Enhanced **security** and **protection**.

Community State Bank
your CSB

Keep you and your accounts protected with CSB. Our software identifies both you AND the device you are using during the login process. If the system detects a new device or suspicious activity, you will be asked to verify your identity with a one-time passcode sent to your phone number you have designated.

Getting started is easy!
1. Login & answer your security Question
2. Begin the set up process for Two-Factor Authentication
3. Enroll by adding and/or confirming your phone numbers
4. Verify with the code to complete your login process.

How will this feature work in the future?
This new security feature will replace Security Challenge Questions and will only be activated if it detects a login attempt that falls outside of how you typically log in.

When this happens, you will be prompted to enter a passcode during login. The passcode will be sent to the phone number you set up pre viously using your preferred delivery method. Simply enter the pass code to complete your login. It's that easy to use and that much harder for cybercriminals to intercept.

What does two-factor authentication mean for you?
- No more frustrating security questions when accessing your CSB accounts
- No need to memorize your new passcode — each generated code is unique
- Each passcode is sent directly to your device for easier access
- Your account is more secure

More Protection. More Peace of Mind.
WE MEAN IT!

FREQUENTLY ASKED QUESTIONS

Am I required to set this up?
Yes, enrollment in this new security process is required by all personal online banking account holders.

Is this replacing the current Security Challenge Questions?
Yes, this new security process will replace the current Security Challenge Questions.

Why the change?
Cybercriminals are constantly developing new methods to steal personal data and are getting more sophisticated every day. We've chosen to adapt and evolve to stay one step ahead of those threats.

How will this feature work in the future?
Once set up, this new security feature will only be activated if it detects a login attempt that falls outside of how an account holder typically logs in. When this happens, you will be prompted to enter a passcode during login. The passcode will be sent to the phone number you set up previously using your preferred delivery method. You will need to enter the passcode to verify your identity and complete your login.

Will this affect the Mobile Banking app?
Yes, the same new security setup and process will apply to logging in via our Mobile Banking app.

Can I change my verification number from the Mobile Banking app once enrolled?
No. You must log in to Online Banking via our website to update your verification phone number. Or, you can call Customer Support at 800.488.3958, and our team will be happy to assist.

Is there a cost?
There is no cost for this additional protec tion. It is part of our ongoing commitment to keeping our account holders and their accounts safe and secure.