



Homeport News

Your Fall Quarterly Newsletter—October, 2009

Effective November 2, 2009 New Form of Two-Factor Authentication in Effect For Home Banking



By January 1, 2007, all federally insured financial institutions were required to implement a 2-factor authentication system. The traditional single factor system using only account number and password for allowing access to personal information is now considered inadequate. The new law does not require or specify any one way to do this. Instead, it lists many ways that may be used to accomplish this. We have selected what we believe to be the simplest and least intrusive method.

To login to Home Banking, you type your account number and Personal Identification Number (PIN) as you always have, with no added steps. When you try to access your account from an unknown machine (all computers since we are just starting), you will be required to choose 3 different questions and provide answers to each.

At this point, you have a choice as to whether or not you consider the PC you are at is one that you want to be a secure PC.

If you are using a public PC that you would not want anyone else to be able to access your account from, you would not specify it as a secure device (you would answer **NO** to the question: Do you want us to remember this computer so you can avoid answering challenge questions the next time you log in?). If you are using a home PC or one at work that you have complete control over, you could specify it as a secure device. Un-secure devices will always require you to answer at least one of the questions you previously chose correctly.

Secure devices (which you answered **YES** to the question: Do you want us to remember this computer so you can avoid answering challenge questions the next time you log in?) only require you to choose and answer the three questions initially. You will not be required to answer the questions again when using that computer, thereby not burdening you again with any additional steps. Please note that if you ever delete cookies on your computer, it also removes the secure status. The next time you login to Home Banking, you will have to answer correctly at least one of the original questions you chose. Your answers are not case sensitive.

In the event you do not answer at least one question correctly after three attempts, you will be temporarily locked out for a period of 10 to 20 minutes. If you do not remember any of your answers to the questions you answered, you will need to contact us at (361) 986-9733.

You may change your questions by clicking on the settings link and choosing different questions and answers after you are logged on to your account. Homeport Federal Credit Union is committed to providing you the highest level of security possible.

Please contact any of our staff members at (361) 986-9733 or (361) 881-8300 if you have any questions.

LIMITED TIME OFFER!

If you have financed your new or used auto loan somewhere else, we want to help you with our

E-Z REFINANCING

Rates As Low As

5.25% apr

2006-2010 models, up to 72 months.
W.A.C. Loan must be from another financial institution.
Certain restrictions apply.

August/September Employee Anniversaries

Mary Lou Mireles (Executive Secretary) - **12 Years**... "I love to greet our members and let them know that I'm here to help them".

Daniel Hinojosa (Teller Mgr./Compliance Officer) - **3 years**... "I always enjoy teaching and helping our employees and members".

Jayne Diaz (Teller) - **2 years**... "I like to talk to our members and make every attempt to assist them with all their financial needs".

Rudy Garcia (Marketing) - **2 years**... "I enjoy the relationship we have with our members and the opportunity to communicate our "family" environment".

Skip-A-Pay For The Holidays!

Take a break from those monthly bills and treat yourself to some holiday cash by skipping your loan(s) at Homeport. You can now pick any month **TWICE** a year as long as they are not consecutive. To qualify, member must have the interest due in their account on the loan's due date. Interest on the loan will continue to accrue since the last payment was made. Some restrictions will apply. Just call or come by...we can help!