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## Using Safe2Login

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### How do I use Safe2Login?

On your first visit to a Safe2Login protected banking server, you will go through a quick registration process. Part of the registration process will identify your computer with a short name like "My Laptop" or "Work PC." Once you are registered, Safe2Login uses a browser cookie to do its job with no further interaction from you, unless you clear your browser's cookies or use a different computer. In some cases the browser cookie will clear automatically.

### How will I know that I am on a genuine banking login page?

Since each banking server protected by Safe2Login is known to the Safe2Login system, you are alerted by the safety image when the address of the banking server changes.

### Will my web browser prevent me from using Safe2Login?

The Safe2Login system is compatible with most web browsers and does not use third-party cookies, which most browsers now block due to advertising abuse.

### How does Safe2Login protect me?

Safe2Login acts as a third-party trust authority, verifying the user and the banking server through the use of a mutual authentication protocol. It does this by creating secure communication channels between the banking server, your computer, and the Safe2Login.com server, and by providing a dynamically-generated graphical image containing the special word or phrase chosen by you during Safe2Login registration. This "SafeCode" is stored securely at Safe2Login.com.

Safe2Login does not alter the website's existing login process. It serves as a first line of defense for the login page itself and simply notifies you if the "coast is clear" to enter your online banking account's username and password.

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## Registration

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### Am I required to register with Safe2Login before I can log in to my online banking account?

Yes, to assure your login security, your financial institution will require you to register with Safe2Login before you can access your online banking account. This extra step will provide security and help prevent accidental login to an authorized site masquerading as your usual online banking site.

### What are the steps in the Safe2Login registration process?

First you complete the Safe2Login registration form, and then you check your email for the Safe2Login confirmation. Once you've received the confirmation, you will need to activate your account. Once your account has been successfully activated, you will be able to identify the computer by giving it a name. After those steps are all completed, you can use the Safety Stamp whenever you want to log in to your online banking account.

### What information will I need to register with Safe2Login?

You will need the registration code you received from your financial institution and the email address where you'd like to receive any Safe2Login-related information. (Not every financial institution uses a registration code.)

### Should I use the same password for Safe2Login as I use for my online banking account?

No, creating a different password for your Safe2Login account will help ensure that your online banking password is kept safe.

### How will I use the SafeCode that I create?

The SafeCode will appear in the Safe2Login Safety Stamp on your banking login page. You will be challenged to select your SafeCode from a list of SafeCodes before you are able to log in to your online banking account.

### What makes a good SafeCode?

A good SafeCode is a word that you can easily remember and must be between 4 and 12 characters in length.

### How will Safe2Login use my registration information?

Your registration information will only be used to contact you for the purpose of providing information relating to your Safe2Login account. Any information that identifies an individual user will never be sold or distributed. Safe2Login uses a cookie set by your financial institution's server to identify your computer. This cookie will not be used for any other purpose and contains only an encoded key that identifies the computer on the Safe2Login system.

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## The Safety Stamp

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### What is the Safe2Login Safety Stamp?

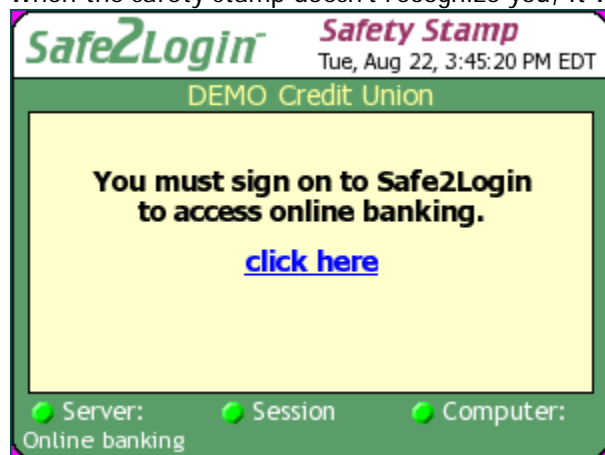
The Safety Stamp is the face of the Safe2Login product and presents a sequence of individual security checks, all of which must succeed before your personal security code, or "SafeCode" is displayed. You are challenged to select the correct SafeCode from a list of SafeCodes, before access to the banking login fields is granted. The Safety Stamp lets you know when you are safe to log in.

### What information can I find on the Safety Stamp?

The Safety Stamp is your guide to safer online banking. You can look to it to find out what server you are logging into, which authorized computer you are using, and where you are in the login process. It will also let you know when all the Safe2Login security checks have been passed and you are safe to log in.

### What if I am already a member of Safe2Login, but the Safety Stamp doesn't recognize me?

When the safety stamp doesn't recognize you, it will look like this:



Simply click on the link on the Safety Stamp and log in to Safe2Login. Once you've done that, you will be returned to your online banking login page where you will be able to verify your SafeCode and then log in to your online banking account safely.

### **What if I don't see the name of the computer I am using on the Safety Stamp?**

If you don't see the name of the computer you are using on the Safety Stamp, do not proceed with your online banking login, and notify your credit union immediately. Seeing the name of your computer on the Safety Stamp is your assurance that you are safe to continue.

### **What if my SafeCode is not listed on the Safety Stamp?**

If your SafeCode is not listed, someone else may have logged into Safe2Login on the computer you are using. If this is the case, you'll simply need to click on the link that says "Click HERE if your SafeCode is not listed" to log in to your own Safe2Login account.

### **How will I know that I am safe to log in?**

You are safe to log in to your online banking account when the Safe2Login Safety Stamp indicates that all the security tests have been passed and that you are "Safe2Login." You will also see green lights for server, session, and computer. If you don't see three green lights on the Safety Stamp, you are not safe to log in yet.

### **What if I don't see the Safe2Login Safety Stamp on my online banking login page?**

If you are expecting to see the Safety Stamp and it's missing, notify your financial institution immediately.

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## **Logging in to Safe2Login**

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### **Once I am logged in, what changes can I make to my account information?**

You may unlock your account, register a new computer, or update your email address. You are also able to change your password, SafeCode, or computer name.

### **What if I am using a different computer than usual?**

You will be offered a chance to "Add a new computer" during the login process. You may name each computer anything you want, but are limited to 12 characters.

### **Why do I need to identify my computer?**

The computer name you provide will appear on the Safe2Login Safety Stamp on your banking login page. Seeing the name you chose for your computer will assure you that you are safe to proceed.

### **Will I be locked out of my account if I forget my SafeCode?**

If your incorrect attempts to verify your SafeCode on the Safety Stamp exceed the limit set by your financial institution, you will be locked out of your account. Follow the instructions on the Safety Stamp to unlock your account.

### **What browsers can I use with Safe2Login?**

Safe2Login is optimized for the newest versions of Microsoft Internet Explorer, Netscape, Firefox, Opera, Safari, and Camino. Safe2Login may not be compatible with text-based browsers for impaired or disabled users.