

We're making your online banking experience more secure!

At Journey Federal Credit Union, we take our responsibility to protect our member's financial information seriously and adhere to high standards of security in order to provide a safe and secure online user experience.

In an effort to ensure your online experience is well-protected and reduce the risk of having your personal financial information compromised, we will begin requiring stronger password complexity for Online Banking and Mobile Banking users. Please note, your passwords and financial information have not been compromised. We are simply taking a proactive approach to keep your online accounts safe.

As a best practice, we recommend all online users proactively change their passwords to the stronger requirements at their earliest convenience.

You are a valued member and we thank you for your patience during this transition. If you have questions about the updated password requirements or any other matters, please contact your credit union at 989.224.9511.

NEW PASSWORD REQUIREMENTS

- **Complexity:**
 - Minimum length: 8
 - Maximum length: 32 (spaces are allowed, but not at beginning or end of password/ phrase)
 - Must contain at least one upper-case letter
 - Must contain at least one lower-case letter
 - Must contain at least one number or one special character
 - Cannot match the Login ID.
 - Cannot contain the Login ID as part of its makeup
 - Cannot use your first or last name
 - Cannot contain the word "Fiserv" in any upper- and/or lower-case combination
 - Cannot contain the word "password" as part of its makeup
 - Cannot contain 5 number of previously used passwords or repeat any passwords used within the last year

- **Special Characters Allowed in Passwords:** The following special characters are allowed as part of the overall content of a valid password:
 - ! - The exclamation point.
 - # - The pound/number sign.
 - \$ - The dollar sign.
 - % - The percent sign.
 - _ - The underscore.
 - -- - The dash.

- **Spaces:** Blank spaces in the password are allowed (excluding at the beginning or end of the password/phrase). Blank spaces are considered in the length of the password. Spaces are not considered as a special character.

UPDATES REQUESTED UPON LOGIN

- **Upon login you may be asked to validate your Email Address**
- **Upon login you may be asked to add new Challenge Questions**

- Answers to challenge questions must contain at least 6 characters and cannot repeat

Update Answers to Challenge Questions	
Challenge Question 1	<input type="text" value="In what city were you born?"/> <input type="button" value="v"/>
Answer	<input type="text"/>
Challenge Question 2	<input type="text" value="What is the name of your favorite school teacher?"/> <input type="button" value="v"/>

STEPS TO CHANGE YOUR PASSWORD

1. Log in to Online Banking
2. Choose **Member Options**.
3. Select **Change Password**.
4. Complete the **Current Password**, **New Password** and **Confirm Password** fields.
5. Click **SUBMIT**.
6. Note that your password was successfully changed.

Update Password	
The Current Password below is the password you've just entered to get to this screen. The other two fields ask for what you want your new password to be.	
Current Password:	<input type="text"/>
New Password:	<input type="text"/>
Confirm Password:	<input type="text"/>

Instructions
Passwords must have the following characteristics:
<ul style="list-style-type: none">• Between 8 and 32 characters in length.• At least 1 uppercase alphabetic character.• At least 1 lowercase alphabetic character.• At least 1 number OR 1 special character (!#\$%_-).• Space(s) may be used but cannot be at the beginning or end of the password or phrase.• Cannot be 1 of the previous 5 passwords.
NOTE: Passwords are case-sensitive.