

You really can have it all...



More protection, less hassle.

We're changing the way we protect your online accounts.

Why are we changing things?

The simple answer is that we want to make your online banking experience as simple and trouble-free as possible, while also increasing security so you can feel confident that your online accounts are safe.

While online banking offers an incredibly convenient way for you to manage your money, it also opens up a greater possibility for fraud. We believe strongly in protecting your money and your account information in the best possible way. However, we also realize that too much or poorly implemented security can become very cumbersome and impede your ability to manage your money efficiently.

Therefore, we have re-evaluated our current system and are changing things to both increase security and reduce the impact to you. The end result should be a much better and safer online banking experience.

We hope you agree.

What are we changing?

1. **Passwords:** We will be encouraging stronger passwords by requiring a minimum of 8 characters and the use of letters, numbers, and special characters. Once everyone has changed to stronger passwords, we will be removing the password expiration for your convenience. No more having to change the password every 90 days.
2. **Personal Image/Icon:** We are adding a user-selected image to the login page to help ensure site authenticity. With this feature, you can be certain you are at the correct site before entering your password.
3. **Security/Challenge Questions:** We are expanding the use of security questions to confirm the user is authorized under certain conditions. This helps to prevent unauthorized actions and limit fraud.

These changes will affect ALL Blissnet™ Online Banking customers in the coming months. Please see the next page for more details.

How will these changes affect you?

Date	Change	Details
Monday, November 1st	Password requirements will change.	From this point forward, passwords will require a minimum of 8 characters (up to 25) and must include at least one of each of the following: <ul style="list-style-type: none"> • letters, • numbers, and • special characters ~ ! @ \$ % & * _ +
	Passwords will be set to expire within 30 days.	You will be required to change your password one more time. This is only temporary, but is necessary to ensure user passwords are changed to comply with the above requirements. If you do not login to your account during the month of November, your password will be set as expired and you will need to contact the bank to change your password.
Wednesday, December 1st	Password expiration will be removed. Passwords will no longer expire.	From this point forward, passwords will no longer expire. In other words, you will no longer be required to change your password on a regular basis. You can, however, still change your password anytime you want from the options page.
	The personal image/icon feature will be implemented.	Following implementation on December 1 st , the login process will include two separate pages or screens. The first page will include the field for your Blissnet ID only—you will not see the password field on this page. Once you enter your ID and click submit, you will be taken to the next page displaying a default image (until you have chosen your personal image) and the password field. The first time you login after implementation, you will be asked to choose a personal image from a selection of images. This image will then be displayed on the second page of the login process where you will enter your password. You should always see the image you have chosen there. This is used to help you be certain you have reached the correct site before entering your password.
	The use of security/challenge questions will be expanded and new security questions will need to be chosen.	Sometime in the days or weeks following implementation on December 1 st , after successful login, you will be asked to choose three new security questions. These new security questions will replace any existing security questions chosen in the past. You will be required to choose three new security questions every 180 days (in place of having to change your password). The security questions will be used to help verify your identity when one of the following conditions occur: <ol style="list-style-type: none"> 1. Your session risk score exceeds a given threshold. 2. A Bill Pay transaction with a dollar amount of \$1,000.00 or greater is created. <p>About Session Risk Scores: Every time you login to Blissnet Online Banking, you session will be given a risk score based on a variety of factors including: current IP address, type of device used, and Browser version. A higher session risk score indicates a greater possibility of unauthorized access. For example, if you typically login from a Windows PC using Internet Explorer 7 and suddenly change to a browser such as Firefox or login from a completely different device such as a smartphone, you may be required to answer two of your security questions in order to continue with your session.</p>