



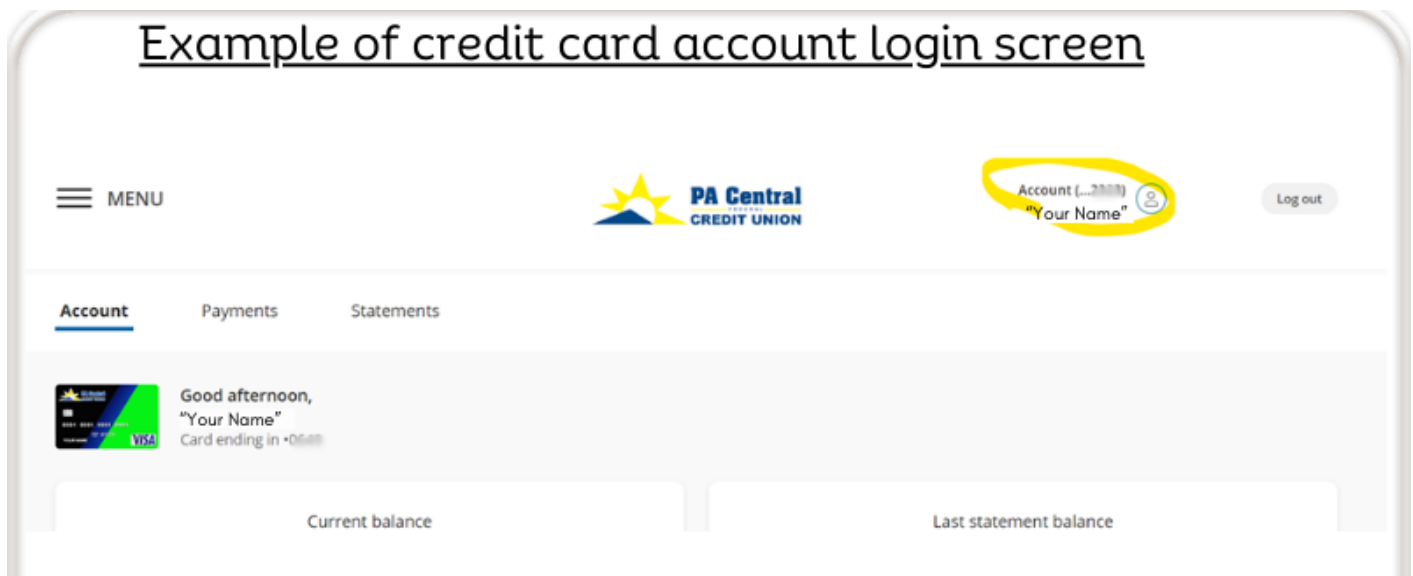
Dear PA Central Credit Card Holder,

Your data security is always a top priority for us at PA Central, which is why we are pleased to announce the implementation of multi-factor authentication (MFA) for your Credit Card Account, effective **Friday, May 7, 2024**. You will no longer be asked challenge questions. MFA is a multi-step account login process that requires you to enter more information than just a password. MFA provides an additional layer of protection against unauthorized access, helping to ensure your personal information stays secure.

### How does it work?

- The first time you log in to your Credit Card Account from a PC or laptop, you will be prompted to enter a unique authentication code sent to your email address or cell phone. **Note** – *To receive the authentication code, you must have access to the email address or cell phone number that is registered in your Credit Card Account. If you no longer have access to that email or cell phone number, please contact us to update your contact information.*
- The authentication code is only valid for a specific device. Therefore, if you attempt to log in from a different device, you will be required to authenticate again.

**IMPORTANT!** Please log in to your Credit Card Account and confirm that your email address and cell number are current. Click on your name at the top right and view your account details (see example below). If there is no information listed or it is incorrect, please call us ASAP and ask to speak with Nicholas to update your account.



If you have any questions about MFA, please contact us. We look forward to continuing to serve you!

[www.pacentralfcu.com](http://www.pacentralfcu.com) | Call or Text 717-564-4661