

Dear Customer

University Bank is proud to deliver the highest level of security for our Internet Banking customers. We will soon be adding an additional layer of security to our log in process called PassMark. This will help ensure that your information is secure, protecting you from fraud and identity theft.

How it works- PassMark verifies your identity in two-ways. Every time you log in to Internet Banking, the bank identifies you, and it lets you identify the bank using a private image and pass phrase.

To enroll for PassMark, follow these steps:

1. Log in by entering your current Access ID.
2. Click SUBMIT
3. Enter your current password.
4. Click SUBMIT
5. Complete the Enrollment form.
 - a. Provide a current e-mail address.
 - b. Enter a pass phrase for the randomly selected authentication image.
 - c. Provide answers for 3 challenge questions.
 - d. Select whether you are logging in with your personal computer, or a public computer.
6. Click SUBMIT

That's it. The next time you log in, PassMark will recognize you and display your private image and pass phrase.

Once you have enrolled for PassMark, follow these steps to log in.

1. Log in using your current Access ID.
2. Click SUBMIT
3. Your authentication image and pass phrase are displayed.
4. If they match your private image and pass phrase, then enter your password. *If the authentication image and pass phrase do not match, do not enter your password. Start over, or contact customer service representative from University Bank at 651-265-5600.*
5. Click SUBMIT.

That's it. You are now securely logged in to Internet Banking.

You can always change your image and pass phrase by selecting "Options – Change Security Data" from the Main Menu.

If you have any questions we are always here to help. Call our customer service line at 651-265-5600.

www.universitybank.com

