# Logging In To Your Family Bank Internet Banking Account

## Overview

You may be familiar with the traditional way of logging in to websites using a user name and password.  While that method of logging in is secure enough for most web sites, the method that we use is designed to keep your information even more secure while ensuring that Internet Banking is convenient and easy for you to use.

We've added a layer of security to the Internet Banking login process to further validate your identity. This process is designed to keep your personal account information protected from fraud and identity theft.

During the initial log in and enrollment process, you will complete a number of activities:

1. View your current email address on file
2. View your authentication image
3. Enter your authentication pass phrase
4. Provide answers to a series of challenge questions
5. Decide whether or not to register your computer

If you are using a public computer at that time, such as in an Internet café or library, you may still complete the enrollment process without registering that computer. Later, you may register a non-public computer you usually use to access Internet banking, such as your home or office computer. There is no limitation on the number of computers you may register.

Our additional security measures also provide another level of assurance for you to confirm that you are accessing our valid Internet Banking website. As part of the enrollment process, you'll view a unique image and enter a corresponding phrase that will subsequently be displayed to you every time you access Internet Banking. This two-way authentication provides you with the assurance that you have not been redirected to a spoofed or fraudulent website. You can then conduct your Internet Banking transactions with peace of mind that your information is safe. If you do not see your image and phrase after completing the enrollment process, you should contact us before entering any information.

We're committed to keeping your personal financial data safe and secure. We welcome your feedback on these security measures, and encourage you to contact us with any questions or concerns.

Logging In For the First Time

To log into your account, go to www.familybankonline.com, enter your Access ID and click on the button labeled "Login."



Now you will see the second log in screen as shown below. Please enter your Password and click on the button that says "Submit."
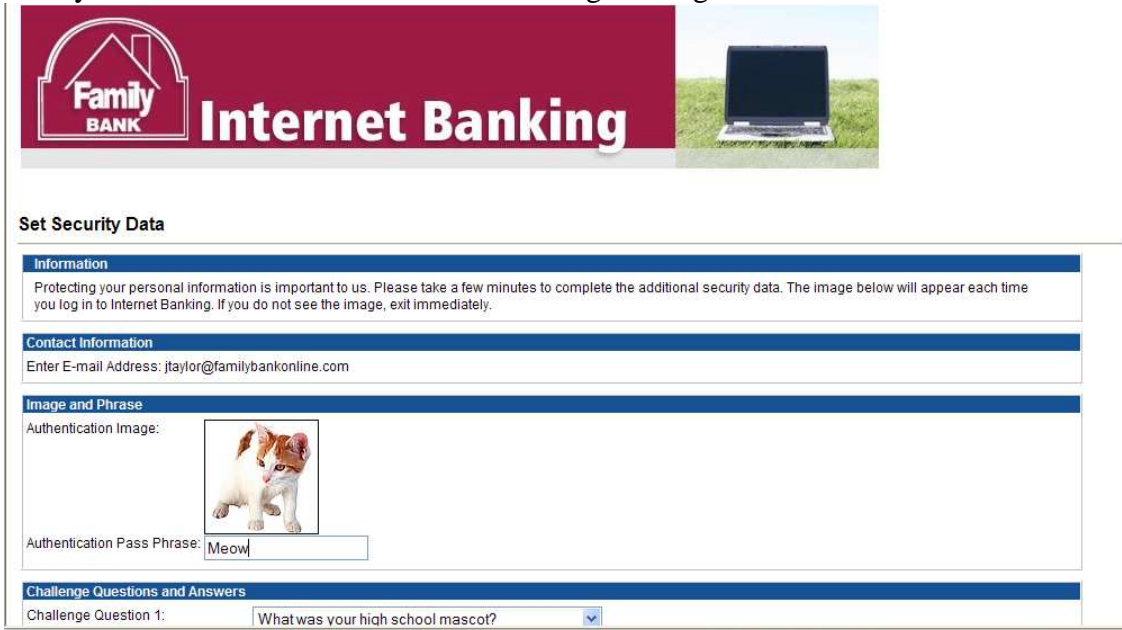
Now you will see the screen below.  We will go through this screen in sections.



The "Contact Information" section will provide a place for you to enter your e-mail address if we do not already have it on file.  If we do have it on file, your e-mail address will already appear and you will not be required to enter any information.



The "Image and Phrase" section shows you an Authentication Image and asks for an Authentication Pass Phrase.  You will be able to select another image but not at this point in the process.   For now, you should just enter a phrase in the space provided.

The "Challenge Questions and Answers" section lets you select three questions and then provide the answers to those questions. Please select questions that you can remember the answers to and please remember exactly how you typed the answers in. The last option on the page asks you whether or not you want to register the computer you are currently using. If the computer you are using is a computer that you own or use often, such as your computer at work, then you can register the computer. If you are using a public computer, you should not register it.



Once you have completed all of the sections, click on the button that says "Submit."



That's it! You have successfully logged into your Internet Banking account.

Logging In From a Registered Computer

If you are logging in from a computer that you have previously registered, you will follow the steps outlined in this section.

First, go to www.familybankonline.com.  Enter your Access ID and click the button that says "Login."



Next, you will see your Authentication Image with your Authentication Phrase below it. **If you do not see these, please do not enter your password, exit the site, and call Family Bank immediately.**  If you do see the image and phrase, enter your password and click on the button that says "Submit."

That's it!  You have successfully signed in.

Logging In From an Unregistered Computer

If you are logging in from a public computer or a computer that you have not previously registered, you will follow the steps in this section.

First, go to www.familybankonline.com. Enter your Access ID and click the button that says "Login."



Next, you will see a page that asks you one of the three challenge questions you provided at enrollment. Type the answer to the question in the box provided. Also, you will need to select whether or not you want to register the computer. If it is a public computer, you should not register it. If it is a personal computer or a computer that you use often, like a work computer, then you can register it. Make your selection and click the button that says "Submit."

Next, you will see your Authentication Image with your Authentication Phrase below it. **If you do not see these, please do not enter your password, exit the site, and call Family Bank immediately.** If you do see the image and phrase, enter your password and click on the button that says "Submit."



That's it! You have successfully signed in.

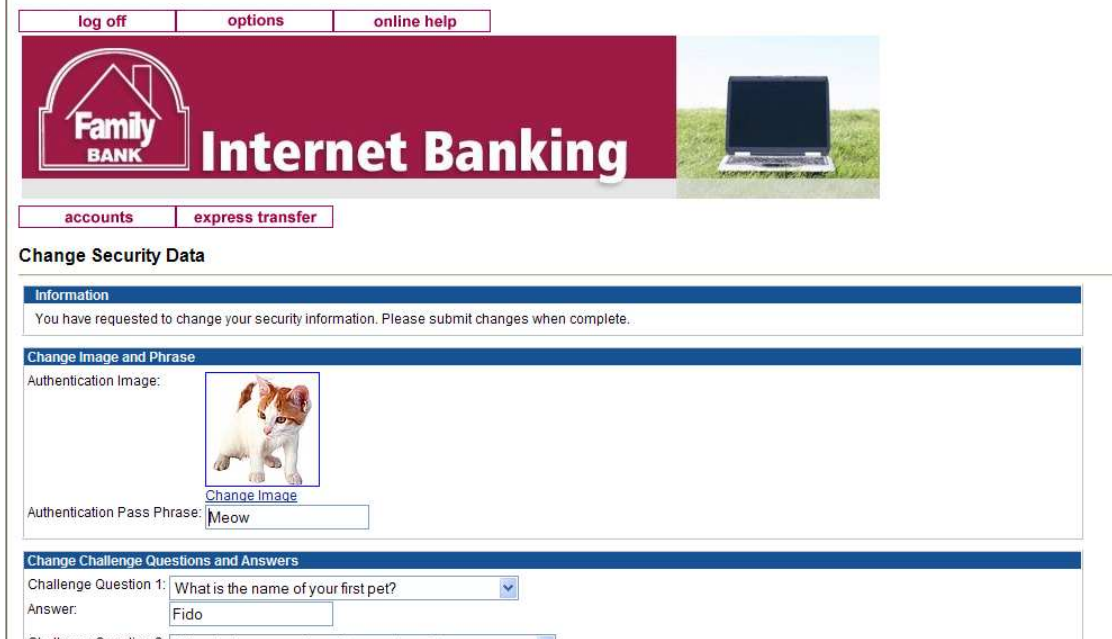## Changing Your Security Settings

If you want to modify your security settings such as changing your Authentication Image or phrase or modify your challenge questions, you can follow the steps in this section. First you will need to log in to your Internet Banking account. At the accounts screen, you will see a button at the top of the page called "Options." If you hold your mouse pointer over the button (you do not have to click it) you will see a menu drop down as shown in the picture below.



Click on the "Change Security Data" option and you will see a screen like the one below.

To change your Authentication Image, simply click the link under the image that says "Change Image." You will see a screen like the one below.
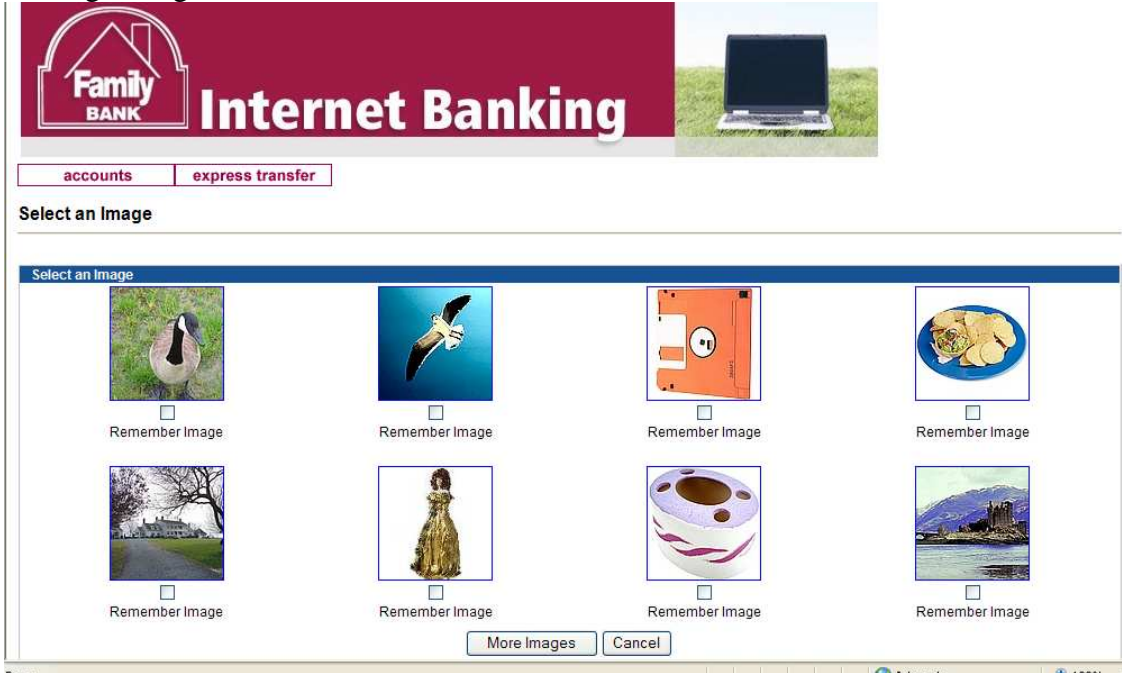


If you see one you like, simply click the picture or click the checkbox underneath the picture and the change will be made. If you want to look at other pictures, click the "More Images" button.

To change your Authentication Phrase, simply type a new phrase in the box provided.

To change any of your Challenge Questions, simply click the drop-down boxes that contain the questions, select a new question, and type the answer to the question in the box provided.

Once you have made all of the changes that you want, scroll down to the bottom of the screen and click the button that says "Submit" as shown in the picture below. **None of your changes will be saved unless you click this button.**
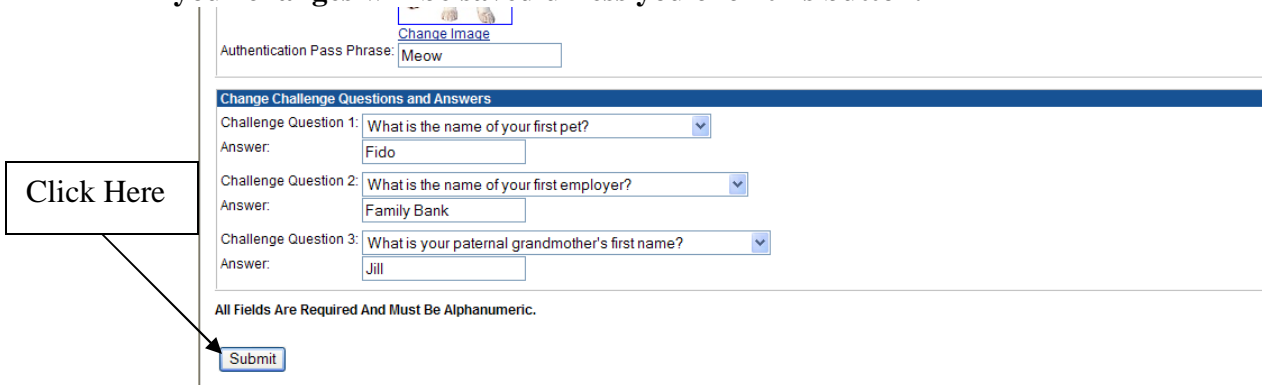


That's it! You have successfully changed your security settings.