

Online Banking Service

FREQUENTLY ASKED QUESTIONS FOR LOGGING IN

Q: *What is my Login ID?*

A: Your Login ID will be provided to you once your Online Banking Service is setup.

Q: *What is my password?*

A: You do not have to enter a password the first time. Simply enter your Login ID, check “I am a First Time User,” click “Login,” and follow the next instructions.

Q: *What is the Secure Access Code?*

A: The Secure Access Code is a temporary code that is provided to you at an email address or phone number that you have previously supplied. This code allows you secure entry into Online Banking the first time when you have no password and later, if you forget your password.

Q: *What if the Secure Access Code delivery contact information displayed is not accurate?*

A: It is important that we have your current contact information on file. If the contacts displayed are not up-to-date, please contact us. You cannot complete a first time enrollment or register your computer without at least one valid contact that you can access.

Q: *What if I do not have access to the phone or email account contacts listed?*

A: You cannot complete a first time enrollment or register a computer without access to at least one of the listed contacts. If you need immediate access, please contact us. Once we have verified your identity, we can add a new phone number or email address that you can access.

Q: *Is the code I received by phone or email my new password?*

A: No, it is only a temporary access code. Do not enter a Secure Access Code as a password.

ENHANCED SECURITY FEATURE

Q: *Why was I prompted to request another Secure Access Code the second time I logged into Online Banking?*

A: The second time you login, you will be prompted to request and enter a Secure Access Code and then prompted to either:

- **Activate this computer for later use:** This is a logical option for a computer that you routinely access Online Banking from. This option places a secure access token on the computer to enable device recognition and authentication of the computer. If the secure token is deleted, this process must be repeated.
- **Give me one-time access only (do not activate this computer):** Select this option if you do not want to register your computer.

You will not have to request a secure access token again unless you sign in from a different computer or browser or if the secure access token placed on the computer is deleted.

Q: I have requested a secure access token. Why does the system prompt me to request another?

A: Likely the token has been deleted or you are using a different browser program (for example, Internet Explorer, Firefox, etc.) or computer than the one you were using.

FORGOTTEN LOGIN ID/PASSWORD QUESTIONS:

Q: I have forgotten my password and need to access my accounts. What do I do?

A: If you have forgotten your password but have not been locked out, follow these steps:

- Enter your Login ID
- Select the checkbox labeled "Forgot Password?"
- Click Login
- You will now be prompted to choose how to receive your Secure Access Code to securely login to the service

Q: I have forgotten my Login ID. What do I do?

A: If you forget your Login ID, please contact us. We will be required to securely verify your identity before providing your Login ID.

Q: The system has warned me that one more unsuccessful login attempt will lock my account. What are my options?

A: If you have unsuccessfully tried to login and have been warned that one more unsuccessful entry will lock your account, you may choose the "Forgot Password" process. This process will enable you to reset your password to something you can remember without the risk of locking your account. If you choose to try to login one more time and fail, you will be required to contact us to unlock your account.

Q: I have been locked out of the system due to entering the wrong Login ID or password too many times. How do I unlock my account?

A: If you have locked your account due to several unsuccessful login attempts, for your security, you are required to contact us to unlock your account.

Q: Can I change my Login ID and/or password?

A: Once you have successfully logged into the system for the first time, you can voluntarily change your Login ID and/or password through the Preferences>Security menu.

Q: Who should I contact if I need assistance?

A: If you have any questions regarding the new login process, please contact your local CNLBank office and we will be happy to assist.