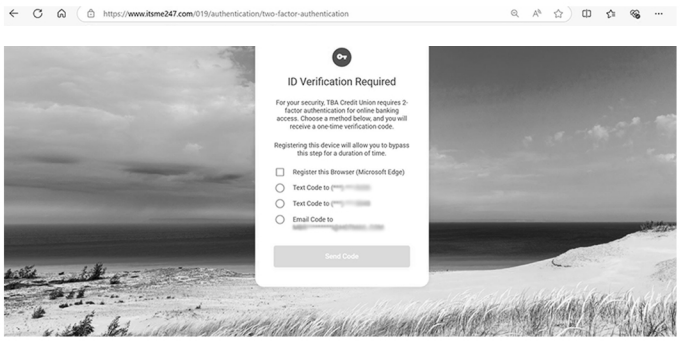
DESKTOP: Multifactor Authentification (MFA)

Multifactor Authentication (MFA) or two-factor authentication is an additional layer of security used when logging into online banking or a mobile app.

When logging in, you will be sent an 8-digit code via email or text message. If you choose the "Register this phone" option on the mobile app or "Register this browser" in online banking, you will only be asked to use MFA every 90 days.

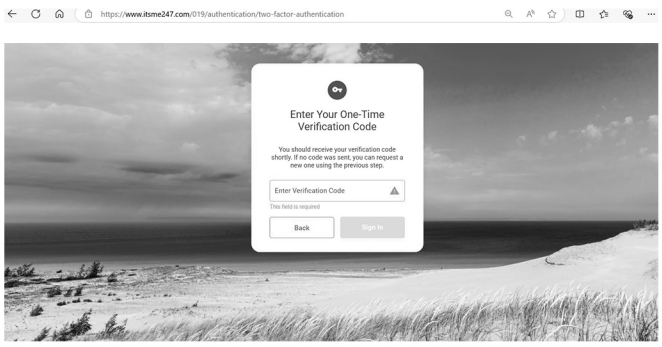


Step 1:

Click 'Register this browser, then choose your verification option. Click 'Send Code'.

Step 2:

A code will either come to your email or your phone number. Enter the code and click 'Verify & Sign In.'



& That's All!

You are set to continue banking as usual! Remember, you will have to use MFA every 90 days.

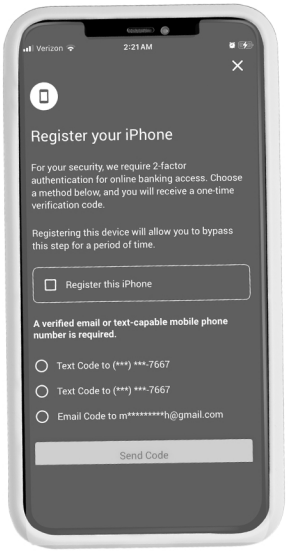
For Questions:

Visit tbacu.com to chat with SAMM or Live Chat | Call our Local Service Center at 231.946.7090

MOBILE: Multifactor Authentification (MFA)

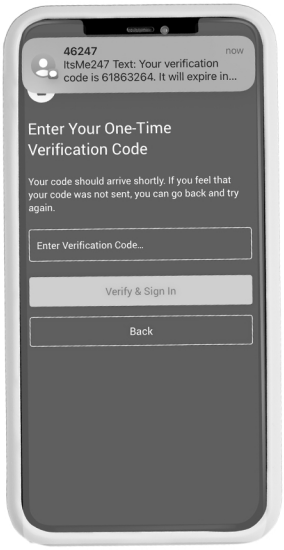
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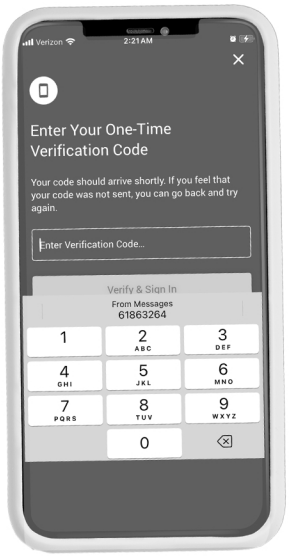
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