

## SECURITY

Visitors to First Federal Bank's website remain anonymous. We do not collect identifying information about visitors to our website, but may collect non-identifying information about our visitors such as:

- IP address
- Date and time the website was accessed
- Geographic location from which the website was accessed such as city, state, and country
- Other non-identifying information

Visitors may elect to provide us with personal information via email or online forms, which is used to handle requests or answer questions. This information is not disseminated or sold to other organizations. Unless noted as a secure form of transmission, these methods SHOULD NOT be used to send confidential or other non-public information.

Some areas of First Federal Bank's website may use a technology called "cookies" to assist us with securing your activities, logging pages you use or visit, or to enhance the performance of your visit. Cookies do not retrieve data from your hard drive, carry computer viruses, or capture your email addresses.

### **LINKS TO EXTERNAL WEBSITES**

At times, First Federal Bank may provide links to sites outside the control of First Federal Bank to alert you to products, information and services offered by third parties. Provided links are meant to supplement First Federal Bank's products, services or information or provide other information we believe may be of interest to you. Although we will only provide links to sites we believe are reputable, we do not make any representations concerning the linked sites' contents or availability. Please note that linked sites may have different privacy and information security policies than First Federal Bank. You should review each site's privacy and information security policies carefully before you enter confidential information onto the site.

### **PROTECTING CHILDREN ONLINE**

First Federal Bank feels that it is extremely important to guard the identity and privacy of children, and we encourage parents and guardians to closely supervise children's online activities. First Federal Bank's websites and online services are not directed to children under the age of 13, nor is information knowingly collected from them.

### **ONLINE BANKING SECURITY**

First Federal Bank's customer security is as important to us as it is you. We are committed to protecting the confidentiality of your information. We, or our third party providers, utilize an infrastructure of multiple security techniques including Secure Sockets Layer encryption, firewalls, and intrusion detection/prevention. See the Internet Banking Security page within First Federal Bank's Online Banking site for further details.

There are steps you may take to protect your online information a few of which follow:

- • Be creative when selecting passwords and change them frequently. Do not use birthdates, all or part of social security numbers or driver's license numbers, address, or spouse or children's names for passwords.
- Do not share account numbers or passwords with anyone. Do not provide passwords to even First Federal Bank employees.
- Always completely log off of your Online Banking account when you have completed your activity so that no one else may view your account or personal information.
- Protect your computer by using up-to-date anti-virus software and firewalls, and by keeping your computer's operation system updated with the most recent patches.

### **ATM/DEBIT CARD SECURITY**

ATMs and Points of Sale are a fast and easy way to withdraw cash, check account balances, transfer funds and more. If ATMs are to continue as a convenient way to conduct financial transactions, you must make electronic banking security a priority. Here are some important steps you can take to make ATM/DEBIT CARD security your business.

- • **Treat your card like cash.** Always keep your card in a safe place. It's a good idea to store your card in a card sleeve. The sleeve protects the card's magnetic strip and helps ensure that the card functions properly.
- **Keep your PIN number a secret.** Your ATM/DEBIT CARD card will only work with your personal identification number or PIN. Memorize your PIN. Never write it on your card or store it with the card. Never tell your pin to anyone. Never let someone else enter your code for you.
- **Take your ATM/Point of Sale receipt with you. Do not leave it at or near the ATM/Point of Sale.**
- **Do not give out any information about your ATM/DEBIT CARD card over the telephone.** No one needs to know your PIN. Not even your financial institution.
- **Report a lost or stolen card at once.** Promptly report a lost or stolen card to reduce the chance that it will be used improperly. You will be issued another card.
- **Check your receipts against your monthly statement to guard against ATM/DEBIT CARD fraud.** You get a receipt a majority of the time when you make an ATM/DEBIT CARD transaction. Verify each transaction by checking receipts against your monthly account statements.
- **Be cautious when strangers offer to help you at an ATM.** Even if your card is struck or you are experiencing difficulty, you should not allow anyone to distract you while you are at the ATM.

### **DRIVE-UP ATMS SECURITY**

- • Keep your engine running, doors locked and windows up at all times when waiting in line at a drive-up ATM.
- If possible, leave enough room between cars to allow for a quick exit should it become necessary.
- If an ATM is obstructed from view or poorly lit, go to another ATM.
- Before rolling down the window to use the ATM, observe the entire area around the ATM.
- Avoid opening your purse, bag, or wallet while waiting for the ATM. Have your card out before you approach the ATM.
- If anyone follows you after making an ATM transaction, go immediately to a crowded, well-lit area and call the police.