



Dear Online Banking User,

On March 10, 2013, Town & Country Bank and Trust Co. upgraded our Internet Banking solution in order to enhance our security and protect your financial information. These security enhancements will change how you login to Internet Banking. Our upgraded security will continue to allow you anytime/anywhere access to your financial information and will better protect your sensitive data.

Streamlined Login Process

You will notice that the picture & phrase that previously appeared when you logged in have been removed. In addition, you are no longer required to formally register your computer; the new system has technology to recognize if your computer has been used before to access the system. We are implementing a more secure and behind the scene process to validate your device (PC, laptop, tablet, mobile phone), username, and password.

Enhanced Security Settings

We have also added additional layers of security in the event you log in from a device that has not been used in the past or from a location that is outside of your normal online banking activity. Instead of the simple challenge questions you used in the past, you will be asked to validate your identity through a one-time security code via a phone call or SMS message. These enhanced security features help safeguard your information.

The screenshot displays two overlapping windows from the online banking interface. The background window is titled "Sign on to Online Banking" and contains a message: "An extra layer of security is needed to complete this request." Below this, there is a "Username:" field with the text "Display username" and a link "Not your username? If this isn't your username, you can go back and re-enter it." Underneath is a "One-Time Security Code" section with a shield icon and the text: "When you continue, we will call and ask you to enter a one-time code. [Learn more.](#)" At the bottom of this window are "Continue with Security Code" and "Cancel" buttons. The foreground window is a modal dialog titled "One-Time Security Code" with a close button in the top right corner. It contains the heading "Enter the security code" and the text: "We have sent a text message with a one-time security code to XXX-XXX-1234. Once you receive the message, enter the security code and click Submit." Below this is a note: "Please note that text messages can take a few minutes to be received." There is a text input field labeled "One-time security code:" followed by "Submit" and "Cancel" buttons. At the bottom of the dialog is a link: "I didn't receive a text message".

To ensure that this process is as smooth as possible for you in the event you are required to use the One-Time Security Code for authentication, we ask that you verify your phone numbers in the Online Banking application under the Administration menu – Manage Contact Information. Keep in mind, additional authentication may be required when away from home so, if possible, include a mobile number (SMS/text messaging will only work with a mobile phone defined in your contact settings).

If you have any questions about these enhancements or updating your phone information, please contact the Customer Resource Center at 502-348-3911 or toll free 1-877-813-3282.

Thank you!