

## ONLINE BANKING SECURITY

With the convenience of online banking raises questions about security of your information on the Internet. Farmers National Bank is dedicated to ensuring your protection and your security on the Internet. The following is what we do to help keep your information secure while you do your banking at [www.farmersnationalbank.bank](http://www.farmersnationalbank.bank).

### BROWSER TECHNOLOGY

Just another added security measure! When you go to a website and look at the address in the web browser, it will likely begin with http://. HTTP stands for HyperText Transport Protocol, which is simply a protocol for information to be passed back and forth between web servers and clients. Most informational websites begin with http://. In these cases, the website is talking to your browser using the regular "unsecure" language. So, it is possible for someone to "eavesdrop" on your computers conversation with the website. If you fill out a form on that website, someone might see the information you're sending. This is why you should never enter credit card numbers or other financial information on an http:// site. However, if you see https:// in the web browser (as on [www.farmersnationalbank.bank](http://www.farmersnationalbank.bank)), it means something more. The important part is the S which stands for SECURE and uses Cryptographic Technology which allows information to be encrypted as it is transmitted across the Internet. Farmers National Bank uses strong encryption to secure your information as it is sent between your computer to us. This means the computer is talking to the website in a secure code that no one can eavesdrop on. The https:// in front of [www.farmersnationalbank.bank](http://www.farmersnationalbank.bank) means your security is of the utmost importance to us.

### FNB ONLINE BANKING LOGIN

Your FNB Online Banking ID and Password are your keys to Farmers National Bank Online Access. It takes both identification keys to gain access. No one representing Farmers National Bank will ask for your Password. You should never give your Password to anyone who asks for it in an email or by phone or anyone else who you do not want to have access to your account.

### WATERMARKS

The Watermark security feature is an additional layer of identity verification for signing into FNB Online Banking. Your unique Watermark consists of a unique image you'll choose from a library of images we provide. A Watermarks primary purpose is to help deter phishing.

#### *Watermark Protection*

Your Watermark provides identity theft and fraud protection by visually confirming you are logging into Farmers National Bank's valid online banking service, and not a fraudulent look-alike site. Once signed in, as you change screens or click on links within the FNB Online Banking system you will see your image on each screen which provides assurance you are still logged on to Farmers National Bank's valid site.

#### *How Your Watermark works:*

1. Enter your FNB Online Banking ID
2. Verify that your unique Watermark image is correct
3. Confirm by entering your FNB Online Banking Password

## **LOGOUT**

For your security, you should always logout at the end of each FNB Online session. If you forget, FNB Online will automatically log out when you close the browser window or after a period of inactivity.

## **ONLINE BANKING SECURITY SYSTEM**

In the event we detect any unusual or uncharacteristic activity; the system will prompt you to answer security questions that you would have set up at account setup. If you do not answer the questions the system will lock you out and you will need to contact us at 815-537-2348.

## **OTHER SECURITY TOOLS USED BY FNB ONLINE**

FNB Online Banking uses other tools to provide high levels of Internet security. Firewalls and filtering routers are used to secure computers from outside Internet access and tested and proven operating systems are employed to protect the information from both internal and external threats.

For added security you are required to determine your own unique Personal Identification Number (PIN) when your account is established. Locking a user out of the system following unsuccessful login attempts deter PIN guessing. Internet banking personnel review reports daily that show these failed login attempts and contacts you directly if the activity appears to be suspicious.

These are just some of the full range of Internet Security tools we use at [www.farmersnationalbank.bank](http://www.farmersnationalbank.bank). These levels of security work together to make sure that the information transmitted between you and the bank are secure.