

ONLINE BANKING

UserID

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Where do I enter my password?
Sign me up
Login Help



PERSONAL

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Helpful Links

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Privacy / Security / ID Theft

Privacy Policy

FACTS:	WHAT DOES BANK OF CLARKE COUNTY DO WITH YOUR PERSONAL INFORMATION?		
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: -Social Security number and Account balances -Overdraft history and Payment history -Credit history and Income When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Bank of Clarke County chooses to share; and whether you can limit this sharing.		
	Reasons we can share your personal information:	Does Bank of Clarke County share?	Can you limit sharing?
	For our everyday business purposes-- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
	For our marketing purposes-- to offer our products and services to you	Yes	No
	For joint marketing with other financial companies	Yes	No
	For our affiliates' everyday business purposes-- information about your transactions and experiences	No	We don't share
	For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
Questions?	Call (540)955-2510		

What we do

How does Bank of Clarke County protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. In addition, we maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your nonpublic personal information.
How does Bank of Clarke County collect my personal information?	We collect your personal information, for example, when you: - Open an account or Apply for a loan - Deposit money or Use your credit or debit card - Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: - sharing for affiliates' everyday business purposes -- information about your credit worthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Bank of Clarke County has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Bank of Clarke County has no affiliates.</i>
Joint marketing	A formal agreement between nonaffiliated financial corporations that together market financial products or services to you. - <i>Our joint marketing partner(s) include credit card companies.</i>

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Online Banking Privacy Policy

Bank of Clarke County does not collect identification information from users visiting this website or using our Online Banking System. However, we do collect usage information to determine frequency and duration of access to this site. In addition, the Online Banking System tracks the number of transactions entered by customers. All of this information is used to create summary statistics for our site and to help the bank determine better ways to service our customers' needs.

Information submitted to the bank through email or through the submission of applications is used internally to process requests and respond to our customers. This information is not distributed or sold to other organizations.

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Security Policy

At Bank of Clarke County, we are aware of concerns about security and the safety of financial information transmitted on the Internet. Whether it is safeguarding your password or offering fraud-protection products, our top priority is to protect you and your finances. That is why we use the latest technology and encryption software designed to protect your personal information and privacy.

Here is what we offer to protect you:

- We recommend our free [online banking](#) (PDF/20KB). Online account access is a secure and easy way to review account activity and is available 24 hours a day.
- Through EagleOnline Banking, we have [free electronic statements](#) (PDF/990KB), providing you with a more secure delivery method for confidential account information.
- Bank of Clarke County offers free online bill pay which allows you to reduce the number of your personal checks in circulation, reducing the chances that financial information can be stolen.
- We verify your identity before making any changes to your account.
- We monitor your accounts for irregular or unusual activity to identify potential fraud.
- Our Online Banking System uses digital ID's certified by Verisign, an industry leader in digital identification certificates, to authenticate user information and provide access to the data through the

system.

- Encryption is a process in which data is transformed into some generally unreadable and unrecognizable form. It ensures privacy by keeping information hidden from anyone for whom it is not intended, even those who can see the encrypted data. Decryption, the reverse of encryption, is the process by which encrypted data is transformed back into some recognizable form.
- Our Online Banking System, combined with digital ID authentication through Verisign, allows the server to implement Secure Socket Layer (SSL) protocol, the standard technology for secure web-based transactions.
- Server Access and Firewalls.

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ID THEFT

What is ID THEFT?

ID Theft (or Identity Theft) occurs when someone uses your personal information to commit fraud or other crimes. By obtaining a few pieces of confidential personal information, the thief can open accounts using your identity. Learning how to protect yourself and what to do if you suspect that your identity has been stolen are important steps in stopping this crime.

How to Protect Yourself from ID THEFT:

- Do not give personal information, such as account number or social security numbers, over the telephone, through the mail, or over the Internet unless you initiate the transaction and know who you are dealing with.
- Before revealing personal identifying information, find out how it will be used and if it will be shared. Ask if you have a choice about the use of your information.
- Store personal information in a safe place and tear up or shred old credit card receipts, ATM receipts, account statements, and unused credit offers.
- Check account statements carefully to ensure all charges, checks, and withdrawals were authorized.
- Pay attention to your billing and statement cycles. Inquire of your institution if you do not receive a monthly statement; it may mean that bill has been diverted by an identity thief.
- Give your Social Security number only when absolutely necessary. Ask to use other types of identifiers when possible.
- Minimize the identification information and the number of cards you carry to what you actually need.
- Guard your mail from theft.
- Order a copy of your credit report from the three credit reporting agencies every year. Make sure it's accurate and includes only those activities you've authorized.

More Information on ID THEFT:

Bank of Clarke County encourages you to learn more about ID THEFT and the government's campaign to educate consumers on the dangers of this crime. For more information about ID THEFT and what to do if you suspect that you are a victim of ID THEFT, please visit the following link:

Federal Trade Commission - ID THEFT
www.ftc.gov/bcp/edu/microsites/idtheft

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PHISHING SCAMS

What is Phishing?

Phishing (pronounced "fishing") is an internet scam that uses e-mails to trick people into providing confidential account information. These e-mails may appear authentic because the sender's e-mail address and the linked site that the recipient is instructed to visit have been spoofed (i.e. "faked"). Using the trusted name of a reputable business, such as a bank, increases the success of these scams.

How to Protect Yourself from Phishing:

- Never give out your personal financial information in response to an unsolicited phone call, fax or e-mail, no matter how official it may seem.
- Do not respond to e-mail that may warn of dire consequences unless you validate your information immediately. Contact the Bank to confirm the e-mail's validity using a telephone number or web site you know to be genuine.
- Check your credit card and bank account statements regularly and look for unauthorized transactions, even small ones. Some thieves hope small transactions will go unnoticed. Report discrepancies immediately.
- When submitting financial information to a web site, look for the padlock or key icon at the bottom of your browser, and make sure the Internet address begins with "https." This indicates that your information is more secure during transmission.

More Information on Phishing:

For more information about phishing and how to avoid being a victim of this scam, please visit the following link:

Federal Trade Commission - How Not to Get Hooked by a 'Phishing' Scam.
www.onquardonline.gov/topics/phishing.aspx

If you suspect your identity has been stolen:

- Place a "Fraud Alert" and "Victims Statement" on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient.
 - Equifax: 1-800-525-6285
 - Experian: 1-888-397-3742
 - TransUnion: 1-800-680-7289
- Request a free credit report from the above listed credit bureaus. They must provide a free credit report if you believe your report is inaccurate due to fraud.
- Close accounts. Close any accounts that have been tampered with or established fraudulently.
- File a police report. File a report with law enforcement officials to help you with creditors who may want proof of the crime.

Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations. www.ftc.gov/bcp/edu/microsites/idtheft or call 1-877-438-4388.

How You Can Help

While Bank of Clarke County has taken numerous steps to keep your account information secure, there are several things that you can do to help safeguard your financial information while it is in your computer:

- Protect your password: Carefully select a password that is difficult for others to guess. You should memorize your password and avoid writing it in a location accessible to others.
- Change you password regularly: As an increased safety measure, you should change your password on a regular basis. To change your password, click on the "edit preferences selection", then choose the "change password" option.
- Log off when your session is complete: Since you may not always be at your home computer when you bank with us online, always remember to log off by clicking "exit" when you are finished your session.

