Multi-factor Authentication (MFA) Frequently Asked Questions

Why is True North changing the Express PC/Home Banking login?

As online fraud and identity theft become more prevalent and complex, financial institutions have sought to keep pace to protect members' personal and confidential information. To assist credit unions' efforts, the NCUA and Federal Financial Institutions Examination Council (FFIEC) have developed guidelines on member account authentication and risk monitoring. Credit unions are working to conform to this requirement by the end of 2006. One of the best ways to verify your identity is through multi-factor authentication. Multi-factor authentication uses more than just one factor such as username and PIN to verify your identity when you log on to home banking.

Will I still have access to all the same accounts online?

Yes! This process only affects how you login. Once logged in, Home Banking will look the same as you are used to.

Express PC Login

Member Number:

Security Code:

Sign-On Clear

urity Resource Center Financial Helpers:

How will I know when MFA has gone into effect?

You will know that we have brought up MFA when the Home Banking login box is no longer located in the upper right side of the Homepage header banner. Instead you will see the box shown at right located on the middle right side of the homepage.

How will this affect me immediately?

Once the website has changed to reflect the new enhanced security Enroll for Multi-Factor Authentication procedures, you will need to enroll in MFA in order to sign in to Home Banking. Click on the link titled "Enroll for Multi-factor Protecting Account Information Authentication) located in the Sign-in box. We highly recommend you read the MFA Enrollment document that is located on our website with this FAQ.

What if I forget my PIN or my Personal Question answers?

If you forget your PIN, please feel free to contact us and we can re-issue your PIN via mail.

If you become locked out of Home Banking because you entered incorrect information too often, please contact us and we can reset your account.

If you have forgotten all of the answers to your Personal Questions, You will need to contact us so we can un-enroll you from MFA. Then you will need to go through the enrollment process again.

Important What is the difference between a Security Code and a Security Image?

The Security Code is a randomly generated series of numbers that you will be asked to enter when you sign in. This is to prevent internet hackers from trying to log in using programs that try combinations of only account numbers and PINs in rapid succession. The Security Image is a series of letters or numbers that you have pre-selected so that once you have logged in, you will see this image along with a request for you to enter your PIN in order for you to verify that you really are on True North's site and not an imposter. You do not type in your Security Image, only your PIN on this screen.

What does it mean to "register" my computer?

When you register your computer with MFA that means that you are telling MFA to recognize the computer that you are at. If you register a computer you will from then on only have to enter your Member Number and PIN to login. This is similar to websites you may have visited that ask you if you would like the website to remember you next time you're on that computer. If you do not register a computer then you will also have to answer a Personal Question that you have preselected in order for the system to verify your identity. MFA allows you to register or unregister a computer at any time and you may have more than one computer registered. It is recommended that you only register those computers that you use often such as at home and work.

I tried to log in and received an error message?

Some steps you can take are:

- 1. You may not have enrolled in MFA. You must enroll before you can login to Home Banking.
- 2. There is a "session key" that recognizes your current browsing session. If you are enrolling for the first time, have changed your settings, deleted your cookies, or otherwise encounter an error screen, you will need to close your browser completely and open a new session in order to login.
- 3. Your session timed out before you logged in. From the time you first come to the True North homepage, you have a limited time to login to Home Banking for security purposes. If you have spent time on the homepage before logging in, simply refresh the homepage and a new Security Code will be generated, allowing you to login.
- 4. You are not answering your Personal Question in the correct case. Remember that the answers you entered when you enrolled are case sensitive.
- 5. Your account may have been locked out if you entered incorrect information too many times. If the above suggestions do not resolve your problem, please contact us for assistance.

Who should I contact for assistance?

Please contact your local branch for assistance at the following numbers:

 Juneau Branch
 907-586-2370
 Mendenhall Branch
 907-523-9200

 Anchorage Branch
 907-561-1886
 Fairbanks Branch
 907-452-4740