

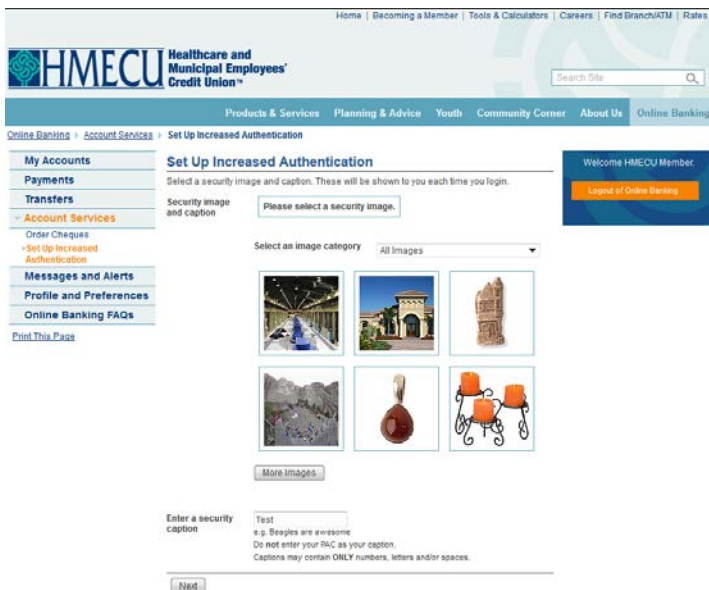
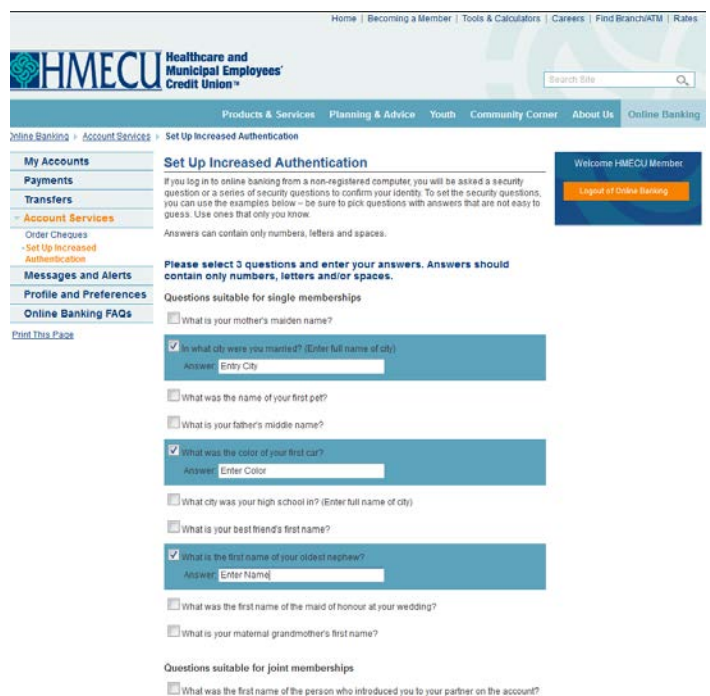
HMECU has implemented login authentication technology to online banking. It provides you with an additional layer of protection for your personal and financial information - without complicating your experience.

The login authentication technology allows you to choose customized personal access features that will ask you to verify your identity twice. In addition to having a PAC (personal access code) for login purposes, you will also be asked to choose an image and unique phrase which will be known only to you and recognized by the computer you use most often. Image options will be provided, and you can create the phrase yourself.

## Getting Started:

Registering for enhanced login security is quick and easy - just follow these steps on the computer you use most often the next time you login to online banking:

1. Choose a personal access image and phrase that you like.
2. Select three personal access questions from a list that will be provided and enter your answers.

3. Submit your choices, verify your image and security questions, and you're done.

## Going Forward:

After setup and using your usual computer, you will enter your branch and alias, but won't enter your personal access code (PAC) right away. You will be shown your personal access image and phrase.

Seeing your personal access security image and phrase is your assurance that you're on the legitimate HMECU website and you can confidently enter your PAC and continue with online banking as usual.

When using a different computer you will be asked to answer one of your security questions to confirm your identity. Always remember to logout and close the browser before leaving a public computer do not register a computer you do not frequently use for online banking.

If, after following these steps, you don't see your personal access image and phrase, do not enter your personal access code (PAC). Please verify you're at HMECU.com or call 905-575-8888 for assistance.

**Do You Share a Joint Account?** Make sure that everyone sharing the account knows and will be able to recognize the image and phrase you've selected.

\* Please note that you will no longer be required to set up an image, nor will you see your image, when you login effective December 5, 2015. \*