

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)

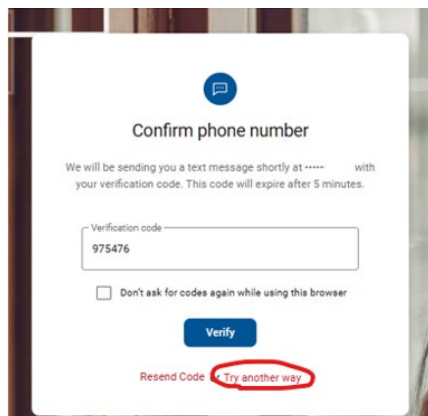
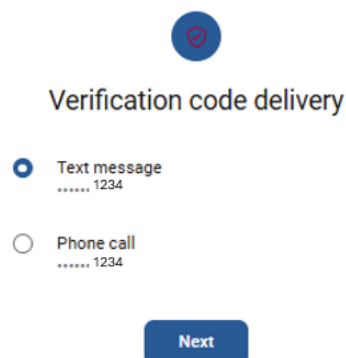
Why this matters:

- **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.

A screenshot of a mobile app screen titled "Confirm phone number". It shows a text message icon, a message about receiving a code, a text input field with "975476", a checkbox for "Don't ask for codes again while using this browser", a "Verify" button, and a "Resend Code" link. A red circle highlights the "Try another way" link at the bottom.A screenshot of a mobile app screen titled "Verification code delivery". It shows a lock icon, two radio button options: "Text message" (selected) and "Phone call", both with "***** 1234" as a placeholder. A "Next" button is at the bottom.

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