



Online security update.

NEW ENHANCED MULTIFACTOR AUTHENTICATION COMING JANUARY 2012.

At the NIH Federal Credit Union, your online security has always been a top priority. Starting in January, we will be upgrading your online banking experience with Enhanced Multifactor Authentication to further help protect you from identity theft. These changes will:

- Defend against identity theft and fraud
- Provide added security from any computer, wherever you are
- Provide a quick and easy one-time set up process

The Enhanced Multifactor Authentication will provide added protection against online fraud and will replace the current "challenge question" authentication process in use today. In its place, Enhanced Multifactor Authentication will employ a one-time passcode for additional authentication beyond your user name and password. You can set up how you want to receive a one-time passcode from the following options:

- Text
- Voice
- E-mail

Once you set up your login security options, the rest of your online banking experience will remain exactly the same. If in the future you log in from a different computer, you will be asked to enter a one-time access code as an additional line of defense to prevent unauthorized access.

With Enhanced Multifactor Authentication, you'll be protected from whatever computer you're using, whether you're at home or on the go. For more information regarding this upgrade please **click here**, stop by any branch or call our 24/365 Call Center at 800.877.6440.

Sincerely,

Stephen McGowan

SVP, CHIEF ADMINISTRATION OFFICER,
NIH FEDERAL CREDIT UNION

nihfcu.org

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