

NMEFCU Online Guarantee

Questions & Answers

Q: *What security measures are taken to prevent sensitive information from being intercepted online?*

A: From the moment account information leaves your computer to the time it enters NMEFCU's computers, all Cyberbranch@home Online Banking sessions are encrypted. That means your password as well as all information relating to you and your accounts employ some of the best forms of cryptography that are commercially available for use over the Internet. If for any reason your secure session ends, your online banking session automatically terminates.

Q: *What kind of built-in safeguards will protect me?*

A: In order to protect your accounts, you should always log out of NMEFCU Cyberbranch@home when you finish. In case you forget, NMEFCU Cyberbranch@home will log you out after twenty (20) minutes of inactivity.

SignOn ID and Password: NMEFCU Online asks for your sign-on ID and Password every time you begin a session. Access to your account is only available when your sign-on ID and your Password match - exactly. By memorizing your Password, you make sure your account is protected from unauthorized access.

Limited Log-in Attempts: If, after three (3) attempts you are unable to successfully log in to NMEFCU Cyberbranch@home, you will be locked out. Contact our Member Services Department to regain access by calling (757) 664-4271.

Q: *I want to communicate with NMEFCU via e-mail. What precautions should I take?*


A: E-mail is often a very effective method to communicate with us. That said, please be very careful to avoid sending us ANY e-mail messages that contain your personal or private account information. Regular e-mail is insecure and travels a public path via your Internet Service Provider to reach us. A safer alternative is to use the contact forms and applications on our web site or secured e-mail from within NMEFCU Cyberbranch@home online. These channels are secure (encrypted) and travel only on NMEFCU's internal, private network.

Q: *What kind of guarantee do I have?*

A: View the NMEFCU Cyberbranch@home online Guarantee: [Click here](#)

Q: *How can I tell if my online sessions with NMEFCU are secure?*

A: All online banking sessions are authenticated and encrypted using your Account Number/PIN combination and Secure Socket Layer (SSL) encryption. In addition, applications and forms on our site use this same SSL technology to securely transmit your information back to NMEFCU.

How do you know when a page is secure? Just look for the closed padlock (Internet Explorer) or key (Netscape) in the lower toolbar of your browser. (See sample image below.) The Internet address of secured pages should also start with the "https" prefix. An example of a secure website is <https://www.netit.financial-net.com/norfolkcu/>. Click on the padlock  and a Security Certificate will pop up.

This provides all the security information about the site, the identity of the certificate provider, and the certificate owner's name (in this case: netit.financial-net.com.).

Q: *What can I do to protect my accounts and personal information while I'm accessing my accounts online?*

A: **Keep your Password private.** Your online Password authenticates you when you begin an online session. You should memorize this Password, and never write it anywhere or reveal it to anyone.

Change your Password regularly. It's important to change your Password regularly, which you can easily do in a NMEFCU Cyberbranch@home Online session. From within Cyberbranch@home, simply click the Personal Information link on the top of the page and follow the directions to change your password.

Remember to Sign Off Cyberbranch@home. You may not always be at your own computer when you're online. Therefore, it's important to Sign Off Cyberbranch@home when you're finished accessing your account.

Q: *What should I do if I discover an unauthorized transaction on my account?*

A: Contact NMEFCU immediately at (757) 664-4273. You may also e-mail us at nmefcu@norfolkcu.org, *(open an e-mail page)* or contact us through the Website. *(link to contact us page)*.

Disclaimer - This Frequently Asked Question list uses common language to describe various services. Please refer to your Membership Information for explicit details of credit union policy.