

What is Secure Login?

Secure Login is a new feature for home banking that gives our member accounts an additional layer of protection from fraud by using more than one method to confirm identity.

Why is Secure Login necessary?

The Federal Financial Institutions Examination Council's (FFIEC) has determined that the security provided by a single password may be defeated with new technology being employed by high-tech hackers of today. In response, regulators have mandated that enhanced security precautions be implemented to increase online safety and make accounts more secure while preventing spoofing attempts by look-a-like websites.

How does it work?

When Secure Login is implemented, the initial home banking login page will be incorporated into our web page at [www.chaffey.com](http://www.chaffey.com). Once an account number is entered, the user will be directed to a new screen to enter their home banking access code. Upon the first login, the user will be asked to register their computer and complete a questionnaire.

What are the features of Secure Login?

- Registration of your primary or any other trusted computer.
- Selection of a known phrase so as to insure that you are on a site that you know.  
The unique phrase is only visible when logging into home banking from a registered computer.
- Ability to logon from other computers using an additional password.
- Option to receive an e-mail or text message upon every logon or attempt.

How many computers may I register?

You may register as many computers as you wish, but caution must be taken not to register computers accessible by others not authorized to access your accounts. (ex: your local library or at work)

What is a cookie?

A cookie is data sent to a computer by a web site that records user's actions on a particular website. Cookies are used by Web sites to differentiate users and to maintain data related to the user during navigation, possibly across multiple visits. Recognizing users that log on to our home banking website is how we are using cookies. The cookie allows home banking to know that the user is already registered, and therefore is allowed to access services or perform operations. Cookies are subject to a number of misconceptions, mostly based on the erroneous notion that they are computer programs. In fact, cookies are simple pieces of data unable to perform any operation by themselves. In particular, they are neither spyware nor viruses. Most Internet Browsers allow users to decide whether to accept cookies, but rejection makes some websites unusable. Secure Login requires that cookies be enabled on a user's web browser.

I don't see my Known Phrase on the second page when logging in. What's wrong?

The Known Phrase only appears on a registered computer. It is recommended that you always login from a trusted registered computer. Caution should be taken if you do not see this phrase. If you wish to register additional computers, you will be given a chance to do so after you have entered your Secondary Password using the virtual onscreen keyboard and mouse or entering a requested temporary key. Note: The Known Phrase may not appear on a previously registered computer if you periodically delete cookies from your PC.

Do I need to change the settings on my computer?

You may need to change your Internet privacy and/or security settings to accept third-party cookies for all sites or, if possible, specifically for CFCU's home banking web site.

How do I register additional computer(s)?

When a user logs into home banking from an unregistered computer, they will be asked if they wish to "Register this computer now" after entering their Secondary Password using the onscreen keyboard and mouse. Note: It is not recommended to register computers accessible by others not authorized to access your accounts (ex: local library or at work).

How do I login from an unregistered computer?

When you attempt to access home banking from an unregistered computer (that doesn't have the secure cookie), the user will be asked to enter their Secondary Password using the virtual keyboard. After entering the Secondary Password the user will then be logged into home banking.

Why do I have a home banking access code AND a Secondary Password?

The home banking access code is used to access home banking while the Secondary Password is used during the login process if the user is logging in from an un-registered computer. It is not recommended that the home banking access code and Secondary Password be the same.

What do I do if I am logging in from an unregistered computer and I've forgotten my Secondary Password?

No problem, just start the login process and use the Password Reminder phrase that appears just above the virtual keyboard. If the reminder does not help then request a temporary password (Temporary Key) from the bottom of the home banking login page. The temporary password will be emailed or sent to you by text depending on how you completed your initial Secure Login questionnaire. If you do not have access to your contact source then call the credit union at (909) 986-4552 or (626) 968-9329 and ask for a Secure Login specialist. The Secure Login specialist can provide you with a Temporary Key. Upon proper security verification it can be given over the phone or emailed. The Temporary Key takes the place of your Secondary Password. Once you receive the Temporary Key, log back in to home banking with your Account Number, Access Code and Temporary Key. Note: The Temporary Key is valid for approximately (1) hour and can only be used once.

The login screen is requesting a temporary key, why?

The temporary key field is visible if a temporary key was requested within the last hour. This field will no longer be visible once a successful login is made. A temporary key can be given over the phone, thru email or text message (depending on what options were chosen at sign up).

Am I required to participate in Secure Login?

Federal regulations require that the credit union add an additional layer of security to home banking. This additional layer of security is Secure Login. All members that wish to use home banking will be required to use Secure Login.

What happens if my Secure Login cookie is deleted or blocked on my PC?

Secure Login will be disabled and the member will have to go thru the registration process again.

Can I update/change my Secure Login settings once they have been established?

Yes. Settings can be updated by clicking the 'Change My Settings' box located on the Enter Access Code screen (the second screen of the home banking login process).

What if I enter my home banking Access Code incorrectly?

The user has (3) attempts to enter their password. On the 4th attempt home banking access will be blocked. The user will need to contact the credit union to have it unblocked.

What if I use more than one Internet Browser (ex: Internet Explorer and Firefox) to access home banking?

The member should register their computer using both browsers to ensure the secure cookie is detected on both browsers.