

## **Security Statement**

This Internet Banking System brings together a combination of industry-approved security technologies to protect data for the bank and for you, our customer. It features password-controlled system entry, Secure Sockets Layer (SSL) protocol for data encryption and a router loaded with a firewall to regulate the inflow and outflow of server traffic.

### **Secure Access and Verifying User Authenticity**

To begin a session the user must key in a Access ID and a password. Our system, the Internet Banking System, uses a “3 strikes and you’re out” lock-out mechanism to deter users from repeated login attempts. After three unsuccessful login attempts, the system locks the user out, requiring a phone call to the bank for verification before re-entry into the system is allowed.

### **Secure Data Transfer**

Once the server session is established, the user and the server are in a secured environment. Data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol.

Besides using 128-bit encryption, Kearney Trust Company Online Banking is built with several additional safeguards to ensure your account information remains secure. Should someone attempt to access your account using an incorrect password more than three times, Kearney Trust Company will lock out the entire session from use. The lockout can only be cleared by a Kearney Trust Company employee. Should you forget to logout of Online Banking, your session will automatically be terminated after 20 minutes of no activity. In addition, you can now easily and reliably verify this site's identity and security by looking for the green website address bar. The new Extended Validation (EV) certificate triggers web browsers to display a green address bar and our site provider's name (Fiserv, Inc.). For more information about online security with tips for you to protect yourself, your computer, and your accounts online, go to our Online Security Tips under Personal or Business Online Banking.

Feel free to contact us with any security questions or concerns you may have.