

## What is MFA and why is it being implemented?

Multi-Factor Authentication (MFA) adds an extra layer of protection to your online banking by requiring two forms of verification:

- Something you know (your password)
- Something you have (a one-time code sent to your phone)

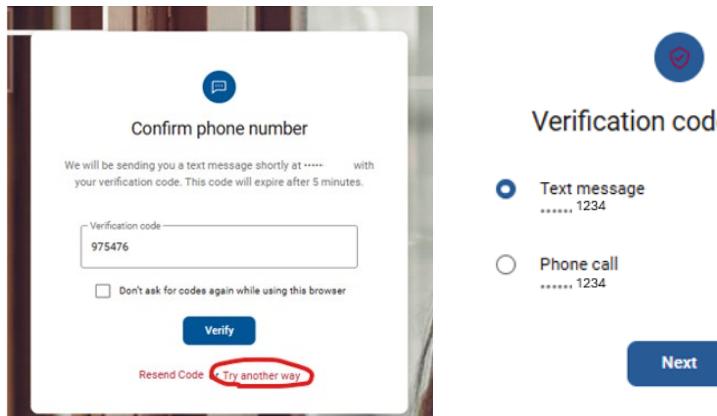
## Why this matters:

- **Passwords alone are vulnerable** to phishing attacks, credential theft, and data breaches.
- MFA makes it significantly harder for fraudsters to access your account—even if they steal your password—because they would also need access to your phone.
- This extra step helps safeguard your personal and financial information, reducing the risk of unauthorized transactions and identity theft.

**Industry studies show MFA can prevent over 99% of account compromise attempts, making it one of the most effective security measures available.**

## What if I prefer a phone call instead of a text message for my MFA code?

If you would rather receive your MFA code by phone call, select “**Try another way**” during the MFA prompt. You’ll then be able to choose whether to receive the code via **text message** or **phone call** to the number we have on file.



**What if I haven't updated my cell phone number but have a valid phone number, like my home or office, on file?**

**A:** If you have a valid phone number on file, you can click "**Try another way**" during login to receive a phone call with your MFA code. Once you successfully log in, please update your contact information to include your current cell phone number for future authentication.

**When will MFA go into effect?**

MFA will be required starting **early January**. After this date, you will need a mobile phone number on file to access online banking.

**What do I need to do before MFA goes live?**

Please **verify or update your mobile phone number** with the bank before January:

- **Online:** Log in to your online banking platform and update your contact information.
- **In person or by phone:** Contact your local branch or call us at 952-915-8525.

**What if I forget to update my phone number before MFA starts?**

Once MFA is live, you can still call us to update your mobile number. After updating, you'll be able to receive MFA codes and regain access.

**Will I need to enter a code every time I log in?**

Not necessarily. For frequently used devices, you can check the box "**Don't ask for codes again while using this browser**" during login. This means you won't need to enter MFA codes every time on that device.

**Will MFA be required for all actions?**

MFA will always be required for login, and may also be prompted for certain **higher-risk activities**, such as:

- Setting up a new bill pay payee
- Changing account security settings