

# Conducting Transactions Online

To help you securely conduct online transactions, we want you to do the following:

- We will never email, call, or ask for your username and password or any other online banking information.
- Use the following steps to help protect yourself:
  - Making sure you choose a username and password that has at least mix case letters, numbers, and special characters
  - Change your password periodically
  - Do not share your username and password
  - Log off from system when you are done conducting business (use the log out option, do not click the X on the internet browser)
  - Monitor you account activity on a regular basis

Commercial accounts may want to perform their own risk and control assessments. For example:

- Make a list of risk factors related to online transactions your company would deal with.
  - Password being written down
  - Having old and/or weak passwords
  - Internal fraud or theft
  - Delaying in deleting users from systems
  - Lack of dual control over individual access to online transaction capabilities
- An evaluation of controls your business uses may include:
  - Using a software to securely store your passwords
  - Conducting a background check on your employees
  - Have policy and procedures in place to terminate employee access for former employees.
  - Segregate duties among two or more employees
  - Conduct internal or third-party audits of your controls
  - Use a firewall to protect your company from hackers or malicious people

Federal regulations provide customers with some protections for electronic funds transfers. For example, these federal laws establish limits on a consumer's liability for unauthorized electronic funds transfer. In order to take advantage of these protections, you must act in a timely manner. Make sure you notify us immediately if you believe your username and password have been compromised. Also, review our account activity and statements regularly and reports any errors or unauthorized transactions as soon as possible.

If you become aware of any suspicious account activity please contact the authorities and us immediately at the number below.

**First Liberty National Bank**

**PO Box 10109**

**Liberty, TX 77575**

**936-336-6471**