



Out-of-Band Authentication (OOBA)

Out of band authentication (OOBA) is a type of two-factor authentication that requires a secondary verification method (in this case, a one-time security code) through a separate communication channel (call or text) along with the typical online banking user ID and password.

What is a one-time security code?

It is a randomly generated one-time code we provide. You enter it before completing certain transactions to prevent fraudulent transactions and unauthorized access to your financial information.

Why is a one-time security code needed?

It is an extra layer of online banking protection that ensures that your funds and financial information are safe. By requiring the entry of a one-time code and the use of a phone number you have on record with us, fraud is prevented even if an unauthorized user learns your online banking user ID and password. It also ensures that you are notified if an unauthorized user attempts to access your account information or complete transactions without your knowledge.

How do I use a one-time security code?

It is easy! We'll give you the one-time code via call or text with the number you have on record with us and you will be asked to enter it either through a call back call or you will be asked to enter it in on your PC if you choose to be notified via a text message.

Do I need to save the code?

No. Once the code is entered, it is not needed again.

Once the out of band authentication validation is successful, you will be directed to your main online account login page.

For further details on out of band authentication, please contact our Operations Support Department at (763)-972-3385.