



LINCOLN SAVINGS BANK

LSB FINANCIAL

Lincoln Savings Bank (LSB) Online Identity Verification

LSB is committed to providing the best financial products and services to our clients. In order to continue offering the greatest degree of convenience and state-of-the-art security, we will be implementing additional security features to further protect our client's information. The latest security addition is **Online Identity Verification**, an added layer of protection for our Online Banking System. Please see the Q&A below for an explanation of Online Identity Verification.

Q: What is Online Identity Verification?

A: Online Identity Verification is an additional level of security within LSB's Online Banking system that utilizes security questions in order to grant access to completing a transaction. Soon, you will be prompted to set up security questions and answers when you log into LSB's Online Banking. The answers you provide to those questions will be stored in the system. The security questions, along with your username and password, provide multiple factors to identify you. Online Identity Verification is also referred to as multi-factor authentication.

Q: Why is Lincoln Savings Bank implementing Online Identity Verification?

A: Online Identity Verification is being implemented for 2 reasons:

1. To provide enhanced security and reduce the likelihood of fraud to clients that use LSB's Online Banking system.
2. To remain in compliance with guidelines put forth by the Federal Financial Institution Examination Council (FFIEC).

Q: How does Online Identity Verification help protect me from online fraud?

A: If an internet criminal obtains your username and password, it will not be enough for them to access your Online Banking account. The criminal will also be prompted to answer the Online Identity Verification questions, and would need to have the correct answers to those questions in order to gain access to your account.

Q: How do I sign up for Online Identity Verification?

A: If you are an Online Banking client with LSB, you will be automatically enrolled in Online Identity Verification. There is no sign-up.

Q: What can I expect when I log in to Online Banking once Online Identity Verification is in place?

A: Just use Online Banking as normal. After you set up your security questions and answers, you will not usually notice it, but Online Identity Verification is always working. Periodically, as you use Online Banking, you will be asked to answer one of the questions you created.

Q: Will I have to answer all the questions every time I log in?

A: You will not be required to answer all the questions every time you log in. Occasionally, you will be prompted to answer one of the questions as a routine check. The Online Identity Verification system also recognizes variations from your normal usage patterns, so if you log in to LSB's online banking from a different location than normal or at a different time of day, you will be prompted to answer a question.

Q: Why are there so many questions?

A: The more questions you have set up and answered, the harder it is for online criminals to gain access to your information. The questions are also used in the case of a forgotten password.

Q: What if I forget the answers to my Online Identity Verification questions?

A: Lincoln Savings Bank does not have access to the answers you provided for the Online Identity Verification questions. If you forget the answer to a question, it will be necessary to reset all your answers. For assistance with this, you may contact LSB by calling (800) 588-7551 or (319) 788-6441. You may also visit your local LSB office.

At home in Iowa, at work for you!