### Frequently Asked Questions:

# What happens if I call in but I haven't visited a branch to setup a passcode?

-We will still use our existing verification methods to determine who you are, but the next time you stop at a branch we will require you to setup a passcode for your account.

### Do I have to wait until May 1st to add this passcode to my account?

-No, a passcode can be added at any time.

# What if my account already has a passcode?

-If your account already has a passcode on it you will not be required to change it, but we strongly suggest changing any passcode that contains any of the private information listed above.

# What if I am unable to visit a U S FCU branch?

-You will be required to fax or mail U S FCU a signed and dated letter stating what you would like the passcode to be and include a copy of your driver's license. Our fax number is: (219) 769-0743, and our mailing address is 8400 Broadway, Merrillville, IN 46410. Please address all faxes and letters to ATTN: Missy.

#### Can I change the passcode once I set it?

-Absolutely! Passcodes can be changed by visiting any one of U S Federal Credit Union's locations or by faxing or mailing a letter stating what you would like the passcode to be and include a copy of your driver's license. Our fax number is: (219) 769-0743, and our mailing address is 8400 Broadway, Merrillville, IN 46410. Please address all faxes and letters to ATTN: Member Service.

#### What if I forget my passcode?

-We would be happy to assist you in changing the passcode by visiting any one of U S Federal Credit Union's locations or by faxing or mailing a letter stating what you would like the passcode to be and include a copy of your driver's license. Our fax number is: (219) 769-0743, and our mailing address is 8400 Broadway, Merrillville, IN 46410. Please address all faxes and letters to ATTN: Missy.

#### Can the passcode be the same as my online banking/e-statements passcode?

-We strongly suggest you do not use the same passcode that you use for online banking or e-statements.

## Is there a limit to how large or how many words the passcode is?

-Although we do not have a limit for the length of the passcode, we suggest keeping it to either a word or a few words to help ensure you do not forget the exact order of the words or numbers you use. When giving the passcode, the passcode you speak must match exactly to the passcode you set.

### Why do I have to have this passcode, this is inconvenient for me?

-We understand that remembering an additional passcode on top of all the other passwords and passcodes you use in your daily life is inconvenient and can be a hassle. We've strongly considered this while making the decision to implement these and we feel that the extra layer of protection these passcodes will offer outweighs the inconvenience of a passcode. We never want to inconvenience our members and we strive to both provide excellent member service and excellent security.