



## *Anytime Banking Access Security Agreement*

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Security is a priority at Embassy Bank. We are committed to protecting the security and confidentiality of your information. We use a combination of state-of-the-art technology and methods to help ensure that your online sessions are secure.

### **Internet Security Measures**

Any personal information you send us is encrypted. This technology, called Secure Socket Layers (SSL), protects information you submit or receive through this site. In addition, any sensitive personal information that you send to our web site (such as social security number or mother's maiden name) is held in a secured environment, protected by tools such as firewalls and/or database field encryption. The bank makes no representation, however, regarding the unconditional security of such submissions.

### **Protect Yourself from Fraudulent Web Sites**

Personal information shared over the Internet can be used to commit fraud. One common method is for thieves to create a web site using a name that is similar to that of a reputable business, for instance by using a common misspelling of the company's name. The intent is to lure you into clicking onto the copycat web site and giving your personal information, including your account number and password. We caution you to make sure of whom you are dealing with over the Internet and to understand what will be done with your information. Always check that you have typed the correct web site address before entering personal information onto a site. For more detail on steps you can take to protect yourself, we suggest that you review guidelines provided in “[Safe Internet Banking](#)” published by the FDIC which may be obtained on their web site at <http://www.fdic.gov/>.

Another common method used to commit fraud is “Phishing”. Phishing is used by criminals to commit identity fraud. Basically, the scam uses spam (unsolicited email) to bait consumers into disclosing sensitive personal information—such as social security numbers, account and routing numbers, credit card numbers, personal identification numbers, passwords, and other private data. The unsolicited emails will give the appearance of being from legitimate businesses such as Embassy Bank and request that you provide sensitive personal information to “update” or “validate” records. **AT NO TIME WILL EMBASSY BANK REQUEST SUCH INFORMATION FROM YOU VIA AN EMAIL.** For more detail on steps you can take to protect yourself, we suggest that you review guidelines provided in “[How Not to Get Hooked by](#)



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the “Phishing Scam” and “ID Theft: When bad things happen to your Good Name.” published by the FTC (Federal Trade Commission), which may be obtained on their web site at <http://www.ftc.gov/> or pick up a Phishing Scam brochure at one of our offices.

### **Embassy Bank-Approved Browsers**

Embassy Bank's standards are among the highest of companies on the Internet, for accessing our secure applications, such as Online Anytime Banking and signing up for and using Personal or Business Banking applications. Embassy Bank requires that your browser support SSL, and does not allow information to be stored on your hard drive unless you specifically download it and save it on your computer.

### **Firewall**

Embassy Bank uses firewalls to help limit entry by anyone without proper authorization. A firewall is a security mechanism that regulates the data going in and out of a network. It is a commonly used, specialized network device, which acts as a shield against data going in or out of a network. It checks to make sure that communications only occur between approved individuals and that the communication is in the proper protocol.

### **Constant Surveillance**

Embassy Bank's security systems regularly monitor the web server to help ensure your information is secure.

Embassy Bank is not responsible for the content of third party sites hyper-linked from our web site, nor does it guarantee the products or services offered on third party sites. You should review the privacy statement of a web site before you provide personal or confidential information.