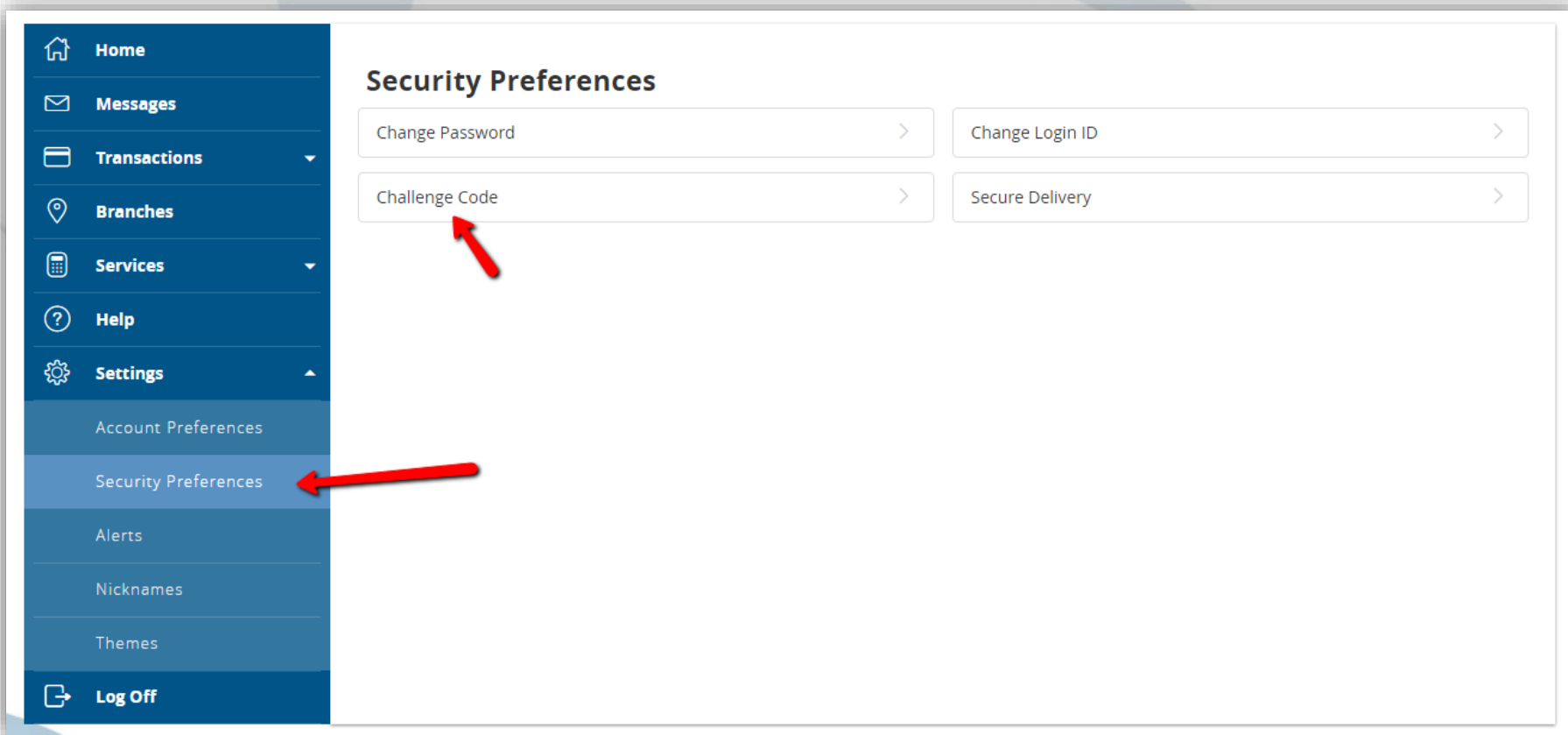


Challenge Codes

- If your browser is set to delete cookies and browsing history, you have the option to enter a Challenge Code instead of a Secure Access Code.
 - The Challenge Code is a code that you choose – not something you have to receive via email, phone call, or text.
 - With this feature, you will avoid having to receive and enter an access code each time you login.
- Setting up your Challenge Code is simple, and will only take a few moments.

Step 1: Log-On and Select Security

To set up your Challenge Code, you will need to log onto SCU Online. Once logged on, select Security Preferences under Settings in the Navigation Menu. Then click on the Challenge Code button.



The screenshot displays the SCU Online interface. On the left is a dark blue navigation menu with the following items: Home, Messages, Transactions, Branches, Services, Help, Settings (expanded), Account Preferences, Security Preferences, Alerts, Nicknames, Themes, and Log Off. The 'Security Preferences' item is highlighted in a lighter blue, with a red arrow pointing to it from the right. The main content area is titled 'Security Preferences' and contains four buttons arranged in a 2x2 grid: 'Change Password', 'Change Login ID', 'Challenge Code', and 'Secure Delivery'. Each button has a right-pointing chevron. A red arrow points to the 'Challenge Code' button from the left.

Step 2: Enter Challenge Code

Once you click Security, you will need to select the Challenge Code tab on the screen. Next, enter your desired Challenge Code and Click Submit Challenge Code.

My Challenge Code

Create your challenge code below. In addition to your Login ID and password, you may optionally use a challenge code for one-time online access.

CHALLENGE CODE *

CONFIRM CHALLENGE CODE *

Challenge Code must be at least 8 characters long.
Challenge code must contain at least one letter.
Challenge code must contain at least one number.

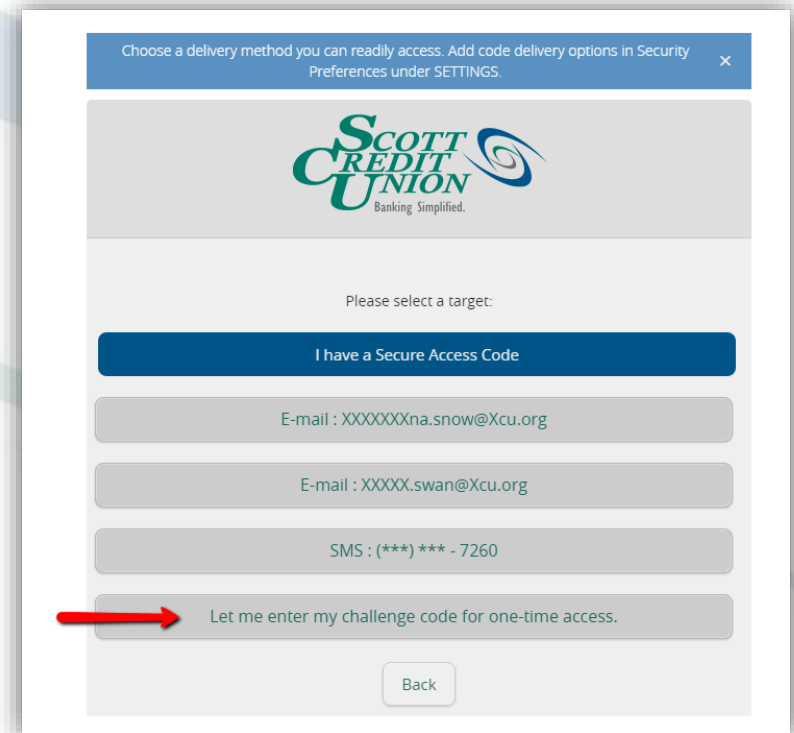
Note: For your security, you will not be able to register your computer when logging in with the challenge code.

* - Indicates required field

Submit

You have successfully created a Challenge Code

The next time you log-on to SCU Online from an unregistered computer, you will have the option to enter your Challenge Code instead of receiving and entering a Secure Access Code.



Choose a delivery method you can readily access. Add code delivery options in Security Preferences under SETTINGS. ×

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Banking Simplified.

Please select a target:

I have a Secure Access Code

E-mail : XXXXXXna.snow@Xcu.org

E-mail : XXXXX.swan@Xcu.org

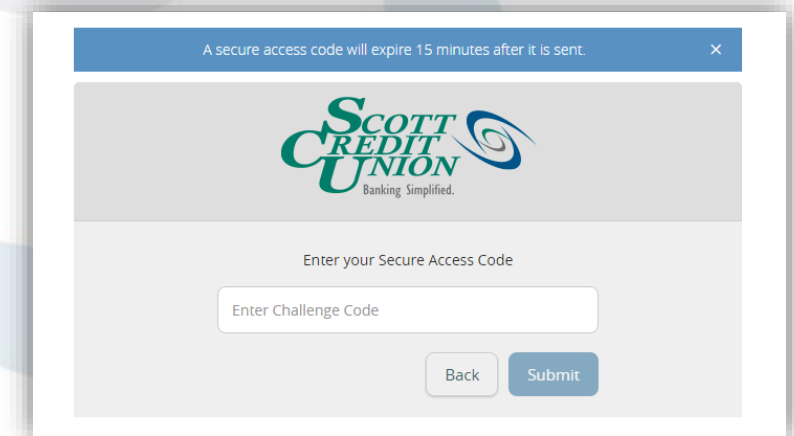
SMS : (***) *** - 7260

Let me enter my challenge code for one-time access.

Back

A red arrow points to the "Let me enter my challenge code for one-time access." option.

You will be prompted to enter your Challenge Code on the next screen after clicking Submit.



A secure access code will expire 15 minutes after it is sent. ×

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Enter your Secure Access Code

Enter Challenge Code

Back Submit



Don't Forget!

- Using the Challenge Code in place of the Secure Access Code gives you access to SCU Online without requiring you to enable cookies or register the computer.
- When you log-in using your Challenge Code, you will not be able to view or make changes to information on the Secure Delivery, Challenge Code, and Alerts tabs (under Security). This is another added security feature of the system.
 - If you need to make changes through any of these tabs, you will need to login using a secure access code if your computer is not registered.