



## **Security Statement**

### **Security**

Your transactions are absolutely safe. River Community Bank, N.A. works with cutting-edge technology partners to ensure that the most secure environment possible is provided for our valued customers. We offer you worry-free Internet banking. You can be completely confident in the following security measures:

### **Secure Communications**

Our system ensures that data exchanged between your PC and our computers are encrypted with 128-bit encryption - the strongest encryption available. Encryption is accomplished through Secure Socket Layers (SSL) utilizing mathematical formulas to 'encrypt', or hide, information from prying eyes on the Internet. Additionally, if SSL detects that data was added or deleted after you sent it to the bank, the connection will be severed in order to guard against any tampering. The most popular browsers have the SSL security feature included. If you have any questions about the security features of your browser, please contact your browser vendor.

### **Secure Environment**

Our computer system does not connect directly to the Internet. It is isolated from the network via a 'firewall.' A firewall is a combination of software and hardware products that designate parameters, and control and limit the access that outside computers have to the banks internal networks and databases. You can feel secure knowing that our firewall protects your personal information from unauthorized access.

### **Secure Login**

Access I.D.s, which consist of your Usercode, a Password and a Security Image and Phrase, are isolated from the Internet for security purposes. This way, an Access I.D. can never be accessed or downloaded by anyone on the Internet. Additionally, a password can vary from eight to sixteen characters, which means the chance of randomly guessing a password is less than one in one billion! The system also checks for invalid logins and automatically disallows a user after three invalid attempts. This prohibits the 'hacker' from gaining access to our system, thus protecting your accounts.

### **Your Access I.D.**

You will be responsible for maintaining one of the most important security measures: your Access I.D. When you login to River Community Online, you will be required to have your Access I.D. which will consist of your Usercode, a Password, and a Security Image and Phrase. Because your Access I.D. is used to access your accounts, you should treat it as you would any other sensitive personal data. Keep your Access I.D. safe, memorize it and never tell it to anyone. Make sure no one watches you enter your Access I.D. and always close your browser when leaving the computer. Make sure you regularly scan your computer for viruses that could be used to capture password keystrokes. You ultimately hold the key to your password security.