

Attention Customers:

In the coming weeks, you'll see some changes in our Internet Banking environment. These changes are being made to keep your information even more secure, while ensuring that Internet Banking remains convenient and easy for you to use.

We're adding a layer of security to the Internet Banking login process to further validate your identity. This process is designed to keep your personal account information protected from fraud and identity theft.

During the enrollment process, you will complete a number of activities:

1. View your current email address on file
2. View your authentication image
3. Enter your authentication pass phrase
4. Provide answers to a series of challenge questions
5. Decide whether or not to register your computer

If you are using a public computer at that time, such as in an Internet café or library, you may still complete the enrollment process. Later, you may register a non-public computer you usually use to access Internet Banking, such as your home or office computer. There is no limitation on the number of computers you may register.

Our additional security measures also provide another level of assurance for you to confirm that you are accessing our valid Internet Banking website. As part of the enrollment process, you'll view a unique image and enter a corresponding phrase that will subsequently be displayed to you every time you access Internet Banking. This two-way authentication provides you with the assurance that you have not been redirected to a spoofed or fraudulent website. You can then conduct your Internet Banking transactions with peace of mind that your information is safe. If you do not see your image and phrase after completing the enrollment process, you should contact us before entering any information.

We're committed to keeping your personal financial data safe and secure. We welcome your feedback on our new security measures, and encourage you to contact us with any questions or concerns.

What are we doing?

We will be implementing additional security measures to protect your information. This initiative will be rolled out in two phases.

- o **Phase 1**
 - o Separate Access ID and Password Pages
 - One of the first changes you will see is the separation of the Access ID and Password fields. You will be prompted to enter your Access ID on one page, and once you click on "Submit", you will be prompted to enter your Password on the following page.

- o **Phase 2**
 - o Introduction of Additional Security Measures
 - Shortly after the separation of the Access ID and Password we will add new security measures to Retail Internet Banking. Once you log in with your Access ID and Password you will be prompted to enroll into the new security measures. To enroll you will need to do the following:
 - View the Authentication Image presented and create an Authentication pass phrase
 - View current email address
 - Create Challenge Questions and Answers
 - Register your computer

FAQs

- Q. Will I be able to change my Authentication Image?
A. A default image will be provided to you at enrollment, and you must keep this selection initially. You will then be able to change your Authentication Image after completing the enrollment process. You will be able to select from a library of thousands of images.
- Q. I sometimes access Internet Banking from a public computer, such as at an Internet café or at work. Can I still use those types of computers to do my Internet Banking?
A. Yes, you can continue to use public computers to access Internet Banking. As part of your enrollment in the Layered Authentication process from your home computer (or other non-public computer you regularly use), you will complete a series of challenge questions. If you need to access Internet Banking from a non-public computer, you will be provided with an additional confirmation process using the challenge questions, and then will be granted access to the system.
- Q. Am I required to enroll in Layered Authentication?
A. Yes, we are requiring all Internet Banking users to enroll in Layered Authentication for their security. We're confident that you will find the process easy to use and convenient.
- Q. How does the Authentication Image protect me?
A. The Authentication Image that is presented back to you is a verification that you are accessing our legitimate Internet Banking site. By presenting the Authentication Image and passphrase that you established during the enrollment process, we are providing an assurance to you that your activity has not been redirected to a fraudulent site where your login credentials could be compromised.
- Q. Why should I register my computer?
A. Each computer has a unique set of characteristics, similar to a fingerprint. By registering the computer, its unique set of characteristics will be stored by Internet Banking and used as

additional validation criteria during subsequent logins. If you choose not to register a computer, you will be presented with a different validation process consisting of challenge questions/answers. Thus, we encourage you to register your computer and make for a more convenient, yet secure, login process.

- Q. Is there a limitation on the number of computers I may register?
A. There is no limit on the number of computers you may register.