

New Marsh~Net Security Feature FAQs

What are the new security features?

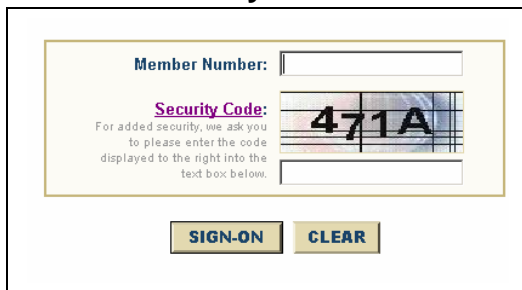
The new online security features combine something you have, such as your registered computer, with something you know, such as a password and a personal security ID. The added security allows our members to know that they are accessing our website and not a fraudulent site, and it enables us to know that we are dealing with an authentic member. This new service works three fold. It protects our members, it protects your financial information, and we meet the FFIEC requirements. We know this is a big change but the extra effort will be worth it.

Why did my login page change?

It is our commitment to our members that access to your financial information is appropriately secure. The change you are seeing on the login page is due to enhanced measures to secure Marshland's Online Banking site (*Marsh~Net*).

The following details the changes made and what you can expect. As always, if you have any questions or concerns regarding these changes please contact us at 912-279-2000.

What is the Security Code?



The screenshot shows a login form with the following elements:

- Member Number:** A text input field.
- Security Code:** A text input field containing the code "471A".
- Text:** "For added security, we ask you to please enter the code displayed to the right into the text box below."
- Buttons:** "SIGN-ON" and "CLEAR".

The Security Code is an extra security measure used to eliminate fraudsters from randomly selecting account numbers.

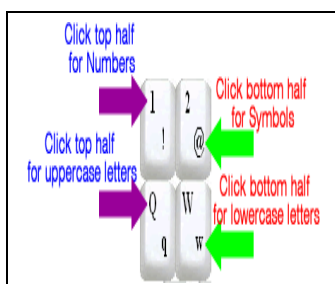
Why can't I use my physical keyboard to enter my password/PIN?

The Password/PIN must now be entered using your mouse. Click on the correct character on the on-screen keyboard and you will see the password box populate with asterisks. The cursor does not appear in the PIN box. Just start typing with the on-screen keyboard to populate the PIN box.

The on-screen keyboard is used to prevent possible hackers from getting passwords while using special software designed to monitor keyboard strokes.

Important Tips:

The keyboard has upper and lowercase characters. Make sure you click above or below the slash when entering in your password.



What is my Personal Phrase?

The Personal Phrase is used to help you identify Online Banking as a legitimate site for Marshland. The text word or phrase you select will be converted to an image. This image will identify Online Banking as a legitimate site.

You cannot use more than 20 characters and you cannot use symbols or special characters. When you log into Online Banking you will see the Personal Phrase with our Marshland watermark logo behind it. **(Please do not enter any PIN's or Passwords).**

What does "Register This Computer" mean?

If you choose to register your computer, you will not be prompted to answer one of the 5 Security Questions you set up during enrollment. You will still have to enter in your Member Number, password/PIN and the random Security Code. You can register your computer after you have completed the initial enrollment. The system uses information about the members hardware and software to recognize a registered computer. If you delete your cookies on your PC, you will have to re-register the computer.

What does "Do Not Register This Computer" mean?

If you are using a computer that is accessed by numerous users (Ex. Library, school) we recommend that you do not register your account on this PC. We only recommend you register your personal computer at home or at work.

Can I register on another computer?

Yes. You can register your account on more than one PC.

Can my spouse, children, and I register on the same PC?

Yes. You can register numerous accounts on the same PC. This will bypass the security questions when you log in.

Do I have to re-register my PC when I delete my cookies?

Yes. The system uses your PC hardware and software information to recognize you are a legitimate user. If you delete your cookies, the information is no longer available to authenticate your login. You will be prompted to answer one of your security questions.

Why do I have to register again when I use a separate browser on the same PC to access Online Banking?

When you register your account on a certain PC it stores software and hardware information used to access Online Banking. The system stores information like your browser (Internet Explorer, Netscape, Firefox) and operating system (Windows XP, 2000, Macintosh). If you access Online Banking with anything different for future logins, you are required to register the new system information.

Will my PIN number change?

No. The PIN you use to log into Online Banking will remain the same.

What if I forget my PIN or the answers to my Security Questions and I am locked out of Online Banking?

Please feel free to call us 912-279-2000 and we can reset your information.

How do I change my Online Banking PIN?

If you are NOT locked out of Online Banking, log in and click on the More Options button. Click on the Change Password button and enter your current Online Banking PIN followed by your new PIN twice.

Can I change my Security Questions and/or my Personal Phrase?

Yes. Log into Online Banking and click on the "More Options" button. Click on the "More Features" button to edit your Security Questions or Personal Phrase.

What is the Login User Name?

Members will continue to login to Marsh~Net using their member number as their User Name

If I get locked out of Online Banking, will I have to re-register for the new security piece?

No

Will I still have access to all the same accounts online?

Yes. This process only affects how you login, not your Online Banking accounts.

What will happen to my Bill Pay settings, account alerts, or any other saved settings within Online Banking that I had set up before this change?

All pre-setup settings within your Online Banking session will remain the same after this change.

Does the new security enhancement affect my downloading into Quicken or Microsoft Money?

No. The only thing that has changed is how you log into Online Banking.

Why all this attention to the login process?

While the chances of Identity Theft or monetary loss are slim, there do exist active malicious entities on the Internet that look to fraudulently gain from unsuspecting individuals. One of the most popular methods of fraud is through impersonating individuals during the login process. It is our intention to make this process as difficult as possible for these fraudsters while keeping your experience as hassle-free as possible.

Why cannot I use certain words like "drop" as part of my security answer?

There are certain words used by hackers to wipe out data. Therefore, the following words are restricted, "select", "delete", "update", "insert", "drop" and "null".