

What is multi-factor authentication?

Multi-factor authentication (MFA) is a security measure that requires anyone logging into an account to complete a two-step process to prove their identity.

In short, multi-factor authentication makes it twice as hard for criminals to access an online account!

How does multi-factor authentication work?

By requiring two steps instead of one to log in, multi-factor authentication greatly increases the security of any account.

When MFA is activated, you'll log in to your account with your username and password like normal, then complete an additional security step to finish the login process.

GR Consumers Credit Union will send your verification code to your phone number or email on file.

How do I update my MFA contact information?

Since multi-factor authentication requires updated contact information, we encourage every member to routinely review their contact information in online banking.

- Log in to your Online Banking Account
- Scroll down the right column and select Personal Information
- From there, you will be given options to verify your identity with a code via email or phone number. If the contact information listed here is correct, you are all set.
- If it is not correct, follow the on-screen prompts to update your information.

Will GR Consumers Credit Union ask for my online banking verification code?

When you call GRCCU, our team will never ask you to provide your online banking verification code as part of the interaction. While you may be asked to provide identifying information—such as your member ID number or the last four digits of your social security number—your secure access code will never be part of your offline verification.

If someone contacts you claiming to be from GRCCU and asks you to share your secure access code, please change your online banking password and call our office immediately.

Will MFA impact logging into the mobile app?

Maybe. If you already utilize one of our biometrics multi-factor authentication options, such as face ID authentication or voice recognition authentication, then you are all set. However, if you still use your username and password to login to the mobile app you will need to use a verification code to complete the process.