

Enhanced Security Features Required For Online Banking & Phone Anytime Teller Users

Gulf Winds Federal Credit Union is implementing enhanced online security features that are required and designed to protect Online Banking and Phone Anytime Teller (PAT) users from falling victim to tactics aimed at collecting consumer information for identity theft and fraud. The Federal Financial Institutions Examination Council recently issued guidelines that require all financial institutions to improve their online banking and phone banking systems.

Online Banking Security Enhancements

The Online Banking enhanced security features do not require new hardware or software. All Gulf Winds Online Banking users will be required to enroll in the new enhanced online security on their PC. Please visit our Website at www.gwfcu.org and take a few minutes to enroll your PC for these new enhanced security features, read frequently asked questions, and watch a demo on our Web site. We recommend that you only register a PC if you are the only user. Do not register public PC's, such as work, library, friend's house, etc.

Step-by-Step Guide To Enroll Your PC Today

1. Go to our Website at: <http://www.gwfcu.org>
2. Click on "Enhanced Security Log-In."
3. A screen will appear. Click on "Enroll Now."
4. A virtual keyboard will appear. At the top of the screen you will be required to key in your Gulf Winds member number. You will then need to use your mouse and click on the numbers (your selection will be highlighted) on the virtual keyboard that correspond with your Personal Identification (PIN) number (as you proceed, you will see black dots appear in the box next to the word "PIN"). Once you have entered your PIN, scroll down to the bottom of the page and type in the security code. Click "Submit."
5. A screen will appear that has numerous random questions on it. You will need to answer five questions. You can choose from the questions provided or you can make up your own questions and answers. You will be required to answer one of the five questions each time you access your account online from an unregistered PC. You will also be prompted to enter a security image. The security image is used to help you identify the Gulf Winds Online Banking site as a legitimate site. The text word you selected will be converted to an image. When you log into Online Banking you will see the security text image with a watermark logo behind it. Click on "Submit" once you are finished.
6. Congratulations. You are now enrolled and you will see our Online Banking Options page. You may change your user options for enhanced security by clicking on "More Features" and clicking "Enhanced Security." This function allows you to change your security questions and answers, security image, and register and unregister your PC.

Please contact us at (850) 479.9601 or (800) 650.6328 should you need further help or have questions. Thank you for enrolling in Enhanced Security.

Phone Anytime Teller (PAT) Security Enhancements

Gulf Winds has implemented additional security features for PAT, our Phone Anytime Teller. This required feature will allow you to choose an additional security code and use it during higher risk transactions, such as transferring money to other member accounts.

Step-by-Step Guide To Enroll Today

1. Call (850) 479.9601 or (800) 650.6328, and select Option 6 to reach PAT.
2. Press 3, enter your member number and the first two letters of your last name, followed by the # sign.
3. Enter your PIN, followed by the # sign.
4. You will now be prompted to set up a new security code for high risk transactions, such as transferring money to other member accounts; the additional security code must be between 6-10 characters and can not be in ascending or descending order, such as: 123456 or 654321.
5. Enter your desired security code, followed by the # sign.
6. Reenter your security code, followed by the # sign.
7. You will hear: "Your security code has been updated." and you can proceed with your session.
8. You will be prompted to enter your new security code for every high risk transaction, such as transferring money to other member accounts

Please contact us at (850) 479.9601 or (800) 650.6328 should you need further help or have questions.