



# Conducting Your Transactions Online

In order to help ensure the security of your online transactions, please consider the following information and recommendations:

- We will NEVER email, call or otherwise ask you for your online banking credentials: username or password.
- Protect yourself by implementing alternative risk controls such as:
  - Choose adequate user names and passwords that, at least, include a mix of small case letters, upper case letters, and numbers or special characters.
  - Change your password periodically.
  - Safeguard your user name and password information.
  - Always have a up-to-date firewall in place when conducting financial transactions online.
  - Always log off the system after you are completed with your business (do not just "X" out of the page)
  - Monitor your account activity on a regular basis.

Commercial account owners may be required to perform their own risk assessments and control evaluations pertaining to online security. For

Example:

- Make a list of risks related to online transactions that your business faces including:
  - Passwords left out in the open
  - Use of old or unchallenging passwords
  - Possibility of internal fraud or theft
  - Delays in terminating the rights of former employees
  - Lack of dual control over individual access to online transaction capabilities.
- Control evaluations your business could use may include:
  - Password protected software for password storage
  - Employee background checks
  - Have policies and procedures in place for terminating employee access
  - Segregate duties among two or more people so no one person has too much control
  - Conduct internal or third party audits
  - Use firewalls to protect from outside hackers

Federal regulations provide consumers with some protection for electronic fund transfers, generally applying to accounts with Internet access. For example, these federal laws establish limits on a consumer's liability for unauthorized electronic fund transfers. They also provide specific steps you need to take to help resolve an error with your account. However, in order to take advantage of these protections, you must act in a timely manner. Make sure to notify us immediately if you believe your access information has been compromised. Also, review your account activity and periodic statements and promptly report any errors or unauthorized transactions. Please be sure to see the Electronic Funds Transfer disclosure that we provided you at account opening for more information on these types of protections. (If you need a copy, we can provide one for you.) If you become aware of suspicious account activity, immediately contact the authorities and contact us at the number listed below.

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