



## Online Banking Account Enhancements

### New Security Features

Online identity theft and other similar illegal activities threaten consumers and businesses daily. Due to such pervasive attacks, Clay County Savings Bank implemented new security features in 2006 in addition to your logon name and password. You now have an extra layer of security working behind the scenes to protect your account.

With the new security feature you will be asked to select and answer a few questions and to provide a few phone numbers where you can be reached for verification. The new security feature is mandatory. You will not be required to provide the information on your first visit after the feature is released, but you will be required to provide the information after the second logon.

The additional information is necessary to allow us to verify your identity in the future if authentication is deemed necessary. These are anticipated to be rare occurrences. As our customer, we know your typical transactions, times and locations when you access your online banking account. If we detect any activity that does not seem like your typical behavior, we will prompt you to further verify your identity utilizing the information you provided. For example, if someone tries to sign in with your user name and password from a computer in another country shortly after you logged off your computer at home, we may decide to verify who is trying to access your account.

There is absolutely no cost to you associated with the new security feature. If you have any questions, please contact your nearest Clay County Savings Bank office or call 816-781-4500.

### New Alert Features

You can now be alerted when specific account features occur, including:

#### **Balance Alerts**

- Receive an email if your balance goes below or over a specific amount.

#### **Transaction Alerts**

- Receive an email regarding specific transactions by:
  - Dollar amount
  - Check number
  - Text

### Password Expiration

At the account list screen, you will now see the date that your password will expire.

### Electronic Bill Payment

You will see improved bill payment efficiency as we are now able to send selected payments electronically eliminating the need for paper checks to be generated. Through MasterCard RPPS® you will have added security and comfort knowing that your payment will be paid on time. It is easy to use. When you schedule a payment to be made or add a bill payee, you will see a small blue box that will ask "Can this bill be paid electronically?" Once you click on the box, it will search for the payee to determine if it is in the system (note – you may need to modify your search depending on the payee description). Once it finds the payee, just follow the simple steps to add the merchant. Once you have added the payee, those payees will be marked with the following symbol:

