

Enhanced Security Frequently Asked Questions (FAQ)

Why do we need Enhanced Online Security?

With Enhanced Online Security, we're adding another level of security to protect our customers' information and their Online Banking accounts. Enhanced Online Security also guards against ever increasing email scams called phishing and pharming.

Has my password changed and where do I enter in my password?

No. You can still use your current password for logging into Online Banking. We no longer prompt you for your Access ID and Password on the same page. You are prompted for your password after you have identified yourself by your Access ID and we have identified the device from which you are logging in. We retrieve your authentication image and pass phrase and present this on the password page. **This allows you to be sure that you are connecting to Premier Bank's website before entering your password.**

Why am I being asked a Challenge Question instead of showing my Authentication Image?

This is to help verify that it is really you signing in. These challenge questions are to prevent unauthorized access to your accounts because only you know the answers to these questions.

What if I enter the wrong answer to my Challenge Question?

You will get a second try. If you answer it incorrectly again, you will be asked a different Challenge Question. You will get two tries to answer this question correctly. If you answer it incorrectly both times, you will be locked out for 30 minutes. After 30 minutes, you can try again and will get the same number of chances. If you do not succeed in answering the questions correctly this time, you will be locked out and need to call the bank to have your account unlocked and password reset. If your password is reset, you will need to choose new Challenge Questions upon your next login.

If someone steals my password, will Enhanced Online Security prevent them from accessing my account?

Yes. If an unauthorized person tries to login to your account from another computer, they will be asked one of your challenge questions. Without this additional personal information, they will not be able to login to your account.

What keeps someone from stealing my Authentication Image and Pass Phrase?

Your Authentication Image and Pass Phrase automatically appear only if you login from a computer we already recognize as yours. If you login from a different computer, we will ask one of your challenge questions before showing the image.

How do I know I'm at Premier Bank's valid Online Banking site?

Your Authentication Image and Pass Phrase will appear confirming that you are at Premier Bank's legitimate web site. If you do not recognize your Authentication Image and Pass Phrase, **do not enter your password**, call your Premier Bank office.

Can I access Online Banking from multiple computers?

Yes, you can access Online Banking from any number of computers. If you login from a computer that you haven't used for Online Banking before, you just need to answer one of your challenge questions to verify that it's you. You can register as many PCs as you like. **Please keep in mind, once you register a computer as a personal computer, you CAN NOT change it to a public computer.** If you register a computer as a public computer, you can change it to a personal computer at a later time.

I share my computer with someone who also uses Online Banking. Can both of us still login from this computer?

Yes. There's no limit to how many people can login to Online Banking from the same computer. Remember not to share your Access ID, Password, or answers to your Challenge Questions.

Can I upload my own image?

No, you may not upload your own image at this time. For security reasons, you must choose one of the 36,000 images provided to you.

Can I change my Enhanced Online Security Image, Text Phrase or Challenge Questions?

Yes, after logging in, select OPTIONS, then CHANGE SECURITY DATA.

SAFETY TIP: *Our financial institution will never ask you to change your private information and we will never change it for you.* We also do not have the capabilities to research your answers to the challenge questions.

To change your Authentication Image:

- Click Change Image or click on your authentication image.
- Put a check mark in the box if you would like an image saved.
- Click more images ~ there are 36,000 images available. It will show the image you saved plus more selections.
- Click on the image you would like. This image will now show as your Authentication Image.

To change your Pass Phrase: please enter a new Pass Phrase.

To change your Challenge Question(s):

- Select a new question from the drop down box.
- Type in new answer to the challenge question.
- You can also enter a new answer to a current question.

Click Submit to save your changes to your Security Data!