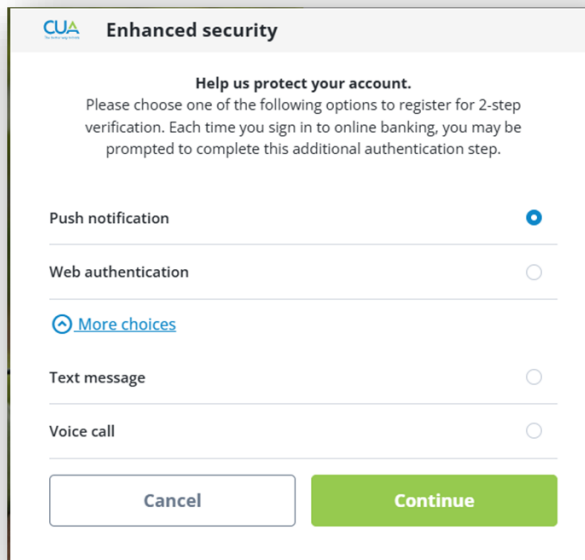


HOW TO REGISTER FOR MULTI-FACTOR AUTHENTICATION

1. Access the online banking system as you normally would, either through the CUA website or by opening the Mobile App. Sign in with your username and password.
2. Once signed in, an Enhanced Security window will pop up stating “Please choose one of the following options to complete the 2-step verification process”. Click the More Choices link to view all the available options.
 - a. **Push Notification** – To use this option you are required to have the CUA Mobile App downloaded to your mobile device. To authenticate the login, a message will appear on your phone prompting you to approve or decline the login.

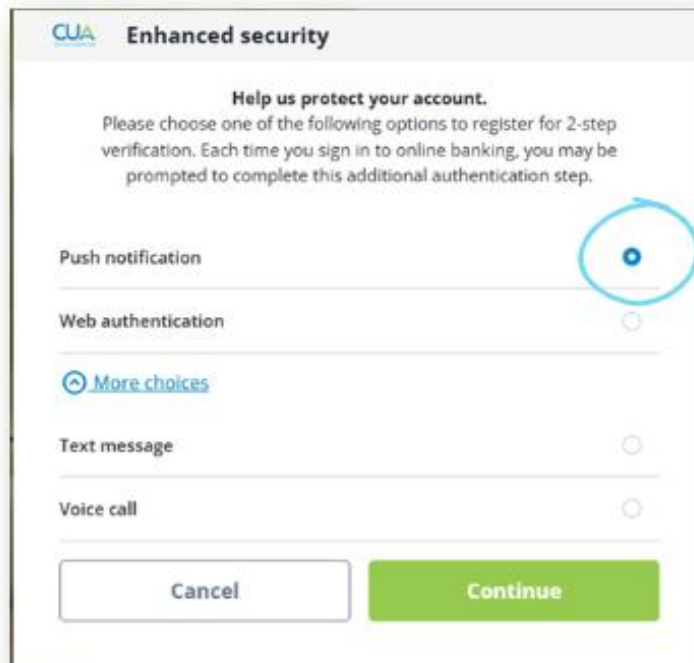
If you select this option while using the Mobile App, your phone will automatically become a trusted device, and you will not be required to authenticate future logins to the Mobile App. You will still be required authenticate logins using a web browser or another device. [Proceed to the next page](#) for the steps to register for Push Notification through online banking or [proceed to page 6](#) for the Mobile App.
 - b. **Web Authentication** – CUA does NOT recommend this method due to the complexity of the steps. This option is also not available for the Mobile App.
 - c. **Text Message** – you will be sent a one-time passcode by text message for verification each time you sign in to online banking or the Mobile App. [Proceed to page 8](#) for the steps to register for Text Message.
 - d. **Voice Call** – You will receive a phone call and an automated voice will read the one-time passcode for verification each time you sign in to online banking or the Mobile App. [Proceed to page 11](#) for the steps to register for Voice Call.



The screenshot shows a mobile app interface titled "CUA Enhanced security". Below the title, it says "Help us protect your account." and "Please choose one of the following options to register for 2-step verification. Each time you sign in to online banking, you may be prompted to complete this additional authentication step." There are five radio button options: "Push notification" (selected), "Web authentication", "More choices" (with a circular arrow icon), "Text message", and "Voice call". At the bottom are two buttons: "Cancel" and "Continue".

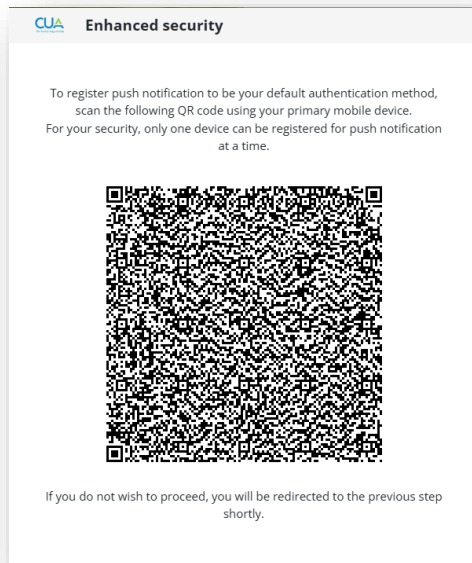
HOW TO REGISTER FOR PUSH NOTIFICATION – ONLINE BANKING

1. You will need to have your mobile phone nearby to proceed with registering. Click the radio button next to 'Push notification' and then click 'Continue'.

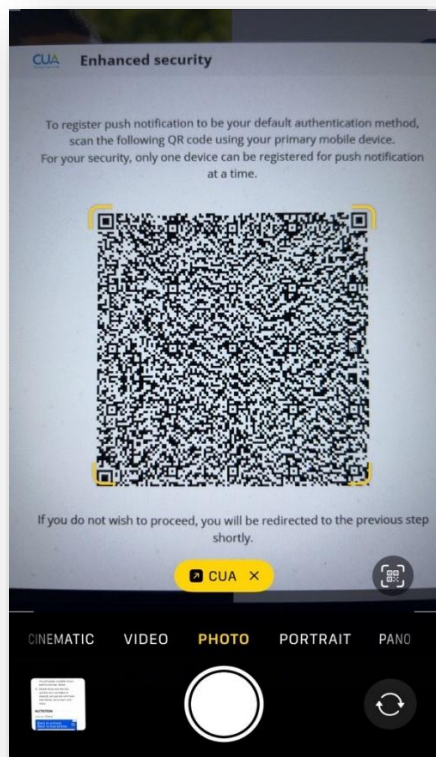


The screenshot shows a dialog box titled "CUA Enhanced security". The main heading is "Help us protect your account." followed by a paragraph: "Please choose one of the following options to register for 2-step verification. Each time you sign in to online banking, you may be prompted to complete this additional authentication step." Below this, there are four radio button options: "Push notification", "Web authentication", "Text message", and "Voice call". The "Push notification" option is selected, indicated by a blue dot inside the radio button, which is also circled in blue. Below the radio buttons is a link that says "More choices" with a blue arrow icon. At the bottom of the dialog box are two buttons: "Cancel" and "Continue".

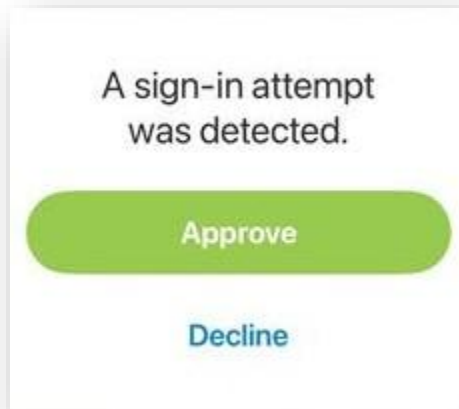
2. A QR code will appear on the screen. Use your phone's camera to scan the code.



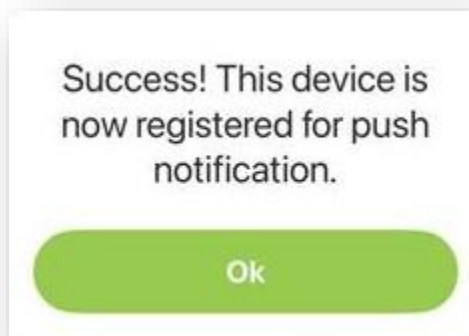
3. On the bottom of your mobile device's camera screen a yellow CUA button will appear, tap it to open.



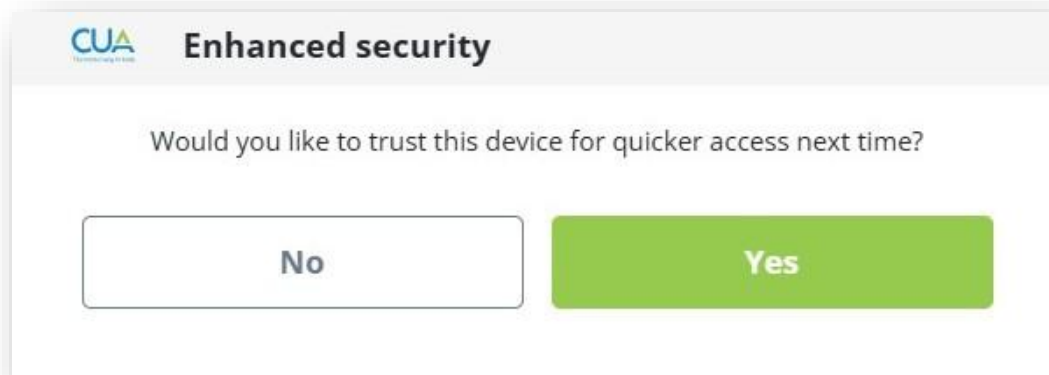
4. The mobile device will then open the Mobile App and a message will display “A sign-in attempt was detected.” Click Approve to continue.



5. You should now see a message stating, “Success! This device is now registered for push notification”.



6. Turn back to your computer and you will see the message below. You may now decide whether you want to set your computer as a trusted device so that you do not need to approve a push notification at each log in. It is important to note that, on a computer, trust only lasts for a 12-hour period, and when you log in after that time frame, you will need to approve a push notification. If this is not a device you would normally use to log in to online banking, please choose the No option.



The image shows a dialog box from CUA (Community United Assurance) titled "Enhanced security". The dialog box contains the question "Would you like to trust this device for quicker access next time?". Below the question are two buttons: a white button with a black border labeled "No" and a solid green button labeled "Yes".

CUA **Enhanced security**

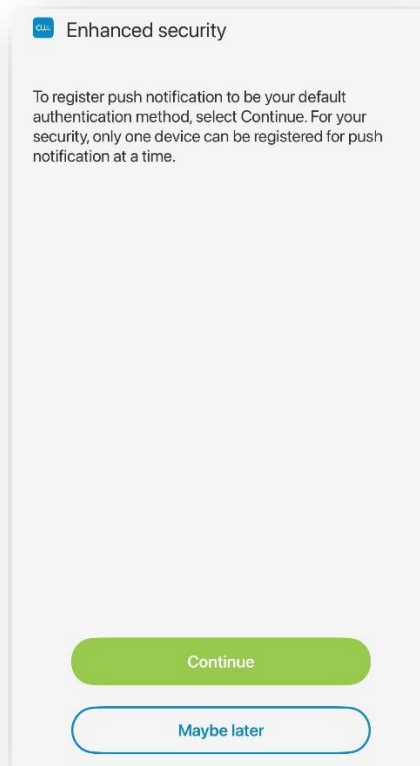
Would you like to trust this device for quicker access next time?

No **Yes**

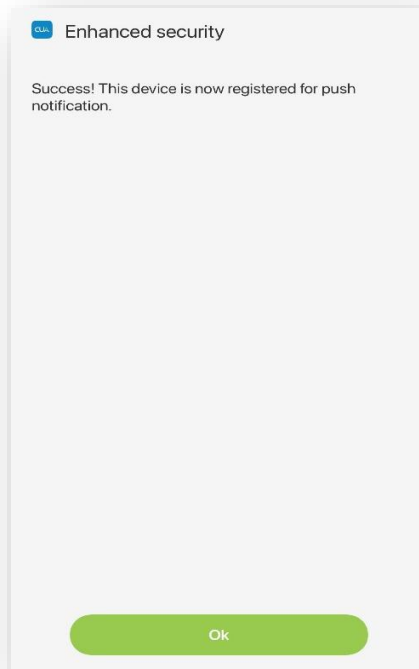
7. You should now be logged into online banking!

HOW TO REGISTER FOR PUSH NOTIFICATION – MOBILE APP

1. If you are registering for push notification using the Mobile App, you will see a message appear asking you to click continue to complete push notification set up.

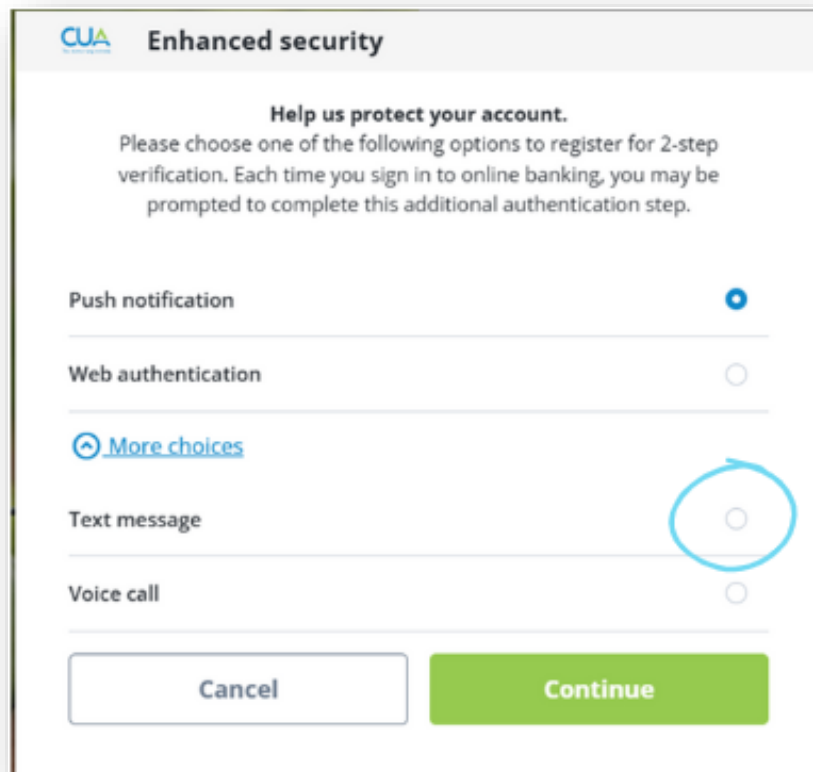


2. Once Continue is clicked, you will see the message: "Success! This device is now registered for push notification". Click Ok and you should now be logged in to online banking with Multi-Factor Authentication completed!



HOW TO REGISTER FOR TEXT MESSAGE

1. Whether you are using a computer or mobile device, Click the More Choices drop-down and select the radio button next to 'Text Message' and click 'Continue'.

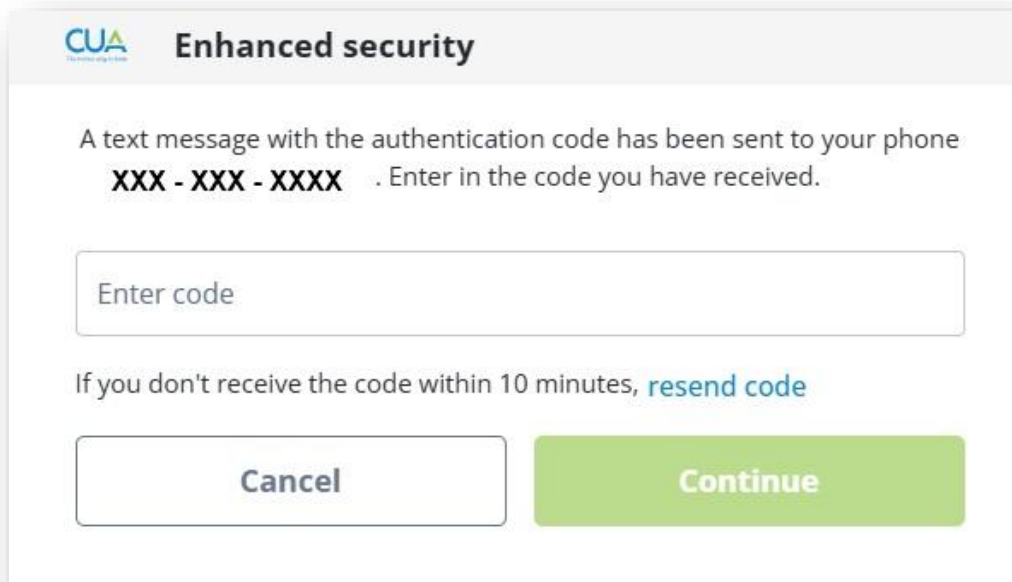


The screenshot shows a web form titled "Enhanced security" with the CUA logo. The text reads: "Help us protect your account. Please choose one of the following options to register for 2-step verification. Each time you sign in to online banking, you may be prompted to complete this additional authentication step." There are five radio button options: "Push notification" (selected), "Web authentication", "More choices" (with a dropdown arrow), "Text message" (circled in blue), and "Voice call". At the bottom are "Cancel" and "Continue" buttons.

2. Go to your mobile device and open the text message to see your one-time 6-digit passcode.

CUA: Your one-time passcode is XXXXXX . DO NOT share this code with anyone. CUA will NEVER ask for it.

3. Enter that 6-digit code into the field provided and click Continue.



The image shows a dialog box titled "Enhanced security" with the CUA logo. It contains a message stating that a text message with an authentication code has been sent to the user's phone, with the code masked as "XXX - XXX - XXXX". Below the message is a text input field labeled "Enter code". At the bottom, there is a link to "resend code" and two buttons: "Cancel" and "Continue".

CUA Enhanced security

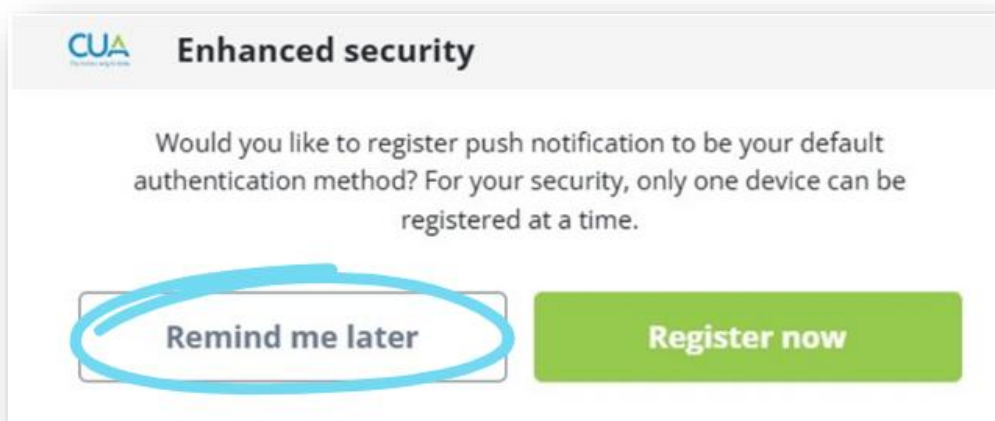
A text message with the authentication code has been sent to your phone
XXX - XXX - XXXX . Enter in the code you have received.

Enter code

If you don't receive the code within 10 minutes, [resend code](#)

Cancel Continue

4. A message will ask you if you would now like to register for push notification to be your default. If you would like to switch to push notification, you can click 'Register now'. If you would like to continue using text message, click the 'Remind me later' button.



The image shows a dialog box titled "Enhanced security" with the CUA logo. It contains a message asking if the user would like to register push notification as their default authentication method, noting that only one device can be registered at a time. At the bottom, there are two buttons: "Remind me later" and "Register now". The "Remind me later" button is circled in blue.

CUA Enhanced security

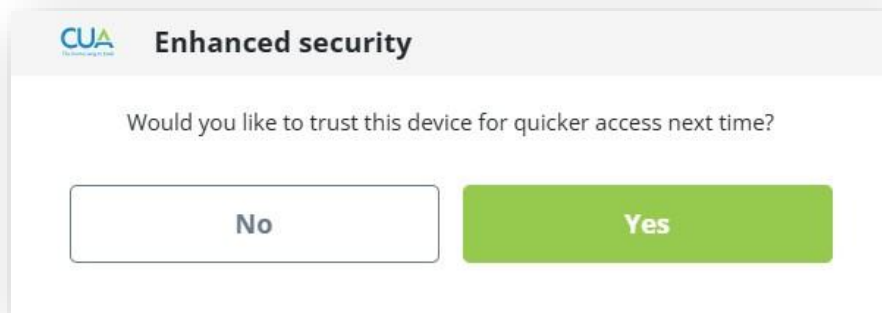
Would you like to register push notification to be your default authentication method? For your security, only one device can be registered at a time.

Remind me later Register now

5. There will now appear a message asking, "Would you like to trust this device for quicker access next time?"

If you are using a mobile device, trust is permanent, so if you select yes, you will not need to enter a 6-digit passcode each time you log in.

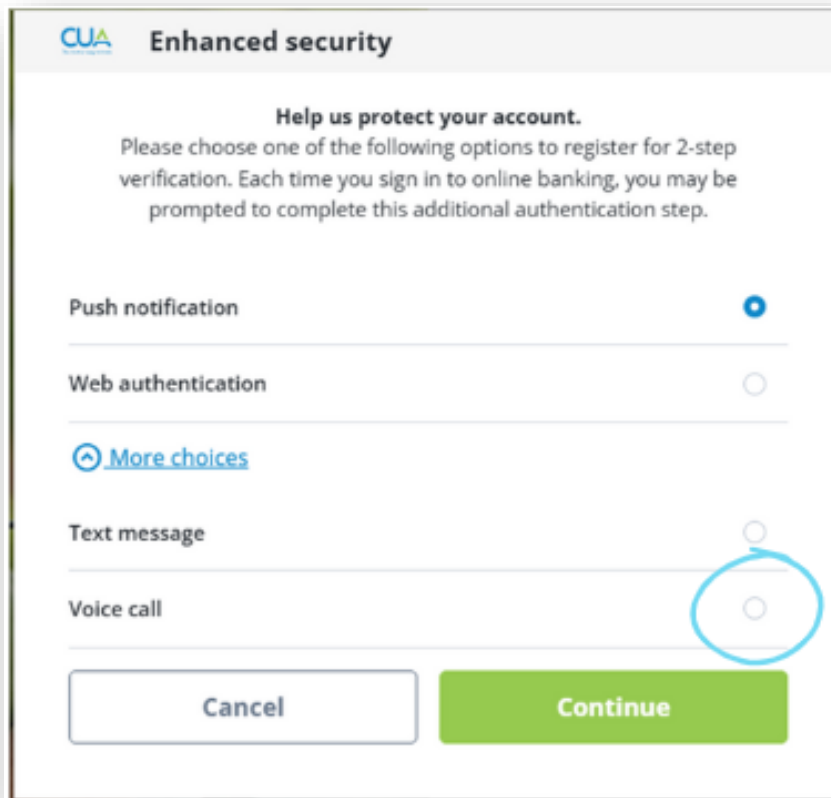
If you are using a computer, trust only lasts for a 12-hour period, and when you log in after that time frame, you will need to enter a 6-digit passcode again. If this is not a computer you would normally use to log in to online banking, please choose the No option.



6. You should now be logged in to online banking with Multi-Factor Authentication by text message completed!

HOW TO REGISTER FOR VOICE CALL

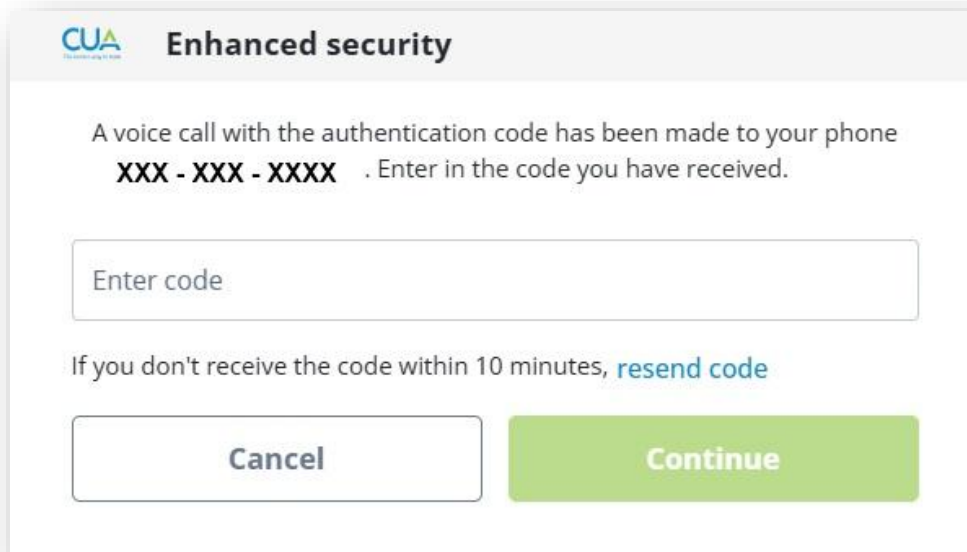
1. Click the More Choices drop-down and select the radio button next to 'Voice Call' and click 'Continue'.



The screenshot shows a dialog box titled "CUA Enhanced security". The main heading is "Help us protect your account." followed by a paragraph: "Please choose one of the following options to register for 2-step verification. Each time you sign in to online banking, you may be prompted to complete this additional authentication step." Below this, there are four options, each with a radio button: "Push notification" (selected with a blue dot), "Web authentication", "Text message", and "Voice call". A blue circle highlights the "Voice call" radio button. Above the "Text message" and "Voice call" options is a link that says "More choices" with a small upward arrow icon. At the bottom of the dialog are two buttons: "Cancel" and "Continue".

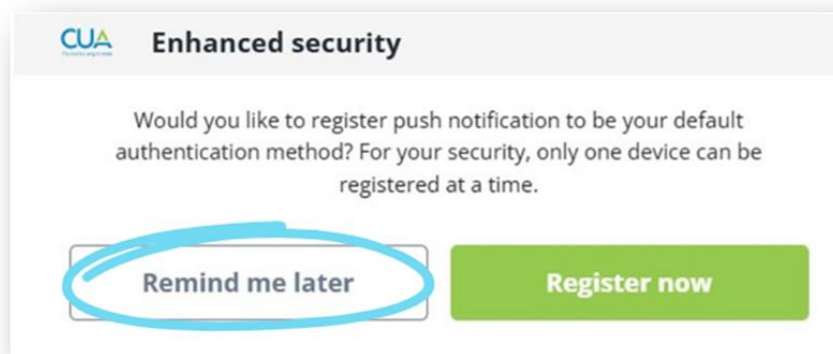
2. You will receive an automated phone call on the telephone number you have registered with CUA. This can be either a mobile or landline phone number. The automated call will read you a 6-digit one-time passcode. It will be repeated twice for you in case you miss a digit the first time.

Enter the 6-digit passcode into the field provided and click Continue.



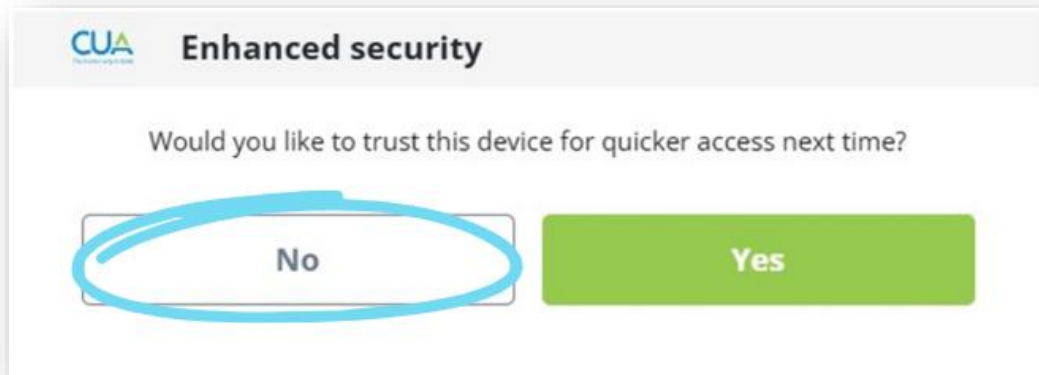
The screenshot shows a dialog box titled "Enhanced security" with the CUA logo. The text inside reads: "A voice call with the authentication code has been made to your phone **XXX - XXX - XXXX**. Enter in the code you have received." Below this is a text input field with the placeholder "Enter code". At the bottom, it says "If you don't receive the code within 10 minutes, [resend code](#)". There are two buttons: "Cancel" and "Continue".

3. You will now be asked if you would like to register for push notification to be your default authentication method. Click the 'Remind me later' button to continue to use Voice Call instead.



The screenshot shows a dialog box titled "Enhanced security" with the CUA logo. The text inside reads: "Would you like to register push notification to be your default authentication method? For your security, only one device can be registered at a time." Below this are two buttons: "Remind me later" and "Register now". The "Remind me later" button is circled in blue.

4. A message will now appear asking, "Would you like to trust this device for quicker access next time?" Click No.



5. You should now be logged in to online banking with Multi-Factor Authentication with voice call completed!