

## **Midtown Bank & Trust Company Security Statement**

Midtown Bank & Trust Company understands that your trust in us is dependant on how well we keep your personal, business, and account information secure. Midtown Bank & Trust Company utilizes industry accepted security practices that are appropriate to the way you choose to bank with us. For your protection, we verify you are who you say you are before we grant you access to your accounts, no matter which channel you choose to use.

### **Security Controls and Browser Requirements**

We understand the security of your personal, business and account information is important to you. Because we want to offer financial services in a secure manner, we employ several controls described below. These controls allow us to properly authenticate your identity when you access these services and protect your information as it travels over the Internet between us and your PC. Many of the financial services we provide on this Web site use access codes, such as your login ID and Personal Identification Number (PIN).

This site requires the use of secure browsers to protect you while you access our online services. Secure browsers allow you to communicate with our Web site in a secure session by encrypting information that flows between you and the site. To verify that your session is secure, look for **https:** instead of **http:** in the URL address line, and a secure symbol (such as a closed padlock or key) on the status bar of your browser at the lower part of the screen. For even greater security, our system ensures that data-exchanged between your PC and our computers are encrypted with 128-bit encryption – the strongest encryption available. Additionally, if SSL detects that data was added or deleted after you sent it to the bank, the connection will be severed in order to guard against any tampering. The most popular browsers have the SSL security feature included. If you would like to know if your browser is secure? Click here [[link to browser table – supplied by Fiserv](#)].

Our Web site uses firewalls to protect our computer systems and your information. A firewall is a combination of software and hardware products that permits only specific types of traffic or transactions through our system.

Each customer's online banking session will be limited to 30 minutes. You will be automatically disconnected from this service after 15 minutes of inactivity.

Login IDs and passwords can never be accessed or downloaded by anyone on the Internet because they are stored on our computers. Additionally, user passwords can vary from eight to sixteen characters and can be changed by the account holder at any time. Passwords will expire every six months. The system also checks for invalid logins and automatically disallows a user after three invalid attempts. This prohibits the 'hacker' from gaining access to our system, thus protecting your accounts.

### **Here is How You Can Help**

Midtown Bank & Trust Company will continue to provide security controls to protect your information, but we also believe it is extremely important for you to share in the responsibility for security. The following are a few ways you can protect yourself and your accounts:

- Never share your access codes with anyone. **Remember, a bank representative will never ask you for your PIN.**
- Select a password that is not easily guessed. If you think your access codes have been compromised, change them and call Midtown Bank & Trust Company immediately.
- Consider using a personal firewall to prevent hackers from invading your personal computer, especially if you are using DSL or a cable modem to access the internet.
- Install virus protection software and scan all downloads, as well as diskettes, before use. Also, delete all e-mails from unknown sources, especially those which have attachments.
- When you are done with your transactions, always click on the Logoff button to exit the application and prevent further access. When you are using a public PC, also close the browser when you are finished.

