

### **What is a watermark?**

A watermark/personal icon is required for additional security. It will appear on every page in OnlineAccess and Bill Payer once you have logged in.

### **Can I upload my own image for the watermark? No.**

### **Can I change my watermark?**

Yes. Click on the User Options tab and select personal.

### **What if my watermark is incorrect when I try to log in?**

A watermark is required for additional security. It will appear on every page once you have logged in. If you do not see your watermark, you return to home and log in again.

If you continue to see an incorrect watermark, do not enter your password. A missing watermark may indicate an imposter site and continuing could compromise your password.

### **Why do I need challenge questions?**

Current regulations require us to include challenge questions as part of our OnlineAccess home banking security measures. You must establish 3 security question-and-answer sets. Answers are NOT case sensitive.