

# Online Banking Security

## Your Responsibilities

Review your account statement regularly and report any unauthorized activity promptly.

Protect your Internet Banking User Name and Password.

You should always guard your Internet Banking User Name and Password from unauthorized use. If you share this information with someone, all transactions they initiate with the information are considered authorized by you, even for transactions you did not intend for them to make. Do not save your user name and/or your password on any computer you use to access HSBs Internet Banking site. Rather, enter this information manually each time you log in.

What can I do to keep my information secure?

You can help us keep your information secure by protecting your Internet Banking User Name and password.

- Don't use obvious numbers or easily accessible information for your user name and password.
- Ensure that no one is watching when entering your user name and password.
- Don't record your user name and password on paper. Try to memorize them, if possible.
- If you do record your user name and password, keep them in a safe, secure location.
- Do not share your user name and password with anyone.
- Review your account information often. Report any unusual activity immediately.
- If you'll be away from your computer for any length of time, log out of Internet Banking.
- Never give account information to anyone over the telephone unless you've initiated the call.
- Do not save your user name and/or your password on any computer you use to access HSBs Internet Banking site. Rather, enter this information manually each time you log in.
- When you have finished your online banking session, always remember to properly log-out and close the browser window on your computer or mobile device.

## Our Responsibilities

Your security and privacy is very important and Horatio State Bank is committed to protecting you. With Internet Banking, you can be confident that your HSB accounts and information will be secure and protected. You are not liable for certain unauthorized online banking transactions, subject to the terms and conditions of our online banking agreement. Read your "**Online Banking Agreement and Disclosure**" for information about reporting unauthorized transactions to preserve your rights in this regard.

## The Latest Security Technology

At Horatio State Bank, the security of your online information is very important to us. We use the latest technology for the highest level of protection. Immediately upon your login, your user name and password are encrypted using Secure Sockets Layer (SSL) technology, keeping your information secure.

## Please Note:

Horatio State Bank will not send emails asking for customer information. Any such emails should be reported to the bank immediately by contacting us at (870) 832-2501.