

## **Enhanced Online Security**

Security is a key component of accessing your accounts online. Personalized Image and Description authentication is a quick and easy security measure that helps prevent fraud and identity theft whenever you sign in to your account online. This authentication includes a personalized image and a unique description that will always be displayed before you are asked to enter your Password.

When logging in, if we do not recognize your computer, we will ask you the security questions you answered during enrollment. Once the security questions are answered correctly, you will see your image and personalized description.

By verifying that the image and description are correct, you will know that the site you are visiting is the actual website and not a "spoof" site. If you do not see your image and description, please do not enter your Password. This authentication helps prevent a fraudulent attempt to access your account information.

## **For First-Time Users**

During the enrollment process, in addition to selecting your security questions, you will be asked to select an image and create a personalized description. After enrollment, when you login with your User ID and we recognize your computer, your image and personalized description will be displayed so you will know immediately that it is safe to enter your Password. If you do not see your image and description, please do not enter your Password.

If we do not recognize your computer, we will ask you the security questions you answered during enrollment. Once the security questions are answered correctly, you will see your image and personalized description. Again, if you do not see your image and description, please do not enter your Password.

## Privacy & Security Policy

We recognize the importance of respecting your information and maintaining confidentiality. As a regulated financial institution, we must obtain information about you. We use this information in a number of ways: giving you authenticated access to your account information, servicing your account, complying with regulatory requirements, providing you with customized information, making our applications easier and more useful for you.

This website uses cookies, messages given to a web browser by a web server. The browser then stores the cookie in a text file. This website uses two types of cookies:

1. Session cookies which are temporary cookies that are automatically deleted whenever you close all open web browser windows. Session cookies are used to ensure that you are recognized when you move from page to page within the site and that any information you have entered is remembered. Session cookies do not collect information from the user's computer. They typically will store information in the form of a session identification that does not personally identify the user.
2. Persistent cookies that remain permanently on the cookie file of your computer (expires every 180 days). The persistent cookies contain an encrypted identification value associated with the User ID. Persistent cookies personalize your website experience and enhance security measures by recognizing the web browser used on your computer. Persistent cookies will only be stored when you choose to register your web browser for ongoing access. Cookies placed on your computer may contain computer settings specifications, but do not contain any personal information, such as an e-mail address or name.

Although your browser may permit you to reject cookies, cookies are required to login and navigate within this website. If you should choose to disallow cookies you will be required to respond to challenge questions each time you log on.

We protect your account information from unauthorized access, to the best of our ability, by placing it on the most secure portion of our website. That's why you have to enter a unique user name and password each time you want to access this secure website. We also utilize a site authentication feature (personalized image and description), which allows you to verify you are visiting the valid website. Your password should never be shared with anyone. None of our other clients can access your data, and only a restricted set of our employees can access your data in order to provide service to you. When you access password-protected portions of our site using a web browser, Secure Sockets Layer (SSL) technology is used to protect your communications through server authentication and data encryption. We upgrade and maintain our technology on an ongoing basis. Although this website may link to some external sites, we are not responsible for the privacy practices of those websites.

If you have any questions or comments, please contact your account administrator.