

What is Multi-factor?

Multi-Factor is a layered system that adds two levels of security to HomeCU's login.

How do I register to use Multi-Factor Security?

When you login to HomeCU you will need to register your new or existing account using the Multi Factoring Authentication at this time.

1. If you are a new or existing account and have not set up your multi factoring authentication, you will be prompted to do so the first time you sign into HomeCU.

What is my Secret Confidence Word?

Your secret confidence word is the word you select during registration that will be displayed with each subsequent logins. You should never have to type in this secret confidence word.

What are my Challenge Questions?

Your security questions are the three questions you choose during the enrollment process. You will also provide an answer to each question that only you know. You will be asked one random question during each subsequent visit to Home CU. Please note that all answers to your questions are case sensitive, detect blank spaces, and some special characters. If you used any uppercase letters, blank spaces, or special characters, it will expect you to type your answers in the exact same way they were originally entered during registration.

What is my email address used for?

The email address you provide during registration will be used in the instance you do not know the answer to your security questions and therefore can't get logged into HomeCU. It is important to keep your email up-to-date. You can easily update your email address in HomeCU from the top of the log in screen where you see your current email address, it should say "*update here*".

Can I change my Secret confidence word?

Yes, you can change your security phrase at any time by selecting "Member Settings" from the tab located on the left side of the menu options, once there, click the arrow down and select security settings.

Can I change my Challenge Questions and Answers?

Yes, you can change your security questions and answers at any time by selecting "Member Settings" from the tab located on the left side of the menu options, once there, click the arrow down and select security settings.

Can I change my email address?

Yes, you can change your email address at any time by selecting “*update email*” at the top of the account balance page

Can I still access Home CU from multiple computers?

Yes, you will be asked one of your Security Questions every time you login to Home CU. This will happen the exact same way from any computer whether you have logged on from it before or not.

Can I opt-out of this feature?

As of January 1, 2007, ELS will be mandatory due to requirements of the Federal Financial Institutions Examination Council (FFIEC). Should you wish to opt-out of this feature, you will need to close out your online banking access

Why am I shown my Security Image and Security Phrase? How does this help protect me?

One of the most common tricks fraudsters use is making users think they are logging into a valid website when they are indeed logging into a fraudulent site. Having a Secret Word that only you know makes it more difficult for fraudsters to trick you into giving them your answers to your security questions. Please call us at 724-652-5783 or toll free at 1-800-790-5250, if you ever suspect you were on a fraudulent site. Please try and note the web address of the fraudulent site as well. **REMEMBER, YOU SHOULD NEVER LOG INTO HOMECU UNLESS YOU SEE YOUR SECRET WORD!**

What happens if I get locked out?

- Please contact us at 724-652-5783 or 1-800-790-5250 to have access restored.

If I have additional questions, what do I do?

- You can call us at 724-652-5783, 1-800-790-5250. You can also send us an email at info@gncfcu.com

If you are not an online banking member, now is the perfect time to check it out! With ELS, online banking has never been more secure and you’ll enjoy peace of mind knowing your online accounts will be protected from unauthorized computer access whether you are at home or on the go.