



NEW SECURITY FEATURES

Dear Heart O' Texas FCU Member,

Your financial security is important to us; therefore, HOTFCU has added an extra layer of security to protect your account! It's another way we are working hard to keep your accounts safe and secure.

As of January 6, 2021, out-of-band (OOB) authentication or a multi-factor authentication will be required when accessing online & mobile banking for the first time or when accessing your account information from a new device.

When you log in to online or mobile banking, Heart O' Texas FCU will use secure multi-factor authentication to verify your identity; "multi-factor" simply means we use more than one method to determine your identity. OOB is used in financial institutions and other organizations with high security requirements. This practice makes hacking an account more difficult because two separate and unconnected authentication channels would have to be compromised for a hacker to gain access.

A verification code (which you will need to complete the log-in process) will be sent to you by text or a phone call. A verification code is generated each time you log in unless you have registered your device by checking the "Remember Me on This Device" option on the login screen. In most cases, future logins from a registered device will not require a verification code except when using other unregistered devices.

You will see this box:

Select Phone and Notification Method

For your protection, an additional security step is required. A verification code will be sent to the phone number you select. You will enter that code on the next screen.

Phone:
+x xxx-xxx-xx21 Amy

Notification:
 Receive a text message
 Receive a call

NEXT [cancel](#)

Again, Heart O' Texas Federal Credit Union is committed to taking every precaution possible when it comes to protecting your financial information – whether in person, online or over-the-phone. We recognize that utilizing OOB can be annoying when you want to quickly check your account. We apologize in advance for any inconvenience this might cause, and hope you agree it is in our mutual best interest to take this extra step to safeguard your information.

If you require additional assistance, please do not hesitate to contact us at 254-751-1622 or stop by a branch location.

Respectfully,

Melissa Hagenbuch

Melissa Hagenbuch
President/CEO



Heart O' Texas
Federal Credit Union

hotfcu.org

