



Enhanced Online Security DPCU OnLine Log In Process

We are implementing two additional layers of security for DPCU OnLine. Once these new security layers are in place, the way you log in to DPCU OnLine will change. This enhanced security affects all DPCU OnLine users.

What the enhanced security will do:

1) First, our enhanced security will assure you that the DPCU OnLine screens you see on your computer are truly Dutch Point Credit Union's DPCU OnLine pages. This will help you avoid being tricked into entering your personal account information onto a "spoofed" website, a look-alike designed to fool you into thinking you are on our DPCU OnLine site.

2) Second, our enhanced security will help us (Dutch Point Credit Union) insure that it is actually YOU logging into your account via DPCU OnLine.

How the enhanced security works:

1) Once we have put the new security features in place, your log in process will be different. On the first DPCU OnLine log in screen, you will only enter your account number and PIN. You will then advance to the next screen where you will be prompted for your password.

2) The first time you use DPCU OnLine, after we implement the new security features, you will need to select your enhanced security options: a secret image, a secret phrase, and several security questions. You will make these initial selections only once. You may also register the computer you are using to access DPCU OnLine.

"Secret Image & Phrase" - When you visit our DPCU OnLine log on pages, your pre-selected image and phrase will appear. This will tell you that you are on Dutch Point Credit Union's site and not a spoofed site.

"Security Questions" - Each time you log on to DPCU OnLine from a computer that is not recognized by us, you will be required to answer a pre-selected security question, as well as enter your account number, PIN, and password. When you sign up for the enhanced security initially, you will answer several security questions.

3) **Registering Your Computer** - Each time you log in to DPCU OnLine from a different computer, you will be asked if you want us to recognize the computer you are using to access DPCU OnLine. If you answer yes, then you will not be prompted to answer any security questions when you log on to DPCU OnLine from that particular computer. However, if you attempt to access your account from a different computer (say a work computer versus your home computer) you will be required to answer one of your pre-selected security questions.

What to Expect

Each time you visit our DPCU OnLine log in screen, you will enter your account number and PIN only. If these are entered correctly, you will advance to another screen that displays your previously selected image and phrase. If this information is correct, you may then enter your DPCU OnLine password for access to your account. If you do not see your image and password, discontinue the log in process and notify us.

While this log in process may take a few seconds longer, it is well-worth it for the comfort of knowing your personal account information is secure.

Questions & Answers

Why is the log in method changing?

We are introducing these new security features to make your online experience as safe as possible. These new features will be personalized by you so you can be confident that you are on our real website.

What is the new security system?

This system lets you know that you are on our real website, and it lets us know that it's really you trying to access your account online.

How you know it's really us?

You will select an image and phrase when you register for the new security. Only you know what image and phrase you've selected. When you see the image and phrase you selected on the screen where you enter your DPCU OnLine password, you'll know you are at our real site.

How we know it's really you?

If we do not recognize the computer being used when you try to access your account through DPCU OnLine, we will ask you to verify your identity by asking you to answer a security question that you have previously selected and answered. Each time you try to access your account through DPCU OnLine from a different computer, you will be asked to answer one of your security questions. You can then choose to have the system remember your computer so you will not have to answer your security question when you use that particular computer in the future.

Why do we need this new security system?

Fraudsters are continuously trying to trick people into revealing their personal account information by creating fake websites that look legitimate. By making sure you always see your personal image and phrase before entering your personal information, you can ensure your information is being entered into a legitimate site.

How does it work?

When you visit us in person, you know our faces and we know your face. Our new security does the same thing over the Internet. It creates recognition between your computer and the credit union's.

How am I more secure with the new security system?

The new system protects you from accidentally revealing your username and password to a fake site. If someone does get your username and password, he/she will still not be able to access your account unless he/she is using your registered computer.

How do I sign up for the new security?

Once we have placed the enhanced security features on DPCU OnLine, you will be prompted for your security selections.

Remember: Once you have registered for the security upgrade, never enter your password without first seeing your personal image and phrase.

Why am I being asked a question when I try to log in?

We ask you a question when we detect that you are trying to log in to DPCU OnLine from a new computer. This prevents someone with stolen passwords from logging into your accounts.

Avoid the Phishing Bait

Please remember, you will NEVER receive an unsolicited, non-secure e-mail from us or a national credit union organization asking you to verify your account numbers, PINs, or passwords. Many PHISHERS and SPOOFERS are replicating logos and taking advantage of security breach scares that appear in the news to attempt to gain personal banking information from people. These e-mails often look as if they come from the actual organization named. They may contain company logos, colors, and sometimes even the names of employees.

We will not solicit this information from you without prompting from you first. The only time we may request any personal information online from you is if we are communicating with you through our DPCU OnLine messaging system, which requires that you log in with your account number, PIN, and password.