

# Electronic Banking Security

## Important Security tips YOU need to know...

Dear ABC Valued Customer:

As you may be aware, crimes taking place via the internet are rising with each passing day. American Bank of Commerce (ABC Bank) is continually working to improve and strengthen the Bank's defense against such criminal acts.

Recent events in the news regarding other banks have prompted the Bank to send you a reminder of the importance of following our established security procedures. ABC Bank provides each of our customers a resource for security procedures for use of the internet, as well as online banking. Visit our Fraud Education Center at [www.theabcbank.com](http://www.theabcbank.com).

At times these procedures may not always be convenient, such as the regular changing of your personal password, separation of business and personal access, and computer registration, but it is critical to recognize the importance of following each procedure in order to protect your financial information and account activity.

Thank you for your cooperation. We appreciate your business.

## Electronic Banking Security tips:

Electronic banking is a wonderful, convenient way to conduct your banking business with American Bank of Commerce. The advent of Internet banking and Telephone Banking has made it simple to monitor and transact business quickly, easily, and conveniently in our daily lives. Along with that convenience there is an increased risk. We at American Bank of Commerce are investing both time and money to safeguard your accounts and money on a daily basis. We cannot do it alone. You play a large part in the security of your assets as well.

### Our Part in Online Security

- 128-Bit Encryption
- Firewalls and Intrusion Detection Systems
- Multi-factor authentication
- Secure access codes

### Your Part in Security

There are several things that you should do to ensure that your computer is protected:

- Use a current Web browser
- Make sure you have the latest security updates & patches
- Install Antivirus Software
- Use Personal Firewalls - There are also many other free firewall programs to choose from.
  - Zone Labs
  - Symantec (Norton)
  - McAfee
  - Computer Associates
- Use an Anti-Spyware security software
  - Lavasoft's Ad-aware
  - PepiMK's Spybot Search & Destroy
  - Symantec (Norton)
  - McAfee
  - Activate a pop-up blocker

### Online Activity and Password Security

Passwords - Try to avoid using the same password for different services that are important to you. Using the same password for all services could put you and your money at risk, should anyone discover this single password. For this reason, you are strongly advised to have a unique password for each service you use, especially one as critical as Internet banking.

When choosing a suitable password, you might want to consider the following:

- Avoid using the same password for different services
  - Don't use personal names
  - Never write your passwords down
- In any event, you should never disclose your Internet login details anywhere online except at your usual online banking website. We also suggest that you only access the website in the normal way (by manually typing it into the internet address bar or using a Favorite) and never via a link in an email.

### Password Do's

- Be cautious of where you access the internet from.
- Get wise to online fraud.
- Change your passwords. *You should change your password regularly (every 30 to 60 days).*
- Contact your bank if you think someone else knows your Internet banking password.
- Password protect your computer.
- Disable the 'AutoComplete' function within your internet browser.
- Buy products online from well-known companies.
- Only provide bank information during secure sessions.
- Keep your passwords to yourself.
- Try and create passwords that are unique and not easy to guess.
- Create a password that contains letters, numbers, and symbols.
- Be different.
- Use a password that can be typed quickly, without having to look at the keyboard.

### Password Dont's

- Don't be personal.
- Don't use words contained in a dictionary.
- Don't use a password of all numbers or all alphabetic characters.
- Don't use keyboard sequences.
- Don't ever write your password down.
- Don't forget to log off.
- Don't use links to access our site.
- Don't send your Internet banking ID and/or passwords by email to anyone - ever.

**No one at American Bank of Commerce will ever ask you for your Internet banking password. If someone does ask you for it - they do not represent American Bank of Commerce.**

### Other Online Activities

- Scan your computer for spyware and viruses regularly.
- Use secure Web sites for transactions and shopping.
- Avoid downloading programs from unknown sources.
- Never open email attachments that contain a file ending with .exe, .pif, or .vbs as these commonly have viruses.
- Never send sensitive information by email.
- Be wary of opening any unexpected email messages with attachments.
- Review who you use as your Internet Service Provider (ISP).
- Disconnect from the Internet when not in use.