ONLINE BANKING SECURITY STATEMENT

We are committed to ensure the confidentiality of your online transactions. Our banking products incorporate designed-in security features for safeguarding your accounts and the information you transmit to us during a session.

SECURITY FEATURES

Data Encryption

For your protection, we use 128-bit Secured Socket Layer (SSL) strong encryption during your online sessions. Encryption is a sophisticated way of scrambling all information transmitted online before it leaves your computer, so that all information, including passwords and online bill payments are completely unreadable by unauthorized third parties. No transactional information will be transmitted without first being encrypted. We require that your web browser support a minimum of 128-bit encryption.

When you supply data via the Internet, it is encrypted before it travels. We decode and process the data at our end. When we provide data to you, it is encrypted at our end, and sent to you. When you receive it, your browser decodes the information and displays it to you.

Cookies

Cookies are small pieces of information a website stores on a visitor's computer to keep track of settings or data from previous visits. Our use of cookies enhances our member's online transactions and eases navigation through our website. For certain applications, such as on-line transactions, secure cookies are required to help protect the privacy of member transactions (for example, terminating a session if the member forgets to log out or recognizing the IP address where the log-ins is occurring).

Double Authentication

To further safeguard your account information against unauthorized access, the software employs a double authentication scheme. It helps prevent an unauthorized user from determining your login credentials and executing transactions against your account.

Individualized Password

When you enroll in eBanking you are provided with a User Name and your initial online password. After you have logged in, you can change your password as often as you like. The first time you login, you will be required to change your password. For subsequent logins, you will need to enter your User Name and password to enter the secure area of our website. Choose a password that will be hard for someone else to figure out i.e., do not use birthdates addresses, etc.   Use strong passwords and change them frequently.

Timed Log Out

If you forget to log out, we do it for you by terminating your banking session after a certain length of time. You will be required to login again to begin another session. This built-in safeguard protects your account information from unauthorized access in the event you are called away from your computer during an online session, or forget to log out at the conclusion of your session.

YOUR RESPONSIBILITIES

Each of the foregoing security features is designed to protect confidentiality of your online transactions and account information. You are also responsible for adhering to the following secure practices.

- NEVER reveal your login ID or password to anyone.
- NEVER leave your computer unattended during e-Banking session.
- When you are finished with eBanking session, be sure to LOG OUT (click exit) before visiting other web sites
- If you cannot close the browser after your banking session, be sure to delete the temporary files stored by the browser on your local hard drive. Consult your browser Help on how to do this.
- Report known instances of unauthorized account access to us within the required timeframe.
- NEVER use email to transmit any personal, business, financial or account information. Messages sent in this manner are not encrypted.
- Use the encryption features of your browser. You may be required to upgrade your browser to 128-bit encryption.

If you have any questions regarding the security of your online transactions, please contact us.

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