07/19

Branch Location:

eBanc

Simplify your banking with Online Banking

www.tomahawkcommunitybank.com

Control your Personal Finances with Online Banking at Tomahawk Community Bank AND Merrill Community Bank

eBanc Features

- Review your account balances and transactions.
- View *eStatement, eBill* and *eNotices*.
- *Express Transfer* is an easy, quick way to make transfers between your Tomahawk or Merrill Community Bank accounts immediately.
- Make Loan Payments
- Advance on your Home Equity & Fast Funds Line of Credit
- *ePay+* - Online Bill Pay (see *ePay+* brochure for more details)

eBanc Security with MFA

The Internet offers the potential for safe, convenient new ways to conduct banking business, any day, any time.

The security of your private information is very important to us. To enhance your online security, *eBanc* features another layer of security commonly referred to as **Multifactor Authentication** or **MFA**.

MFA provides additional enhancements to *eBanc*. The product we have chosen is easy to use and works on your home computer and computers you access away from home.

MFA enhances security by adding an additional layer to the log in authentication process. In addition to your Access ID and Password, you should verify the URL Address bar is green and that you have a green padlock with UFS, LLC listed. For unregistered computers (generally those used away from home) you must also correctly answer a Challenge Question.

MFA is just one example of our efforts to protect your private information; however, **the most important tool in protecting your personal information is you!**

Safe banking online involves making good choices and decisions that will help you avoid costly surprises or even scams.

First Time eBanc Users

For your security and protection, a simple call to Tomahawk or Merrill Community Bank (TCB or MCB) will enroll you in eBanc.

1. Go to our home page at: www.tomahawkcommunitybank.com
2. Click on the **"Login"** button on the top right side of the page and then click on **"Enroll"**
3. Enter one of your 10-digit TCB or MCB account numbers in the **Account number** box
4. Choose the Account Type that corresponds with the account number entered
5. Enter your Social Security Number.
6. In the **PIN** box enter the PIN provided to you by a Personal Banker when you enrolled.
7. Enter your email address and confirm it; click **Enroll.**
8. Next you must agree to the Terms and Conditions. Click **Agree**.
9. On the next screen enter a unique Username between 6 and 19 characters long in the **Username** box (you can use both alpha and numeric characters)*
10. In the **New Password** box, change your password to one that is between 8 and 17 characters in length; it must include alpha **and** numeric character combination*
11. In the **Confirm New Password** box, re-enter your new password; click **Continue**

12. **MFA Security Data Enrollment**

- Select and answer **3 Challenge Questions** from the drop down boxes.
- Checking the "**Don't Challenge me on this device again**" box is your choice.

A. You can check this box if you are using your home computer - MFA registers a PC by storing identifying characteristics and by loading identifying cookies: more than one PC can be registered - but remember to never register a PC with public access

B. You can leave this box unchecked if you are using a public computer - MFA will require the use of a Challenge Question to identify you when using a Public PC

13. Click **Continue**
14. Click to accept **eBanc** Disclosure printed above.
15. Once you are in **eBanc**, you will see a list of your accounts. To **change your security options** such as challenge questions and password in **eBanc** or sign up for **Access** (mobile banking) click the **My Profile** tab and scroll to the area you'd like to change.

* **Username and Password are case sensitive**

Tips for using eBanc

- Transfers initiated before 6:00 PM will post the same business day. Transfers after 6:00 PM will post the next business day.
- Your **eBanc** password will expire every 90 days and you will be prompted to change it. Your **eBanc** record will automatically delete after 560 days of non-use.
- You will have 3 attempts to enter the correct password.
- Challenge Questions - You will have 2 attempts to answer the 1st question; if that is incorrect, a 2nd question will appear and you again have 2 tries; if you fail to answer correctly after 4 attempts, you will be locked out and unable to access **eBanc**; call TCB/MCB for assistance.
- **Forgot Your Password? link -** If you forget your password for **eBanc**, you can click on the link on our home page. You will need to enter your Access ID, the Last 4-digits of Tax ID Number (which is your Social Security number) and your email address associated with your **eBanc** enrollment. You should expect to receive an email with in 30-minutes. If you do not receive the email, please contact TCB/MCB.

eBanc is a product designed for use on a PC and may not work properly on mobile devices. Please see the FAQ section on the eBanc page of our website.

Tips for Online Security

- Choose your password carefully and never reveal it to anyone. Don't use your telephone number, street address, personal identification information or words found in the dictionary - use a combination of letters and numbers
- Always Log Off properly after you've completed your online business
- Don't reply to an email that requests your personal account information
- When providing your personal information online, always make sure you are dealing with a secure browser connection. The web address should include an "s" as follows: https://
- Regularly review your bank account statements and immediately report any irregularities to the appropriate bank personnel. Remember, **eBanc** allows you to view your accounts daily!

Always feel free to call us with questions, concerns, or if you believe you might have become a victim of Identity Theft.

Together we can keep your online banking experience safe and pleasurable.