

KAW VALLEY BANK

Dear Valued Customer:

We're Taking Internet Security to a Higher Level!

Today, technology changes rapidly. New advances in Internet Banking products and services are introduced every day and we try to ensure we always have the most sophisticated financial tools available for our Internet-savvy customers.

That's why we are pleased to announce that on **April 9, 2007**, we will be upgrading to the latest version of Internet Banking, which includes a new Advanced Authentication security feature.

Your Internet Banking Service is Being Upgraded!

The features and functions within Internet Banking will remain the same, however, the way you login to Internet Banking will change. Your new login will include:

- **A secret image and caption:** When you first logon to Internet Banking with this new security feature, you will select your own secret image and set-up an image caption. We will always display your image and image caption before you are asked to enter your password on our website.
- **Multi-Layer Security:** This new authentication method allows the security system to authenticate your computer in order to ensure that the sign-in is not a fraudulent attempt to access your account information.
- **Four Challenge Questions:** In addition, upon your first login of the new system, you will be asked to setup four challenge questions that will be used for verification purposes if the security system does not recognize your computer.

All you need to remember about our new security feature is simple: Once you've signed up, never enter personal information, such as your password, without seeing your personal security image first.

There will be a Quick Reference Guide available on our website. And, if you still can't find answers to your questions, feel free to e-mail us at internetbanking@kawvalleybank.com or call us at 785-232-6062.

We are constantly striving to offer you the best products and services. Once you've had a chance to use our new Internet Banking service, please feel free to let us know what you think. And, as always, if you have any questions, please do not hesitate to call or stop in.

Sincerely,

Tammy Zachariasen
Vice President / Cashier

Advanced Online Authentication

Quick Reference Guide – Existing Internet Banking Users

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Login to Personal Online Banking

Welcome to the Online Banking system.

Note: For security purposes, please provide your Login ID and click [Validate].

Upon System validation of your Login ID and verification that you are on a registered machine, you will be routed to the Password page where you will be able to review your personalized PassMark image and caption and log in to the system with confidence.

Login ID:

Where is my Password?

This product is best viewed using Internet Explorer 5.0 through 6.0 Service Pack 1 (SP1) or Netscape 6.1 through 7.1.

Not currently a user? [Sign up for Online Banking](#)

Questions about privacy? [Click here to learn more](#)

[Go to Our Home Page](#)

Step 2: The next screen will only appear the first time you log on to the new system. You will be asked to enter your existing Online Banking password and click the 'Login' button.

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Set Up PassMark - Select an Image Help

Select one of the images from the image library to be your PassMark image.

Login ID:

Choose an image:

Your PassMark:

More Images

Select Image

Select Image

Select Image

Select Image

Select Image

Select Image

Select Image

Select Image

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Step 1: Upon first login with the new Advanced Authentication product, you will be asked to enter your Login ID, on the login screen. Once you enter your current Login ID, simply click 'Validate' to proceed.

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Please provide your password information, then click [Login]. You will then be prompted to setup your PassMark security features so that in subsequent logins PassMark will be enabled.

Once enabled, PassMark verifies your identity as a trusted user of this site by identifying your computer as an approved device at each login. Just as importantly, PassMark provides you with the certainty that you are accessing our authentic site by providing a personalized PassMark image and caption on the Login page setup by you during the enrollment process.

Login ID:

Not Your Login ID?

Password:

Why is the Password here?

[Forgot your Password?](#)

Step 3: The PassMark system will pre-select a PassMark image for you. If you wish to keep this image, simply click 'Continue'.

If you wish to choose another image, select one from the presented list or choose a different category from the drop-down menu. The image will appear in the box labeled 'Your PassMark'. Here, you should click 'Continue' to proceed.


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Set Up PassMark Help

Your PassMark consists of an image and a caption. Once you have selected your PassMark on subsequent logins to the system your PassMark will be displayed on the password page. This personal PassMark enables you to validate the authenticity of our site.

Login ID:

Your PassMark Image: 
Change Image What is PassMark?

Choose an Image Caption that is personal and meaningful to you. The caption may be from 4 to 30 characters in length. It may not be the same as your password.

Your Image Caption:

Select four challenge questions and answers that may be used to confirm your identity. You may select each challenge question only once. All of the following fields are required and each answer must be unique and can be anywhere from 4 to 30 characters long.

Challenge Question 1: *

Your Answer: *

Challenge Question 2: *

Your Answer: *

Challenge Question 3: *

Your Answer: *

Challenge Question 4: *

Your Answer: *

Provide an email address and telephone number that may be used to send a One-Time Password to you if you use a different computer or location in the future.

Email Address:

Phone Number: (xxx-xxx-xxxx)

Select One of the Following: * This is a Personal Computer. Register It. This is a Public Computer. Don't Register It.


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* Each time you log in to Online Banking from a different computer, you will be asked if you wish to register it. Registration of a computer means that the characteristics of the machines are being logged to the database for the User ID.

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Please review your personalized PassMark to ensure your security. After you have verified your PassMark, you can provide your password information with confidence.

If the PassMark that displays is not yours, click the Incorrect PassMark link below.



Incorrect PassMark?
Forgot Your PassMark?

Login ID:

Not Your Login ID?

Password:

Why is the Password here?

Forgot your Password?

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Step 4: The next screen asks you to name your image as well as select and answer 4 challenge questions. Each field must be unique and consist of anywhere from 4 to 30 characters. Once complete, simply click 'Next'. You will then be asked to review and confirm the information. You can click 'Go Back' to make changes or 'Finished'.

The Advanced Authentication set up is complete!

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Set Up PassMark Help

Review your PassMark image and Caption, along with your challenge questions, email address, telephone number and registration information.

If you would like to change your PassMark image, select the Change Image hyperlink. To update the other information, use the Go Back and Make Changes button.

If you are satisfied with the information on the preview page as you have supplied it, click [Finished - Login] to submit your enrollment and complete the registration process.

Login ID:

Your PassMark Image: 
Change Image

Your Image Caption:

Challenge Question 1:

Your Answer:

Challenge Question 2:

Your Answer:

Challenge Question 3:

Your Answer:

Challenge Question 4:

Your Answer:

Email Address:

Phone Number:

Register Computer?:

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Step 5: Each time you log in after the initial setup, you will be asked to enter your Login ID as shown in Step 1. You will then get a screen where you will enter your password while being able to validate your unique PassMark. You may also be asked challenge questions based on the computer that you are using to access Online Banking.

For additional information, visit us online at www.kawvalleybank