

OUT OF POCKET QUESTIONS

With fraud more prevalent than ever, it is important to ask questions that fraudsters would not have access to as an additional layer of security when authenticating a member's identification via phone or email.

Ask any TWO Questions in Addition to Traditional Authentication Methods:

Year Account was Opened	Branch Account was Opened or Branch Used the Most	Last Loan Paid Off	Source of Direct Deposit
Accounts They are Joint on or Joint Owners on Their Account	Name of Beneficiary	Collateral Used And or Payment Amount of Loan	Password for Account (If Available)
Previous Loans Paid Off on Account	Last Few Transactions on Account	Recent Checks Written Off of Account	Do They Receive E-statements or Paper Statements