Velocity Tests:

- Our online banking system calculates the physical locations of the networks you are using to log in and compares the distance between them against the time elapsed between log in attempts to determine if you could have travelled that distance in a reasonable amount of time. Thus, if you log in from a distant location that could not have been covered in a short amount of time, this test will not pass.

If any of these tests pass, you will be allowed to log in without completing extra validation. If the system is not able to pass any of these tests, you will be required to answer security questions or receive a one-time verification code via SMS text message in order to complete the log in process.