ID Check FAQs

ID Check is an online security feature for members who use eBranch to access their CEFCU accounts. Listed below are frequently asked questions that describe this security feature in more detail. Please **contact us** if you need further information.

What is ID Check?

ID Check provides added security to help prevent fraud when you access your Credit Union account(s) online. This additional verification gives you greater protection against unauthorized individuals logging into your accounts. ID Check allows you set up personalized challenge questions. Only you will know the correct answer. When signing on to eBranch, you may be prompted to answer your ID Check challenge question(s) to confirm your identity.

How does ID Check work?

When you set up ID Check, you will select a series of challenge questions and answers. Periodically as you login, you'll be asked challenge questions to confirm your identity, thereby providing added security. Your answers must match exactly the answers previously set up by you. To a valid user, these challenge questions should be easy to answer.

ID Check also checks the computer(s) or device(s) you are using to access your online accounts. As you probably access your account information from one or two computers, such as your work and home computers, ID Check remembers these computers. If you login from a different computer, we will take additional security measures to verify your identity by asking you to provide the answer to one of your secret challenge questions.

Can I access my accounts from multiple computers?

Yes. There is no limit on how many different computers you can use to login to eBranch. If you login from a computer that ID Check does not recognize, you will be prompted to answer your secret challenge questions.

Can two people login from the same computer?

Yes. There is no limit on how many people can login to their eBranch accounts from the same computer. Your User ID and Password will distinguish you from other users accessing their account(s) from the same computer.

What if I have a joint owner on my account?

ID Check only allows one challenge question. Therefore, it is very important that both account owners know the answers to the challenge question. You do have the option of establishing a User ID and Password for the joint owner on your account. Once this is established, your joint owner would set-up their own challenge questions and answers.

Do I have to use ID Check?

Yes, we require ID Check for all eBranch users. ID Check is an added security feature to further protect all of our members when they access their account(s) online.

How do I change my ID Check Challenge Questions/Answers?

Log into your eBranch account, click on the "User Options" tab and then the "Change Challenge Questions" link to change your challenge questions/answers.

What if I forget the answers to my ID Check Challenge Question?

ID Check will give you three opportunities to provide the correct answer to your challenge question. If you exceed three opportunities, for your protection, the system will block access to eBranch. To have your challenge question reset, please call our Electronic Services department at (800)592-3328, option 3 then option 2. We are available Monday through Friday from 9:00 a.m. to 4:00 p.m.