



Access 24 Online Banking PIN/Password Changes

To enhance security, all Access 24 users are being required to change their current 4-digit PIN to a more complex Password.

The first time you log into Access 24 Online Banking on or after July 22, you will be asked to create a new Password.

Your new Password **must**:

- be 6 to 9 characters long
- include one number
- include one lower case letter
- include one upper case/capital letter

Your new Password **may** include a "special" character or symbol; these include the symbols above the numbers and all punctuation marks. We strongly recommend using a special character or symbol, but it is **not** required. Adding a special character makes your Password more secure.

Password Hints

When choosing your new Password, select something you can remember, but something that will not be easily figured out by others. It's best to not use common or personal Passwords such as your kids' names, pets' names, car model, or address.

If you'd like to see how secure your Password is, type it into [Microsoft's password checker](#). You should aim for at least a green "strong" rating.

If you forget your Password:

The Access 24 Online Banking system will still automatically lock you out after three unsuccessful sign-on attempts. If you are locked out, please call us at 608-787-4500 or 800-755-0055 to have your Password reset and your account unlocked. You will be required to change your Password the first time you sign in after being locked out.

IMPORTANT CHANGE

Call 24 Touchtone Banking System PIN/Passwords

Up until now, the Call 24 PIN and Access 24 Password were the same, and if you changed one, both changed.

Effective July 22, this is no longer the case. Based on member feedback, the systems will use separate PIN/Password so if you are accidentally locked out of one system, you can still access the other.

At this time, your Call 24 Password will remain a 4-digit PIN and you will not be asked to create a new PIN.

When you change your Access 24 Online Banking Password, your Call 24 PIN will not be affected.

If you change your Call 24 PIN, your Access 24 Password will remain the same as it was, but the first time you log into Access 24 Online Banking after changing your Call 24 PIN, you will be asked to enter your 4-digit "Telephone Teller" PIN as an extra security measure.

If you are asked to enter your 4-digit Telephone Teller PIN and you did not change your Call 24 PIN, please contact Altra immediately at 608-787-4500 or 800-755-0055.

Additional Online Security Tips

Look for a personalized greeting: Emails from Altra will address you by the name associated with your account. We will never send an email with the greeting "Dear Member" or "Dear name@address.com".

Don't share personal information via email: We will never send an email asking you to reply with your password or account information in an email.

Don't download attachments or run updates sent by unsolicited email: Altra will never send you an unsolicited email with an attachment or software update to install on your computer.

Bill Pay Upgrade and System Unavailability

On August 1, the Access 24 Online Bill Pay system will be upgraded.

In preparation for the upgrade, Bill Pay will **not be available Tuesday, July 29 through Thursday July 31**. Scheduled payments will be made, but you will not be able to add, edit or delete payments.

The upgraded system will be available on Friday, Aug 1.

Access 24 Bill Payment and Presentment Features

The Access 24 Bill Payment and Presentment product now allows you to view, manage, and pay both paper and electronic bills from Altra's Online Banking site. The application is accessed via single sign-on after logging into Online Banking.

- **Advanced payment options:** one-time payment setup and modification, recurring payments, one-touch access for multiple payee payment, payment confirmations, existing payment warnings, and bill indicators
- **Multiple payment method support:** multiple funding accounts, online user funding account setup
- **Comprehensive bill management:** display bills by payee, date, or status; bill details and history; bill payment and payment history; pending payments; mark bill as paid; file bills; view notices; and miscellaneous bills
- **Status updates:** track number of bills since log-in, track number of payments since log-in, track number of scheduled payments since log-in
- **Create payment rules:** setup automatic or recurring payments by payee, make manual payments, mark bill as paid automatically
- **E-mail notifications:** using text or html formats, consolidated alerts, notifications of bill arrival and lost/late bills, notifications of bills exceeding amount levels, notifications of payments due and payments made

- **Online reports:** default payments reports, customized user reports, complete selection criteria, sorting capabilities
- **Bill publishing:** service activation, display restricted and help text from biller, provide biller-specific additional authentication
- **Smart bill technology:** scheduled retrieval process, conversion of scanned to online bills
- **Scanning:** color-scanned paper bill image, image and PDF versions, page numbering for bill navigation
- **Payee management:** new payee addition process, start/stop receiving online bills, electronic bill and payment indicators, account number verification, determine electronic billing eligibility, edit/delete and activate/deactivate payees, allocation of default categories by payee
- **Payment scheduling:** use of recurring and automatic payments based on end user rules
- **Payment fulfillment:** same day debit and credit processing, direct checks, electronic payments, direct payment with bill payment partners
- **Personal finance management:** download to various accounting packages such as QuickBooks, Quicken, MS Money, txt or CSV formats
- **CD-ROM:** year-end CD with all presented and paid bills is available for a small fee.

FAQs (Frequently Asked Questions)

You can access the online FAQ list from each screen within the Bill Pay system. Select the **FAQs** link from any page within the application and a pop-up window appears with a default display of the Top 7 FAQs along with a list of additional FAQs along the side that can be accessed via a hyperlink.

Online Help

You can easily access online help from each page of the Bill Payment system. The default help information relates to the current screen that you are using. Click the **Help** hyperlink at the bottom of any screen within Bill Payment and Presentment. A pop-up window appears with information related to the particular screen you are using.



608-787-4500 • 800-755-0055