



If you've been asked to answer your secret question during the first login:

- **DO** send an email to <u>ibpasswordhelp@rfhl.com</u> with your username and full name, if you cannot recall the answer to your secret question.
- **DON'T** start the first log in process if you CANNOT recall the answer to the secret question that you entered in the old internet banking solution. You would have previously created that question/answer to enable you to reset your old passwords.