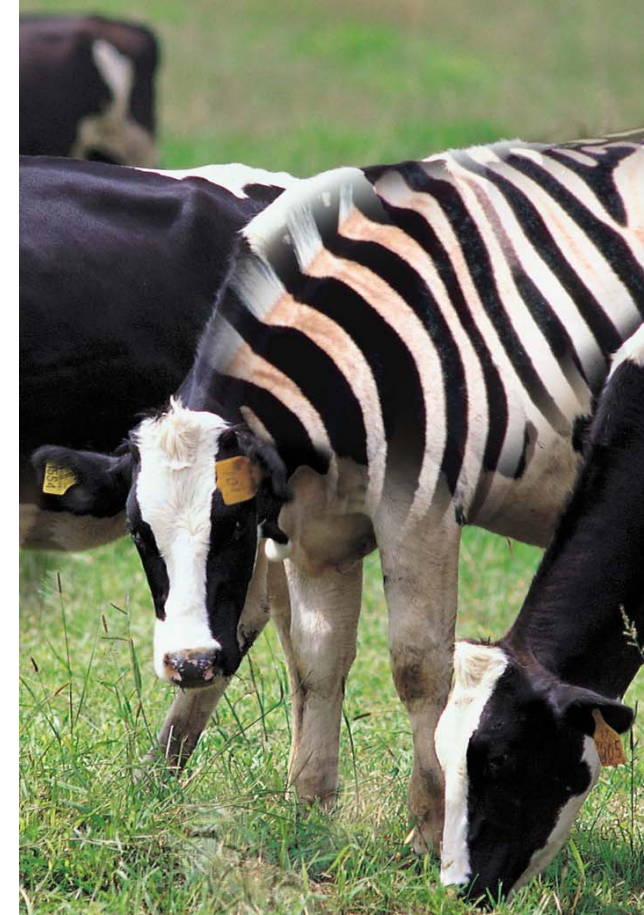


Sometimes,  
it's just not you.



**“I make my own rules...**

*I take care of my finances when I want to...I've built my own security level so I'm comfortable working with my accounts online. I never knew how easy, safe and fun online banking could be until I built my own personal branch!”*



**“I do things my way...**

*Today, you have to manage your own life. I appreciate the credit union giving me the chance to take only the risks I wish to take on the Internet. I enjoy the power to manage my life the way I want to!”*



**“I'm in the driver's seat...**

*The way my mom uses the Internet is not the same as the way I like to use it. It's great that my credit union lets me set up my online branch so it fits my life!”*



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# Customize "It's Me 247" so it matches who you are.

## What is a PIB?

PIB stands for Personal Internet Branch. *Personal*. Unique to you. *Special*. Like no one else.



## What is a PIB Profile?

A set of security controls that define exactly how **It's Me 247** online banking will behave for you.

To put it another way, it is your way of telling **It's Me 247**: "This is who I am and how I like to do things. If someone tries to access my accounts and they behave outside of those rules, it should raise a red flag to **It's Me 247**: it's probably not me!"

## What kind of security controls can I choose?

Things such as:

- What days of the week and times of the day do you want your branch to be open for business?
- Which PCs should be able to access your online branch?
- What types of transactions can be performed?
- Are there certain types of transactions that should ask for a second, confirmation code?
- Should transfers or other transactions be limited to a certain maximum dollar amount?

*It's your life...your choice...your branch!*



## Is PIB the same thing as "It's Me 247"?

Well, strictly speaking, your Personal Internet Branch is **It's Me 247**. It's where you go to look at your accounts, transfer funds, and take care of other money stuff. It is your PIB *profile* that is separate. That's the thing that says how you want your home banking to behave.

Think of **It's Me 247** as your own personal branch. Then think of your PIB profile as the security company you've hired to watch over the branch for you. Pretend they are behind two separate doors...in separate buildings...in separate cities, even, if you want.



If you need to do something with your accounts, you go to your branch and use the proper key to open that door. If you want to

change your security arrangements, you would go to the security company and use a different key to open that door.

*Of course in this case, we're not talking about real doors and actual keys, but you get the idea. You'll use one user name (or your account number) and a password for **It's Me 247**, and a different user name and password for updating your PIB profile.*

You'll be going to your branch (**It's Me 247**) all the time, to check your balances and keep track of day-to-day activity with your accounts. But you may only visit your security company (PIB profile) one time to set up your profile, and once in a while after that to make any changes you want to make to your security arrangements.

## How do I get started?

Once we have activated the PIB system, the first time you log in to **It's Me 247** you will see a new screen that explains that you must have a PIB Profile in order to continue. You will have two choices:

Use the Credit Union Default PIB Profile

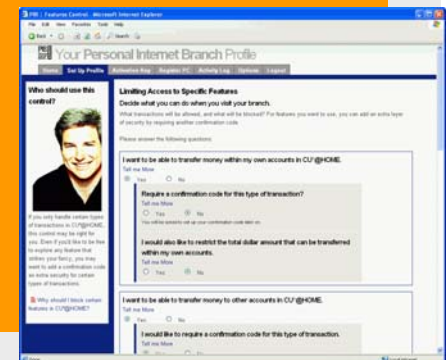
Choose this and we'll set up a standard profile for you. That's all there is to it. You will then be requested to answer a "security question" that will be used to confirm your identity before you can access your accounts in **It's Me 247**. A different question will appear each time you log in from that point on.

OR

Create My Own PIB Profile Now

Choose this and you will be walked through the steps to set up your own Profile, including creating a username and password for the PIB Profile online website. After you have saved your changes, you'll receive an email with an Activation Key. You must enter this key into the PIB Profile website before your new security settings will take effect in **It's Me 247**.

*Note: If you ever need to go back to your PIB Profile again to make other changes, look for this button on our website →*



Sample of the PIB Profile Website