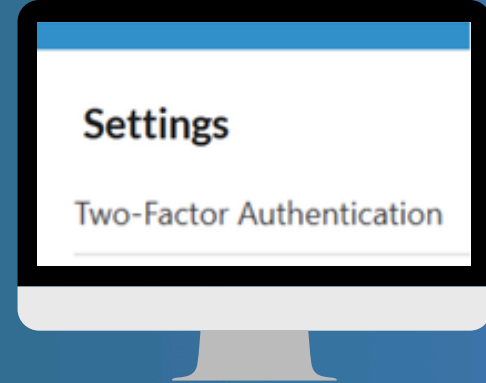# ONLINE BANKING MFA UPDATE
Multi-factor Authentication

Email MFA is being discontinued **March 4, 2026**

To better protect your account, Sound Community Bank is removing email as a Multi-Factor Authentication (MFA) option.
This update **strengthens security and reduces the risk of unauthorized access.**

WHY IS EMAIL MFA GOING AWAY?
Email is more vulnerable than other verification methods. If someone gains access to your email, they may be able to view security codes or reset your password. Removing email MFA helps prevent this and keeps your account safe.

WHEN IS THIS CHANGE HAPPENING?
Email MFA will be disabled on **March 4, 2026**.

WHAT DO I NEED TO DO?
Before March 4, ensure you have **at least one** of the following set up:
- A phone number for **text message** or **voice call** verification

HOW DO I UPDATE MY MFA SETTINGS?
Log in to Online Banking on a **desktop** and follow these steps:
- Settings > Password and Security > Two-Factor Authentication
  - Verify that at least one secure method is enabled.

WHAT HAPPENS IF I DON'T UPDATE MY MFA AND ONLY HAVE EMAIL MFA ENABLED?
You **won't be able to log in** once email MFA is disabled. You'll need to contact the bank so we can add a phone number to your account.

OPTIONAL
Prefer to enter a verification code every time you sign in? Toggle the "Require Two-Factor Authentication for Each Login" option to **ON**.

Mobile Phone (voice call or text message):
Verify that <u>at least one</u> secure method is enabled.