



Online Banking MFA (multi-factor authentication)

In order to further protect you and your personal financial information, CedarStone Bank has implemented multi-factor authentication, also known as MFA.

MFA is a security feature that allows the Bank and the Customer to verify the identity of each other. Multi-factor means that more than one piece of information is needed to securely log in to Online Banking. In addition to your current ID and password, a picture, pass phrase, and question & answer will also be used to further verify your identity.

Once you are registered, CedarStone Bank will know it is you based on the correct ID, password, and answer provided by you at the appropriate screens. You, the Customer, will know it is CedarStone Bank based on the picture and pass phrase provided to you.

We strongly recommend you do not share your ID, password, image/picture, pass phrase, and answers with anyone. CedarStone Bank will never ask you to provide this information via email.

The MFA Registration will only need to be completed once. However, if you forget any of your choices after registration, then it may be necessary to ask you to register again.

Registration Steps

1. Enter Access ID. Click Log In.
2. Enter Password. Click Log In.
3. Verify E-Mail Address, Type in Pass Phrase, Pick 3 Questions and Type in Answers.
4. Register as “personal” or “public” computer. Click Submit.

If you have any questions, please contact us at one of our offices.

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