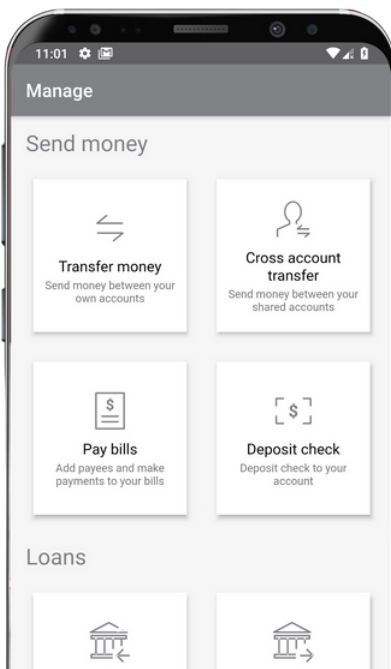




**NEW
SECURITY
FEATURES
LAUNCHING
SOON!**



CGRCU 2023 Online Banking & Mobile App Update

Resource Guide

Effective April 24, 2023
www.cgrcu.org | 478-745-0494



Dear CGR Credit Union Members:

In today's digital age, cybersecurity has become more and more necessary. To ensure your accounts remain safe and secure, a new security enhancement will be pushed out on Monday, April 24, 2023. This enhancement will require online banking and mobile app users to complete a multi-factor authentication process to access account information. This process will add an additional step to the log in process; the user will receive a security code through email to be entered as the last step of the login process.

To prepare you for this change, we have created the following resource guide you can reference for key changes, dates, and questions.

Thank you for your continued trust in us.

Sincerely,

Clint Harper
President & CEO
CGR Credit Union

CGRCU SECURITY UPDATE

Online banking and mobile banking provide you with easy access to your account information, allows transfers between accounts, loan payments and advances, and more whenever and wherever you are. To ensure your accounts stay secure and protected, a new security enhancement will be released on April 24, 2023.

The update will require users to complete multi-factor authentication (MFA) to sign into their account. MFA provides an extra layer of protection for the user. The user will login with their USER ID and password and then will receive a security code through email that the user will enter to gain access to the application.

The security update will be implemented on April 24, 2023. To ensure the transition is as smooth as possible, we've listed a few key items to help.

WHAT WILL CHANGE

- The version of the mobile app will be updating.
 - If automatic updates are installed on your device, the change will happen automatically.
 - If automatic updates are not installed on your device, you will need to download the new version of the app.
 - If you have saved your log in information, you will have to re-enter your information on the new app to save it again.
- You will need an email address linked to your account to receive the security code to complete the login process. *Members should verify the email address listed on their accounts prior to the update to ensure they do not lose access to their accounts.*

WHAT WILL NOT CHANGE

- Your username and password will not change. You may use the same login as you used for the previous app and home banking.
- Functionality inside online banking and the app will not change. You will still be able to transfer funds, make payments, and view balances, as well as locate branches and ATMs.



FREQUENTLY ASKED QUESTIONS

Q: Why is CGR making the change?

A: Multi-factor authentication provides an extra layer of protection for the user. Ensuring your accounts stay protected is one of our top priorities.

Q: When will this change occur?

A: The security enhancement will be released on April 23, 2023 at 9:00 pm EST. After the enhancement is pushed out, you will no longer be able to access your accounts without the security code sent through email.

Q: Will I need to update my login information?

A: No, all login information will remain the same. You can use the same username and password as the previous app. If you have forgotten your password, you may change it on our website or by contacting member services at 478-745-0494. **You will need to add an email address if you do not currently have one listed in your account.**

Q: What email address will the security code be sent to?

A: You can check email addresses associated with your account by clicking 'Member Options' then 'Email Address' in Online Banking or contacting us at 478-745-0494 or msoq@cgrcu.org.

Q: What if I do not currently use the mobile app?

A: If you have not previously set up mobile access, you will need to create a log in on our website first. Once your online banking account has been established, you may use the same credentials to log in to the mobile app.

Q: What if I cannot log in, I do not know my challenge question answers or they are not working?

A: Your password and challenge questions are case sensitive and must be entered exactly as they were originally entered. If you have forgotten your password or challenge question answers, you may change them on our website or by contacting member services at 478-745-0494.

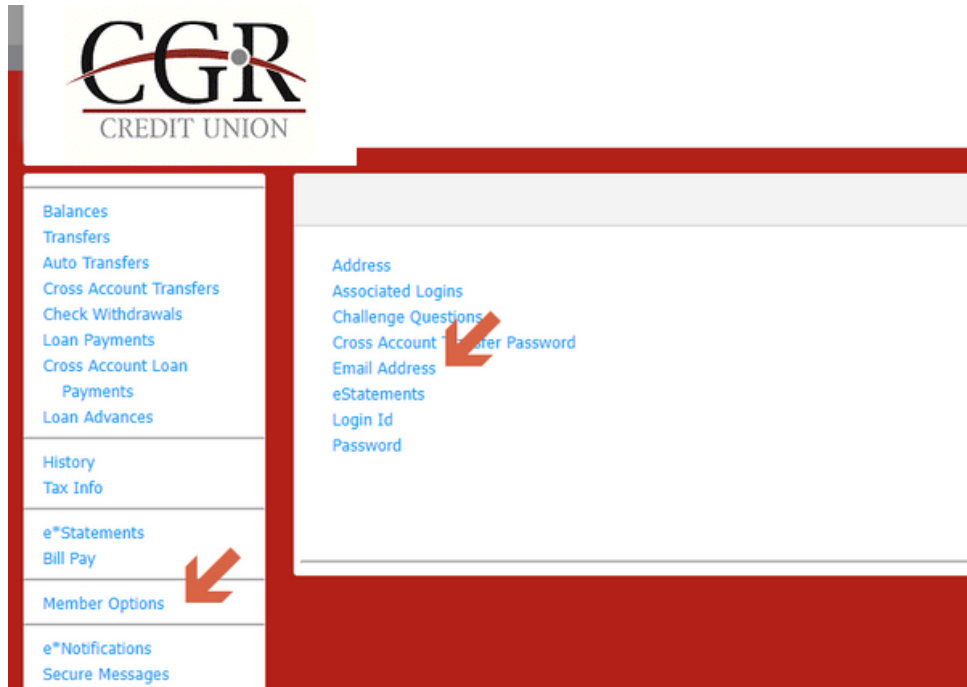
Q: Is it safe to use this app on my mobile device?

A: Yes, the mobile app uses the same SSL encrypted communications as the browser; therefore, it has all of the same protections you are accustomed to when using our online banking system from a PC. It is a good idea to only use known, trusted network connections when accessing financial information from your laptop or mobile device.



HOW TO GUIDE

Verify Email Prior to Update

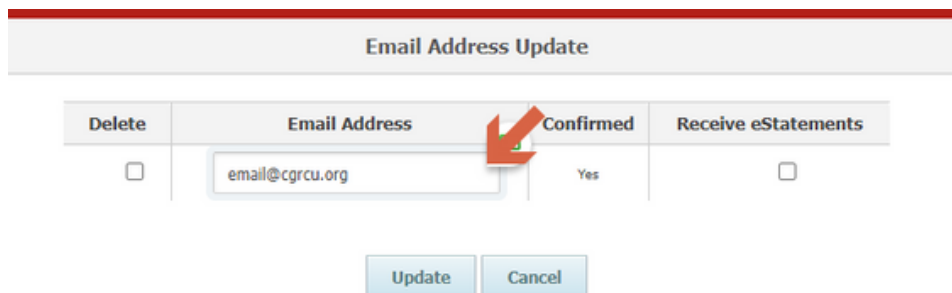


The screenshot shows the CGR Credit Union website. The logo is at the top left. A navigation menu is on the left side, listing various services. A red arrow points to the 'Email Address' link in the menu. Another red arrow points to the 'Email Address' link in the main content area.

CGR CREDIT UNION

- Balances
- Transfers
- Auto Transfers
- Cross Account Transfers
- Check Withdrawals
- Loan Payments
- Cross Account Loan Payments
- Loan Advances
- History
- Tax Info
- e*Statements
- Bill Pay
- Member Options
- e*Notifications
- Secure Messages

Address
Associated Logins
Challenge Questions
Cross Account Transfer Password
Email Address
eStatements
Login Id
Password



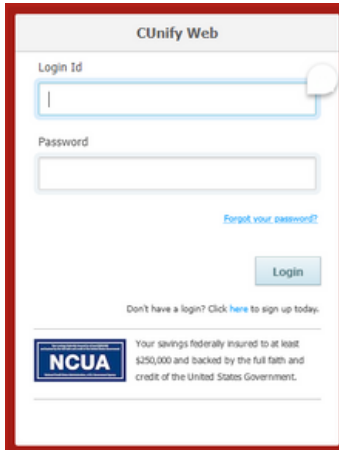
Email Address Update

Delete	Email Address	Confirmed	Receive eStatements
<input type="checkbox"/>	<input type="text" value="email@cgrcu.org"/>	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/>

WWW.CGRCU.ORG

HOW TO GUIDE

Online Banking Login Process - After Update



CUnify Web

Login Id

Password

[Forgot your password?](#)

Login

[Don't have a login? Click here to sign up today.](#)

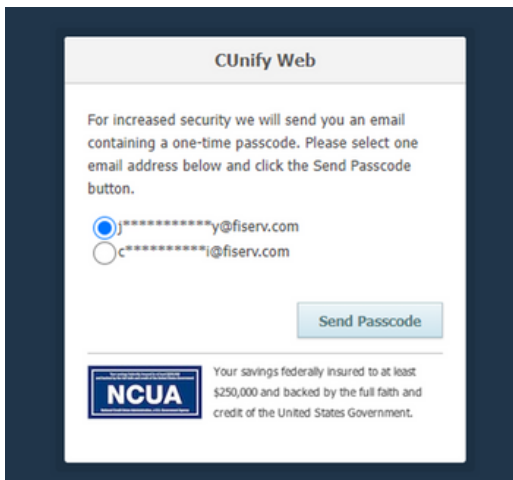
NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

The member will provide their Login ID and their Password.

If it has been 72 hours since their last one-time passcode (OTP) verification, or if they are using another device*, they will also have to retrieve and enter their OTP.

If it is within 72 hours on the same device, they will simply answer the challenge question.

*if cookies are cleared on a device an OTP will be required.



CUnify Web

For increased security we will send you an email containing a one-time passcode. Please select one email address below and click the Send Passcode button.

☒ y@fiserv.com

☐ c@fiserv.com

Send Passcode

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

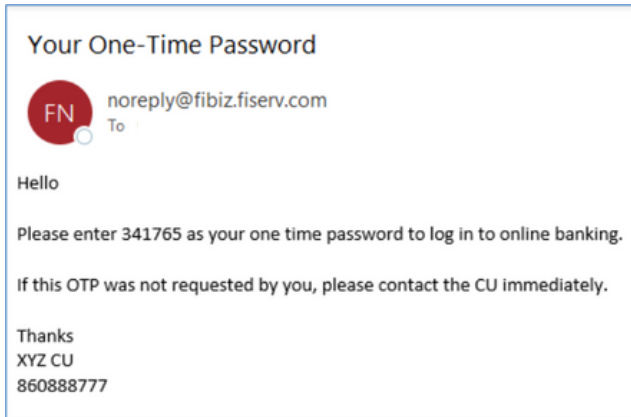
After entering the Login ID and Password, the member is prompted to select a Confirmed Email Address that is on file for them in order to Send Passcode.

Only Confirmed Email Addresses appear and the first one is selected as a default.

For security, the first character and last character plus the domain is visible.

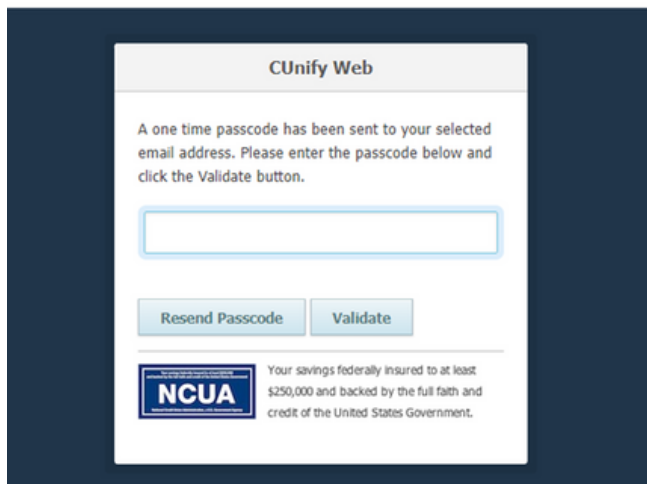
HOW TO GUIDE

Online Banking Login Process - After Update



You will receive an email with the One-Time Passcode. If you have not received the email, check your spam folder before requesting another code.

The passcode is valid for 15 minutes.



In Online Banking, the user is automatically shown the passcode entry screen.

The user enters or copies and pastes their passcode from the email into the field provided.

The user clicks the Validate button.

The user may click the Resend Passcode button to have a new passcode sent to the selected email. If a new passcode is requested, the previously sent code is no longer valid.