



LBS Financial Credit Union  
P.O. Box 4860  
Long Beach, CA 90804

Dear Valued Member:

**We've Taken Internet Security to a Higher Level!**

Today, technology changes rapidly. New advances in Internet Banking products and services are introduced every day and we try to ensure we always have the most sophisticated financial tools available for our Internet-savvy customers.

That's why we are pleased to announce that we have upgraded to the latest version of CU OnLine, which includes a new Advanced Authentication security feature.

**Your CU OnLine Service is now Upgraded!**

The features and functions within CU OnLine will remain the same, however, the way you login to CU OnLine will change. Your new login will include:

- **A secret image and caption:** When you first logon to CU OnLine with this new security feature, you will select your own secret image and set-up an image caption. We will always display your image and image caption before you are asked to enter your password on our website.
- **Multi-Layer Security:** This new authentication method allows the security system to authenticate your computer in order to ensure that the sign-in is not a fraudulent attempt to access your account information.
- **Three Challenge Questions:** In addition, upon your first login of the new system, you will be asked to setup three challenge questions that will be used for verification purposes if the security system does not recognize your computer.

All you need to remember about our new security feature is simple: Once you've signed up, never enter personal information, such as your password, without seeing your personal security image first.

**View the Quick Reference Sheet Attached for More Information.**

There is also frequently asked questions document available on our website. And, if you still can't find answers to your questions, feel free to [email us](#) or call us at 562.598.9007, 714.893.5111 or 800.527.3328 (outside of 562 and 714 area codes).

We are constantly striving to offer you the best products and services. Once you've had a chance to use our new CU OnLine service, please feel free to let us know what you think. And, as always, if you have any questions, please do not hesitate to call or stop in.

Sincerely,

LBS Financial Credit Union