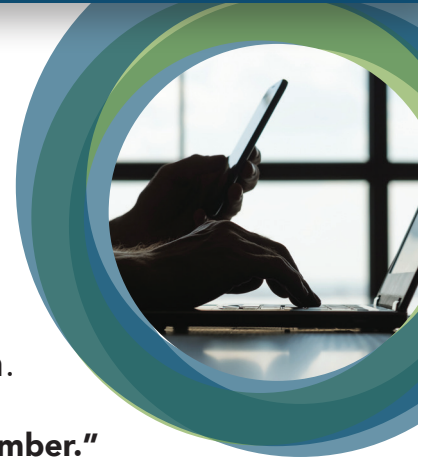


NEW SECURITY STEP BEGINS APRIL 14TH

Two-Factor Authentication Is Coming for Mobile & Online Banking

Protecting your account and personal information is one of our highest priorities. That's why we are adding an extra layer of security to our mobile and online banking systems beginning on April 14. This new step is called two-factor authentication.



What does that mean for you?

In addition to entering your username and password to log into your account, an on-screen prompt will ask you to confirm your identity using a one-time code. There are two ways you can choose to receive this code:

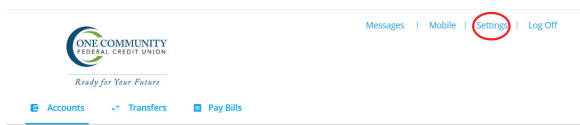
- Text message
- Phone call

Make sure you have access to your phone when you log in. When you receive your code, enter it in the area provided and hit enter.

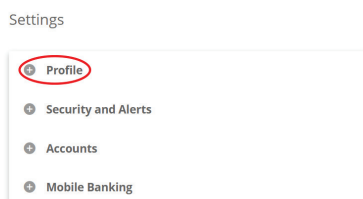
Moving forward, you will be asked to do this each time you log into a new device. Think of it as a second lock on your door. Even if someone were to get your password, they could not access your account without this additional code, which will come only to you.

What should you do before April 14th?

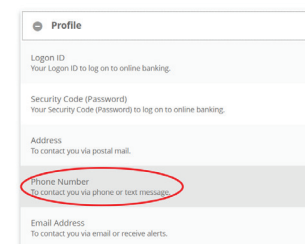
1. Log into your account. Click on "Settings."



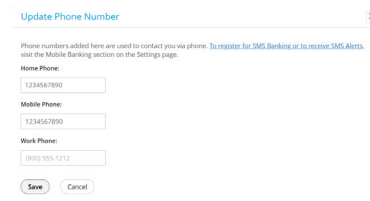
2. Select "Profile."



3. Select "Phone Number."



4. Review your number. Is it correct? If not, update the number here and hit "Save." This will save the number to both your online banking and your mobile banking profile.



What if your phone number is not correct after April 14th, and you cannot receive the code to log into your account?

Call 888-771-1834 or come by our Vienna or Parkersburg branch during office hours. We will help you update your contact information and gain access to your account.

This change is designed to better protect you from fraud and unauthorized access, and it only takes a few extra seconds during login.

Thank you for your continued trust in One Community Federal Credit Union.

