

Introducing SecureNow Login Defense for Online Express Internet Banking



FARMERS TRUST
& SAVINGS BANK

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The safety and security of your personal account information is one of our top priorities. We are pleased to announce the implementation on **June 9th** of two additional login security features to help guard your personal information using Online Express internet banking.

- **Login Defense** – A real-time decisioning tool utilizing your device and location attributes to defend against cyber fraud.
- **Out-of-Band Authentication** – If the Login Defense system determines additional authentication is needed, you will receive a Security Challenge and be given the option to receive a one-time passcode via text message (**from SMS Code 36397**) or automated phone call (**from 669-241-2767**) to complete the login process.

SecureNow Login Defense will replace the current process of answering security questions when logging into Online Express internet banking. SecureNow does not impact our Mobile Express banking application.

When you login to Online Express internet banking on or after June 9th, you will be prompted to complete a **simple, one-time setup** on a page labelled "Set Up Phone Numbers". Simply follow the on-screen instructions to add or update the numbers requested. **IMPORTANT: Make sure to enter your mobile phone number to enable the receipt of one-time passcodes.**

If you have any questions, please contact us at 319-668-2525.

Thank you for banking with Farmers Trust.