Protecting Your Information

Here at OlyFed, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, digital banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up-to-date. <u>Click here</u> for our optimal performance recommendations.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using digital banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off digital banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of upper and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices and avoid using features that save your login IDs and passwords.

Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at (360) 596-9512.

Security Preferences

We take security very seriously at OlyFed. Because of this, we've added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your digital banking experience.

	Security Preferences				
$\left \right $	Change Password		Change Login ID	>	1
	Secure Delivery	X			U

Change Password

When you need to, you can change your password within digital banking. We recommend that you change your password regularly and follow our guidelines for creating a strong password.

Change Password Current Password New Password Confirm New Password Confirm New Password	 Password Requirements: Must be between 8 and 99 characters Must contain at least 1 number Password must contain a minimum of 1 lower case characters. Password must contain a minimum of 1 upper case characters. Password must contain a minimum of 1 special characters. Password may not be the same as last 10 passwords. May not be the same as current password
5 Change Password	

In the Settings tab, click Security Preferences.

- 1. Click the Change Password button.
- 2. Enter your old password.
- **3.** Create a new password.
- 4. Reenter your new password.
- 5. Click the Change Password button when you are finished making changes.

Change Login ID

You can also change your login ID at any time. To ensure that you create an effective login ID, create an ID that you will remember and that follows our required guidelines.

	(1) Login ID must be between 6 and 18 characters.
	Change Login ID
2	New Login ID
3	Save new Login ID

In the Settings tab, click Security Preferences.

- 1. Click the Change Login ID button.
- **2.** Enter your new login ID.
- 3. Click the Save new Login ID button when you are finished making changes.

Secure Delivery

OlyFed verifies your identity using Secure Access Codes (SACs), which are numbered codes that are sent to you by email, phone or text. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.

Secure Delivery Contact Information	٦
Enter your preferred email and/or phone contact information below. used for Secure Access Code delivery.	This contact information will be
Email Address johndoe@email.com	¢ 11 -2
New Text Number New Voice Number	New Email Address
Email Address	× ()-2

In the Settings tab, click Security Preferences.

- 1. Click the Secure Delivery button.
- 2. Make changes to a secure delivery method by clicking the 2° icon to make changes or the \overline{m} icon to delete a secure delivery method.
- **3.** Enter your new contact information and click the \checkmark icon when you are finished to save your changes.
- 4. Add a new delivery contact by clicking either the **New Email Address**, **New Voice Number** or **New Text Number** button at the bottom of the page.

Mobile Security Preferences

Within OlyFed's digital banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your digital banking quick and easy, but also adds an extra layer of security to your private information while you are on the go!

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login are features that have fingerprint recognition technology that allows you to unlock your iOS or Android device to make payments or authenticate transactions using just your fingerprint. With this feature enabled, you can now easily and securely sign in to your digital banking using Touch ID or Fingerprint Login on our mobile app!

IOS			
Menu Socurity Proform		What Is This Feature?	
Security Preferen		This feature lets you validate your Mobile Banking	Loginio
Change Password	>	session using your fingerprint instead of a login ID and password.	Password
Change Login ID	>	With this feature enabled, you will be prompted to	
Secure Delivery	>	place your registered fingerprint on the fingerprint scanner to login.	Authorize
Passcode	Off	Feature Enablement	
Touch ID		Fingerprint authentication is only available for users with a fingerprint scanner enabled device.	3
Android		In the event that you choose to disable the feature on your mobile device, your account will revert back	
Fingerprint Login	Off	to requiring a login ID and password.	
		Continue	2

Sign in to OlyFed's digital banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

- 1. Toggle the Touch ID or Fingerprint Login switch from "Off" to "On."
- 2. Review the information about using fingerprint authentication and tap the **Continue** button.
- **3.** Enter your login ID and password and tap the **Authorize** button.



Note: You must have Touch ID or Fingerprint enabled on your mobile device before enabling it through our digital banking app.



- **4.** Scan your fingerprint.
 - a. **iOS Device**: Place your finger on the Home button to enable Touch ID.
 - **b.** Android Device: Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passcode within our digital banking app to quickly and easily sign in to your digital banking on the go!



Sign in to OlyFed's digital banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

- 1. Toggle the Passcode switch from "Off" to "On."
- Review the information about using a passcode and tap the Create Passcode button.
- **3.** Create your 4-digit passcode using the keypad.
- **4.** Confirm your passcode using the keypad.
- 5. Enter your login ID and password and tap the Authorize button.

Disabling Passcode Authentication, Touch ID or Fingerprint Login

You can disable Passcode Authentication, Touch ID or Fingerprint Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your digital banking using your login ID and password.

	Menu	Security Preferen		
	Change Pas	sword	>	
	Change Log	in ID	>	
	Secure Deliv	very	\rightarrow	
	Passcode		Off	-1
iOS	Touch ID		Off	
Android	Fingerprint	Login	Off	
Turn off Passcode Authentication		Turn off Touch ID		Turn off Fingerprint Login
Change Password	Cha Cha	nge Password	Chan	ge Password (i) i
This will disable passcode authentication. Are y sure you want to do this?	rou Sec	his will disable Touch ID. Are you sure you want the Delivery do this?	to Th Secur	is will disable Fingerprint Login. Are you sure you want to do this?
Touch ID Cancel Yes	Tou	cancel Yes	Passo	Cancel Yes
		\sim \perp \sim		
		2		

Sign in to OlyFed's digital banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

- Toggle the Passcode, Touch ID or Fingerprint Login switch from "On" to "Off."
- 2. Tap the **Yes** button to disable the feature.

Enabling Face ID

Face ID is a feature which utilizes facial recognition technology allowing you to unlock your iOS device using your face instead of a login ID and password.

Face ID \qquad \qquad	Face ID $$
What is this feature?	Enter your login ID and password to confirm activa
This feature lets you validate your Mobile Banking session using your face instead of a login ID and password. With this feature enabled, you will be prompted to scan your face with the camera to login.	Login ID Password -2
Feature Enablement	
Face authentication is only available for users with a Face ID enabled device. In the event that you choose to disable the feature on your mobile device, your account will revert back to requiring a login ID and password.	Cancel Authorize
	I Password
	Remember me Forgot your password?
	3 Face ID Passcode

Open OlyFed's Mobile app and tap the **Face ID** button.

- Review the information about using Face ID and tap the **Enroll Now** button. 1.
- 2. Enter your login ID and password and tap the **Authorize** button.
- Face ID is now set up. During your next login, tap the Face ID button to log in 3. using Face ID.

Note : You must h
enabling it throug

have Face ID enabled on your mobile device before h our digital banking Mobile app.

Apple Watch

With the convenience of the Apple Watch feature, you can now check your balances and recent transactions faster than ever.

Apple Watch Setup

Activate the Apple Watch feature in your mobile banking app using your smart phone or tablet.



Sign in to OlyFed Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Apple Watch**.

1. Toggle the Apple Watch switch from "Off" to "On."

Viewing Balances and Transactions

When you activate the Apple Watch feature, you can view your first ten accounts on the Account Summary page, balances and transactions with a few taps.



- 1. Swipe left and right to view different account balances.
- 2. Swipe up and down to scroll through the transactions list.
- **3.** Tap the **Back** button to return to your account list.

Alerts Overview

Having peace of mind is critical when it comes to your digital banking experience. When you create an alert through digital banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

Alerts	A + New Alert
	Account Alert History Alert Online Transaction
	Alert Reminder
ACCOUNT ALERTS (1)	(^)-E
When my Available Balance is less than \$200.00, send me an SMS text message (555555555).	
D	•

In the Services tab, click Alerts.

- **A.** The "New Alert" drop-down lets you create an account, history, transaction or reminder alert.
- **B.** The \land icon allows you to collapse or expand alert details for each category.
- **C.** Toggling the switch turns an alert on or off without deleting it.
- **D.** The "Edit" link lets you make changes to existing alerts.

Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by email, phone or text message.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.

Account Alert	New Account Alert
History Alert	Account
Online Transaction Alert	JAMES' DREAM BUILDER 0730150461 \$100.04
Reminder	Account balance type
1	Amount More Than Less Than Exactly
	s 0.00 - 5
	Alert Delivery Method
	Email Voice SMS Text Message Secure Message Only
6	Email Address

- 1. Use the "New Alert" drop-down and select "Account Alert."
- **2.** Use the drop-down to select an account.
- **3.** Choose an account balance type.
- **4.** Select a comparison.
- 5. Enter an amount.
- **6.** Select a delivery method and enter the corresponding information.
- 7. Click the **Create Alert** button when you are finished.

History Alerts

If you're ever concerned about transactions or checks clearing your account, you can create History Alerts to contact you when a check number posts or transactions meet an amount you choose.

Account Alert	New History Alert
History Alert	Transaction Type
Online Transaction Alert	Debit Transaction Credit Transaction Check Number Description
Reminder	Amount More Than Less Than Exactly
1	\$0.00
	Account
	· · · · · · · · · · · · · · · · · · ·
	Alert Delivery Method
	Email Voice SMS Text Message Secure Message Only
6	Email Address
	Go back Create Alert

- 1. Click the "New Alert" drop-down and select "History Alert."
- **2.** Select a transaction type.
- **3.** Select a comparison. These options vary depending on the chosen transaction type.
- 4. Enter an amount.
- **5.** Use the drop-down to select an account.
- **6.** Select a delivery method and enter the corresponding information.
- 7. Click the **Create Alert** button when you are finished.

Online Transaction Alerts

Online Transaction Alerts notify you when a transaction is made within digital banking. Stay on top of changes of address, transfers, check reorders and stop payments.

Account Alert	New Online Transaction Alert
History Alert	Transaction
Online Transaction Alert	Funds Transfer
Reminder	Account
1	3 Status
	Alert Delivery Method
	Email Voice SMS Text Message Secure Message Only
	Email Address
	Go back Create Alert

- 1. Click the "New Alert" drop-down and select "Online Transaction Alert."
- **2.** Use the drop-down to select a transaction type.
- **3.** Use the drop-down to select an account.
- **4.** Use the drop-down to select a status.
- **5.** Select a delivery method and enter the corresponding information.
- 6. Click the **Create Alert** button when you are finished.

Reminder

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. That way, you never forget a birthday or anniversary again!

Account Alert	New Reminder
History Alert	,Event
Online Transaction Alert	2
Reminder	select a date
1	Recurs Every Year - 4
•	Message 5
	Alert Delivery Method
	Email Voice SMS Text Message Secure Message Only
	Email Address
	Go back Create Alert - 7

- 1. Use the "New Alert" drop-down and select "Reminder."
- **2.** Use the drop-down to select an event.
- **3.** Enter the date for the alert to occur.
- 4. Check the box next to "Recurs Every Year" to have your alert repeat annually.
- **5.** (Optional) Enter a message.
- **6.** Select a delivery method and enter the corresponding information.
- 7. Click the **Create Alert** button when you are finished.

Security Alerts Overview

We want you to feel confident while using digital banking. To help you feel safe and in control, Security Alerts can be implemented in your accounts to notify you immediately when security scenarios occur.

Alert me when an address is changed.	
Alert me when an outgoing ACH transaction is created.	8
Delivery Preferences	
EMAIL ADDRESS	
Email Address	8
PHONE NUMBER	
Country	*
Area Code Phone Number	
SMS TEXT NUMBER Menage and data rem ym yspyl, Espect 1 menagehrumiaction.	
Country	
United States	
Area Code Phone Number	

In the Services tab, click Alerts, then Security Alerts.

A. Toggling the switch turns an alert on or off without deleting it.

Edit Delivery Preferences

When a trigger occurs, Security Alerts are always sent to you through secure messages. You can add additional delivery methods to notify you about your accounts wherever you are.

In the Services tab, click Alerts, then Security Alerts.

- **1.** Click the "Edit Delivery Preferences" link at the top. These changes will apply to all Security Alerts.
- **2.** Enter the information for your preferred delivery method.
- **3.** Click the **Save** button when you are finished making changes.

Secure Message Overview

If you have questions about your accounts or need to speak with someone at OlyFed, Secure Messages allow you to communicate directly with an OlyFed customer service representative. From the Secure Messages page, you can find replies, old messages or create new conversations.



Click the Messages tab.

- **A.** Click on a message to open it. Messages are displayed on the left side of the screen.
- **B.** Messages automatically delete after six months. Check the box next to "This message should never expire" to prevent that message from being erased.
- **C.** Delete an opened message by clicking the $\overline{\mathbb{III}}$ icon or reply by clicking the $\langle n \rangle$ icon.
- D. Deleting messages
 - **1.** Click the "Delete Multiple" link.
 - 2. Check the box next to the corresponding messages or check the box next to "Select All."
 - **3.** Click the "Delete" link and then the **Delete** button to permanently delete the selected messages.

Sending a Secure Message

Starting a new conversation through digital banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.



Click the **Messages** tab.

- 1. Create a new message by clicking the 🕜 icon in the top right corner.
- 2. Select the recipient from the drop-down.
- 3. Enter the subject.
- 4. Enter your message.
- 5. Click the **Send message** button when you are finished.