

**Q: What is a Secure Token?**

A: A Secure Token is a small device – it fits on a key ring – that offers a unique, one-time use password for entry into your online banking user account. Each time you login, you will look at the numerical code on your Secure Token screen and enter that number. The number changes every 35 seconds. This adds an additional layer of protection when banking online.

**Q: Why Secure Tokens?**

A: With Secure Tokens, anyone who is successful in stealing your online banking user ID and password, will still be unable to access your accounts. The token is required to gain access.

**Q: What if I lose my Secure Token?**

A: Please call us immediately at 877-257-7594 if you lose your Secure Token so that we may disable it and reissue you a new one. There is a replacement cost of \$25 for any lost or stolen token.

**Q: How can I access my account if I don't have my token with me?**

A: Once your token is activated, you will need to have it with you to access your account.

**Q: Can my joint owner use my token?**

A: Tokens are issued to primary owners on joint accounts. If a joint owner is a frequent user of Online Banking, please notify us and we can set up a separate user account and issue a separate token.

**Q: Why does the screen on my token look faded?**

A: Once issued, a token has approximately three years of use. You may be close to the expiration date. Please call us and we will test your token to make sure it is working properly or issue you another if it has expired.

For all other questions regarding your Secure Token, please email a customer service associate who will be glad to help at [info@clearskyaccounts.com](mailto:info@clearskyaccounts.com) or call 877-257-7594.