

Additional Information Regarding our PassMark Feature

What is PassMark?

PassMark Security provides additional security for your WebPB Internet Banking accounts. It is now a standard part of WebPB and works as part of our commitment to protect you against identity theft and fraud. PassMark prevents unauthorized access to your accounts and reinforces the fact that you are at a valid website.

What does PassMark consist of?

PassMark consists of the following: an image, a caption and three challenge questions. This information is known only to you and protects you, whether you are logging in to your accounts from your own computer, or from somewhere else.

Will I need to change my existing WebPB Personal Identification Number (PIN)?

No. Your Personal Identification Number (PIN) remains the same.

How does PassMark work?

Once you enter your Account Number on your computer and click the Validate link, your image will be displayed along with the caption. This verifies that you are at Community Financial's website and you are safe to enter your PIN and access your information. If you are **logging in from a different computer**, the challenge questions will be asked to verify your identity. Once you provide the correct answers, your image and caption will display and you may enter your PIN.

How is PassMark more secure?

The feature confirms that you are at the Community Financial website before entering your PIN. Further identification is carried out either by the recognition of your computer or by the system asking you a challenge question.

How will PassMark prevent others from accessing my account?

When an unauthorized person tries to sign in from another computer, the system will recognize that it is an unregistered computer and will ask one of your challenge questions. The unauthorized person won't know the answer and will not be able to sign in to your account.

Why do I need to set up challenge questions?

Challenge questions and answers provide information known only to you. They help prevent unauthorized people from getting access to your account information. If someone else has access to your Account Number and PIN, he or she will not know the answer to your challenge question and will not be able to get to your information.

What keeps somebody from stealing my PassMark image and caption?

This information is only displayed once you click the Validate link to sign in from a known computer. If this is not the case, the system will ask one of your challenge questions before it displays the image.

When I enter my Account Number it asks me a question instead of showing my image. Why?

This is to help verify that it's really you signing in. A challenge question is asked when you're signing in from an unrecognized computer. Your correct answer confirms that it's really you.

How do I sign up for PassMark?

Signing up for and using PassMark is quick and easy. You simply choose an image, caption, and three challenge questions. If you are already enrolled in WebPB, the next time you sign in you will be prompted to set up your PassMark image, caption and three challenge questions. For new users, simply start by selecting the "New User" button to enroll in WebPB Internet Banking.

What if there are additional persons authorized on my account?

Only one PassMark profile is set up for each account number. Accounts with joint members will need to collaborate when setting the profile so that each authorized user knows the unique image, caption, and answers to the challenge questions.

What if I have multiple accounts with Community Financial?

You will need to create a PassMark for each account number that you have with Community Financial. In addition, if you use the Quick Login option in WebPB, you will need to set up your PassMark for each account before the Quick Login feature will work.

Does PassMark affect my downloading in Quicken or Microsoft Money?

If you use an **automatic log in feature**, which allows you to retrieve banking transactions from within the Quicken or Microsoft Money programs, they will no longer work. Going forward, you must download your transactions from within the WebPB Internet Banking program. Currently, many financial software packages are not compatible with layered security programs. Future upgrades to these software packages may correct the issue.

For additional questions, please contact us at (734) 453-1200 or (877) 937-2328, toll free.