

I-Branch Password Initial Set & Reset Procedures

As of February 2008, the credit union no longer has control or access to passwords for users of the i-branch. For security reasons the password process is now entirely in the member's control. It's actually a very simple process, and not unlike resetting a password at many of the major websites of the "big guy" financial institutions.

Below are step-by-step procedures with screen images of how to initially set or reset a password on i-branch.

To begin, go to the i-branch website and you will be presented with the login screen:



Enter Your User ID

Enter Your Password

then
[Forgot Password \[?\]](#)

To start the password reset, click on the "Forgot Password" link. You do not have to enter your User ID.

You will be presented with the next screen where you enter in your personal User ID (initially your account number) and click "Continue."



Forgotten Password Reset

To be emailed a temporary password, first enter your Member ID and click "Continue"

The next screen allows you select the email address to where you want the emails to go. You may only have one email address on file, or you may have multiple (home, work, husband, wife, etc). In the example below there is only email address on file. Select your email choice and lick on the "Continue" button. This will begin a 2-step email process by which first, your identity information is verified against our data base, and second, you are assured your computer is talking to our server in a secure manner.

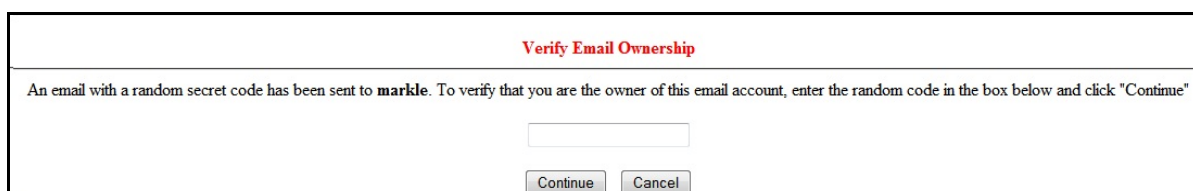


Hello markle

Now select an e-mail from the list below to have your temporary password sent to and click "Continue"

markle

You will see this next message that confirms we're sending the first email to the email address you selected. The email should be received within a minute or two (there's a 20 minute maximum limit to receive the message and return to password set up screen). You may want to hit the "Send/Receive" button in your email program (you may also need to check your spam/junk filters).



Verify Email Ownership

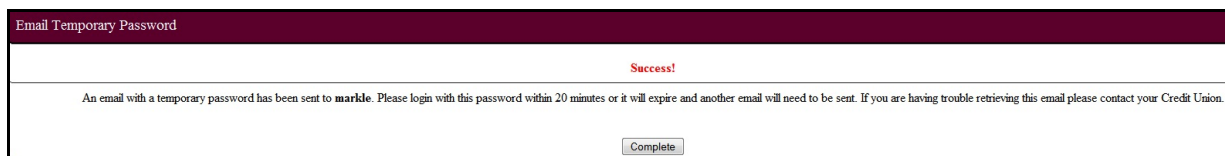
An email with a random secret code has been sent to **markle**. To verify that you are the owner of this email account, enter the random code in the box below and click "Continue"

This is a sample of the email you'll receive:

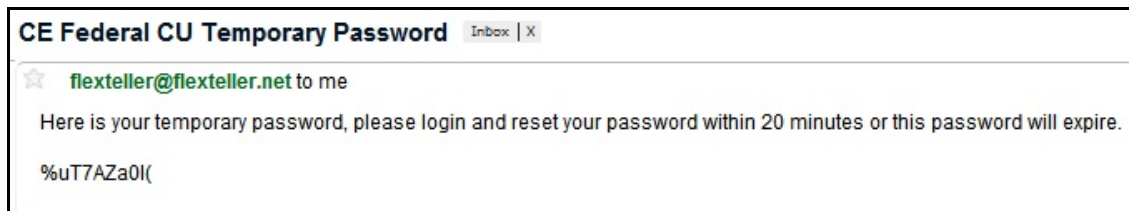
The random security code in the email should be copied and pasted in the field on the "Verify Email Ownership" screen, then press the "Continue" button. Remember you have 20 minutes to do so.



The next screen message confirms that you have been verified successfully on our side as the owner of the account/User ID and the email address, and that we are now ready to send a temporary password. You don't see anything going on in these steps, but there's some significant high-security checking and validation of user ID, account data, email addresses, etc. going on that assures us and you that everything is tight, security-wise.



Clicking the "Continue" button will take you back to the original i-branch login screen. Now the second email message is generated with your temporary, one-time use password. Like the first email, the code is good for only 20 minutes. This is another security measure.



Now enter in your User ID and copy and paste the temporary password into the password field and press "Log In." You will now be presented with a screen to change the password from the temporary one to one of your own.

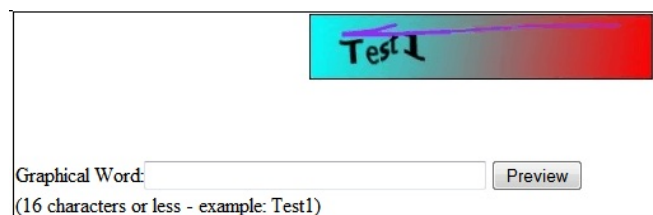


Next, you'll get a screen with a message about our compliance with the highest encryption levels and security measures and a button saying, "Yes Enhance My Security."

Now you begin the process of setting up your personal security features.

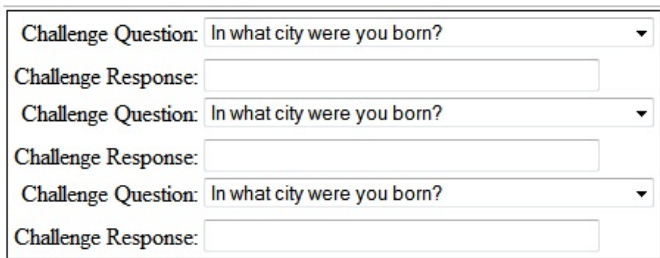
The first security item is a CAPCHA text image.

The default image is "Test1" - you will want to key in your own personal graphical word in the box provided, whatever you want it to be.



When you've completed the setup process and you log into the i-branch this CAPCHA image will be pulled off our server and shown to you. You will retype the image in the box. This confirms to you that your computer is talking to our secure servers and assures us that a live person (you) is doing the logging in to our server. If you see anything other than YOUR personal CAPCHA, let us know immediately.

Next is a series of security questions that you can choose from - or make up your own (last question in the drop down choices).



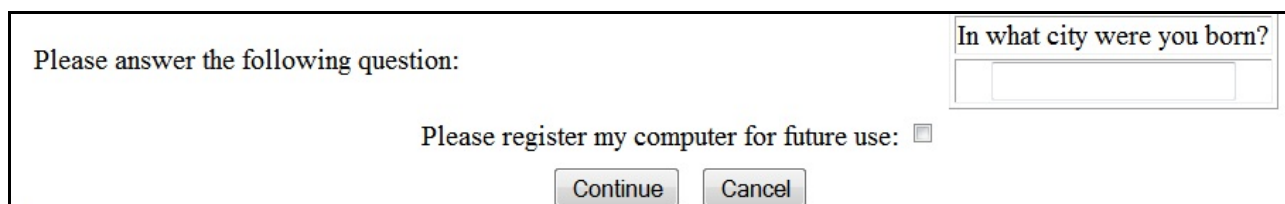
Each drop down has 10 questions, the last one being to create your own. Each time when you log in you will be asked to correctly answer one of the three questions you selected. Again, this assures us that the CORRECT live person is attempting to access our servers.

You will NOT want to share these questions/answers to anyone for security reasons.

After keying in your personal CAPCHA graphical image and selecting and providing answers to three questions, click the "Confirm" button at the bottom of the window.

You will now be directed to your account summary screen with account balances, and other information and options such as our FREE Bill Pay service.

When you log off and log back in you will enter in your User ID and your new password. The next screen will be the security features screen with the CAPCHA image and the security question to answer. Enter that information to continue. *But notice the "Please Register my computer for future use" and the little check box just beneath the security question:*



By checking that box, a couple of things happen. First, your computer and our secure server exchange some secret-agent type encryption data and THEN our server puts a super-encrypted cookie on your computer with all that security embedded into it.

Then when you log in again in the future and our server gets a request from your computer to access the i-branch, they each do the secret-handshake, seventy-three random test questions and answers, frisk each other for wire-tapping devices and weapons, do another secret-handshake. After successfully passing all the necessary security steps to (a) ensure your computer that it's talking to OUR secure server, and to (2) ensure our server that it is YOU who is asking permission to come in, your account is opened up. By going through this short process you will never need to type in your CAPCHA image or answer a security question - that's all part of the secure, encrypted cookie process.

You can register as many computers as you wish: home desktop, home laptops, your work computer, etc. Each one gets its own encrypted cookie unique to that computer.