



Dear LA DOTD Federal Credit Union Member,

The change you are seeing on the Online Banking log-in page is due to enhanced measures to secure LA DOTD Federal Credit Union's Online Banking site (DOT-COM).

The U.S. Congress has responded to online fraud (scams such as identity theft, phishing and pharming) by requiring financial institutions to adopt a more secure log-in process by the end of 2006. To meet these mandates, we will upgrade our online banking system from a Single Factor log-in process to Multi-Factor Authentication (MFA) on November 8th, 2006.

The new online security features combine something you have, such as your **registered computer**, with something you know, such as a **password** and a **personal security image**. The added security allows our members to know that they are accessing our website and not a fraudulent site, and it enables us to know that we are dealing with an authentic member. This new service has many benefits. It protects our members, it protects your financial information, and we meet the new FFIEC requirements. We know this is a big change, but the extra effort will be worth it.

It is our commitment to our members that access to your financial information is appropriately secure. The following are step by step instructions that will walk you through the MFA Enrollment and the new log-in process. For your convenience, there is also a list of Frequently Asked Questions.

If you need additional assistance, please do not hesitate to contact a Credit Union staff member at (800) 436-8328 or (225) 387-5646.

Thank you!

Enrollment Instructions

Step 1: From the Online Banking log-in webpage, click the link “Click here to Enroll for Multi-Factor Authentication”.

Member Sign On

Member Number:

Security Code:

For added security, we ask you to please enter the code displayed to the right into the text box below.

SIGN-ON **CLEAR**

Does this page look odd? **New!**

Have you enrolled for Multi-Factor Authentication? [Click here to Enroll for Multi-Factor Authentication](#) **New!**

New Online Banking user? [Click here to enroll for Online Banking.](#)

Forgot your Password? [Click here to Reset.](#)

Need a Loan? [Click here to Apply.](#)



Step 2: Enter your member number, online banking password (via the onscreen keyboard) and randomly generated security code.

Multi-Factor Authentication Enrollment

Member Number:

PIN: [What's this?](#)

1 ! 2 @ 3 # 4 \$ 5 % 6 ^ 7 & 8 * 9 (0)
Q q W w E e R r T t Y y U u I i O o P p
A a S s D d F f G g H h J j K k L l
Z z X x C c V v B b N n M m Del

Security Code:

For added security, we ask you to please enter the code displayed to the right into the text box below.

SUBMIT **RESET** **CANCEL**

Enter password using ONSCREEN keyboard and your mouse. You have 30 seconds to complete this step.

Step 3: Select and answer five security questions, and enter your personalized text for the security image.

*Please note, this is a timed process and you must enter data within 45 seconds.

Security Questions
All fields are required

Question 1:
Use one of our questions:
Favorite Team?
Answer:

What Street Did You Grow Up On?
What is your Favorite Food?
Dream Vacation?
Favorite TV show?
What is your Zodiac sign?
Favorite Song?
Favorite Cartoon Character?
Favorite Teacher?
Favorite Color?

Question 3:
Use one of our questions:
Answer:

Or create your own:

Question 4:
Use one of our questions:
Answer:

Or create your own:

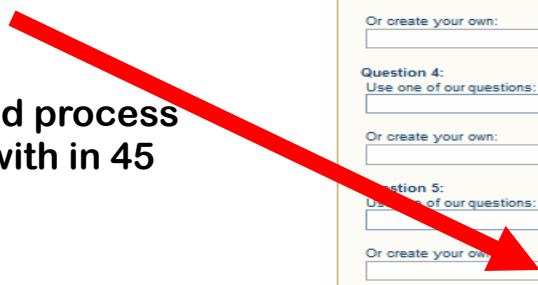
Question 5:
Use one of our questions:
Answer:

Or create your own:

Security Image:
(Minimum: 5 characters)

Login Nickname:
(10 - 20 characters) (optional)

SUBMIT **RESET** **CANCEL**



MFA Log-in Instructions

(After Enrollment is complete)

Step 1: Enter member number and randomly generated security code. The security code changes every 45 seconds, press F5 to refresh your browser.



Member Number:

Security Code:
For added security, we ask you to please enter the code displayed to the right into the text box below.

8	8	5	7
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Step 2: Answer one of the five security questions defined during the enrollment process. If your computer is registered, you will skip this step.

Member Sign On

Multi-Factor Authentication Sign On

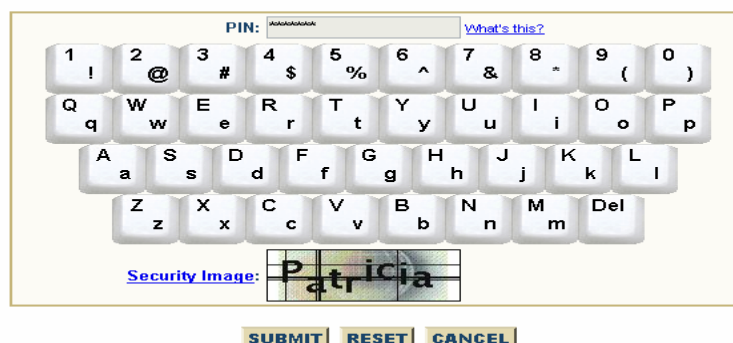


Favorite TV show? :

Step 3: Verify that your personal security image is correct and enter your DOT-COM password using the on-screen keyboard. If you are using a secure computer you have the option to register your computer at the bottom of this screen.

Member Sign On

Multi-Factor Authentication Sign On



PIN: [What's this?](#)

1	2	3	4	5	6	7	8	9	0
!	@	#	\$	%	^	&	*	()
Q	W	E	R	T	Y	U	I	O	P
q	w	e	r	t	y	u	i	o	p
A	S	D	F	G	H	J	K	L	
a	s	d	f	g	h	j	k	l	
Z	X	C	V	B	N	M	Del		
z	x	c	v	b	n	m			

Security Image:

- Register this computer
- This is a public computer, do not register.

Frequently Asked Questions:

What is the Security Code?

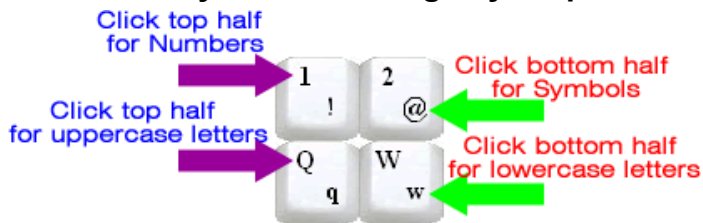
The security code is an extra security measure used to eliminate fraudsters from randomly selecting account numbers.

Why can't I use my physical keyboard to enter my password?

The password must now be entered using your mouse. Click on the correct character on the on-screen keyboard and you will see the password box populate with asterisks. The on-screen keyboard is used to prevent possible hackers from getting passwords while using special software designed to monitor keyboard strokes.

Important Tip:

The keyboard has upper and lowercase characters. Make sure you click on the top or lower half of the key when entering in your password.



What is my Personal Security Image?

The personal security image is used to help you identify DOT-COM as a legitimate site for LA DOTD Federal Credit Union. The text word or phrase you entered during the enrollment process will be converted to an image. You cannot use more than 20 characters and you cannot use symbols or special characters. When you log into DOT-COM, you will see the personal security image at the bottom of the password screen. (If not please do not enter your password)

What does "Register This Computer" mean?

If you choose to register your computer, you will **not** be prompted to answer one of the 5 security questions you set up during enrollment. You will still have to enter in your member number, password and the random security code. You can register your computer after you have completed the initial enrollment process. The system uses information about the member's hardware and software to recognize a registered computer. **If you delete your cookies on your PC, you will have to re-register the computer.**

What does "Do Not Register This Computer" mean?

We only recommend you register your personal computer at home or at work not a computer that is accessed by numerous users (Ex. library or other public computer). By choosing the default "Do not register this computer" you will require the user logging in to answer a security question.

Can I register on another computer?

Yes. You can register your account on more than one computer.

Can my spouse, children and I register on the same PC?

Yes. You can register numerous accounts on the same computer. This will bypass the security questions when you log in.

Do I have to re-register my PC when I delete my cookies?

Yes. The system uses your PC hardware and software information to recognize you are a legitimate user. If you delete your cookies, the information is no longer available to authenticate your log-in. You will be prompted to answer one of your security questions.

Frequently Asked Questions (Cont.):

Why do I have to register again when I use a separate browser on the same PC to access Online Banking?

When you register your account on a certain PC it stores software and hardware information used to access Online Banking. The system stores information like your browser (Internet Explorer, Netscape, Firefox) and operating system (Windows XP, 2000, Macintosh). If you access Online Banking with anything different for future log-ins, you are required to register the new system information.

Will my DOT-COM Password number change?

No. The Password you use to log into DOT-COM will remain the same.

What if I forget my Password or the answers to my Security Questions and I am locked out of DOT-COM?

Please feel free to call us at 225-387-5646 or 1-800-436-8328 and we can reset your information.

How do I change my DOT-COM Password?

If you are NOT locked out of DOT-COM, log in and click on the "More Options" button. Click on the "Change Password" button and enter your current DOT-COM password followed by your new password twice. If you cannot remember your current password, click the "Forgot Your Password" link for the main DOT-COM log-in screen and follow the instructions.

Can I change my Security Questions and/or my Personal Security Image?

Yes. Log into DOT-COM and click on the "More Options" button. A new button has been created called "MFA". Click on the "MFA" button to edit your security questions or personal security Image.

What is the Nickname?

Members can now log in to DOT-COM using a nickname instead of their member number. The nickname must be 6 to 10 alphanumeric characters. You cannot use all numbers. No two members can have the same nickname.

If I get locked out of DOT-COM Banking, will I have to re-register my computer?

No, but you will need to contact the Credit Union to unlock you.

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

Yes. This process only affects how you log-in, not your DOT-COM accounts.

Does the new security enhancement affect my downloading into Quicken or Microsoft Money?

No. The only thing that has changed is the way you log-in to DOT-COM.

Why all this attention to the log-in process?

There exists active malicious entities on the Internet that look to fraudulently gain from unsuspecting individuals. One of the most popular methods of fraud is through impersonating individuals during the log-in process. It is our intention to make this process as difficult as possible for these fraudsters while keeping your experience as hassle-free as possible.