

INTERNET BANKING SECURITY GUIDELINES

The safety of the money in your accounts and your financial information depends on you following good security procedures when using Internet Banking. Following these guidelines will help assure that your transactions and information will be safe and secure.

1. Use virus and spyware protection software. Keep the software updated to protect against new threats.
2. Use software or hardware firewalls to protect your computer from hackers.
3. Never use unsecured public wireless systems for banking services.
4. Do not download files, install software or open email attachments from unknown sources.
5. Change passwords often.
6. Do not use the same password for Internet Banking that is used for other Internet activities.
7. Do not give your password or other logon information to anyone that you do not want to have access to your accounts. Do not leave or store this information where someone can find it.
8. Use passwords made up of random numbers or letters. Do not use anything that can be guessed easily such as initials, address, name or birth date.
9. Disable auto complete features on your computer.
10. Log out when leaving the computer unattended.
11. Do not use any computer that does not belong to you.
12. Do not send confidential banking information by regular e-mail.
13. Install any security-related updates that are provided by your computer manufacturer.

FOR BUSINESS OR COMMERCIAL CUSTOMERS

1. Use a dedicated computer for Internet Banking and other computers for e-mail and other Internet activities.
2. Secure your computer to your desk with a theft proof locking system.
3. Get professional advice about securing access to your computer.