



New Online Banking Security Feature Effective July 8, 2026

The protection of your personal information is very important to us. We are pleased to announce an added login security feature that helps guard your personal information by adding another layer of identity verification to online financial interactions.

When will it start?

Wednesday, July 8, 2026

How does the new security feature work?

When logging into online banking on your computer or mobile app, you will receive a message (text or voice) on your phone with a 6-digit code. You will be asked to enter this code to complete the login process. This feature takes the place of answering security questions and receiving email passcodes when logging into online banking.

What do I need to do?

Customers will be required to set up phone numbers that will be able to receive one-time passcodes (OTP) for each login going forward. Please make sure that the phone numbers currently listed for your online account are correct. If they are not correct, please contact your nearest Union Federal office to update them. You can add up to five (5) phone numbers to receive the OTP by either text or voice call. Once you enter your phone numbers, you will be enrolled and will receive a SMS text or phone call the next time you login.

Will I always be prompted for a passcode?

Not always. If you are using the same device, browser, or app it will only prompt you periodically or when something on your device changes. When it does prompt you with a passcode you are either using a new device or the system is performing a periodic check to verify it's still you logging in for your account's security.

If you experience issues, contact your local Union Federal Office:

Kewanee	309-853-3535
Milan	309-787-6138
Geneseo	309-944-5156
Orion	309-526-3333
East Moline	309-755-1426

Or call our main number at 309-853-3535.