

Logi

Quick Online Banking Access ID

Online Banking Ocash Management

# Security Update!

Beginning April 23, 2014, your Image & Pass Phrase will no longer be displayed when logging in to online and mobile banking.

> We're making it easier for you to access your account online, while continuing to protect you and your money with our powerful multi-layered security system.

# **Privacy Policy**

## What does Hamilton State Bank 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

- Payment history and transaction history
  Account transactions and credit history

When you are no longer our customer, we continue to share your information as described in this notice

User will now be

verified through:

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 Hamilton State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does Hamilton State Bank Share?	Can you limit this sharing?			
For our everyday business purposes - such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or 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	No	We don't share			
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			
For non-affiliates to market to you	No	We don't share			
Questions?					
Call 800-513-8061 or go to www.hamiltonstatebank.com					
Who we are					
Who is providing this notice?	Hamilton State Bank				
What we do					
How does Hamilton State Bank 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.				
How does Hamilton State Bank collect my personal information?	We collect your personal information, for example, when you • Open an account or apply for a loan • Make a wire transfer or give us your contact information • Make deposits or withdrawals from your account				
	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 creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates 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 non-financial companies. • Hamilton State Bank does not share with our affiliates.				

Joint Marketing

Companies not related by common ownership or control. They can be financial and non-

Hamilton State Bank does not share with non-affiliates so they can market to you.

A formal agreement between non-affiliated financial companies that together market financial products or services to you.Hamilton State Bank doesn't jointly market.

# Security Policy

Your transactions are safe. Hamilton State Bank works with leading-edge technology partners to ensure that the most secure environment is made possible for our valued customers. We offer you worry-free Internet banking. You can be completely confident of 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 Sockets Layers (SSL), which utilizes 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. Is your browser secure?

## 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 Environment

User IDs and passwords are isolated from the Internet by being stored on Hamilton State Bank's computer. This way, the passwords and IDs can never be accessed or downloaded by anyone on the Internet. Additionally, user passwords can vary from eight to twelve characters, which means the charace 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 Password

You will be responsible for maintaining one of the most important security measures: your password. When you receive your Online Banking password, be sure to keep it a secret. Memorize it, or write it down and keep it in a safe place. It is not recommended you carry your password in your purse or wallet. Make sure no one watches you enter your password 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.

#### Things you can do

Iton State Bank, we understand that the security of your personal and account information is extremely important to you. In addition to the security controls in place at the bank, there are several steps you, the customer, can take to further protect your information

Never click on links in unsolicited emails.

The bank will not request that you change personal or account information by email.

- Don't give out personal information over the phone, through the mail or over the internet unless you are absolutely sure you know who you are
- communicating with.

Shred any documents containing personal or account information prior to throwing them away.
Keep your personal information in a secure place at home.
Install anti-virus, firewall and anti-spyware software onto your computer and keep them up to date.

An excellent source for additional information about protecting your information and your identity can be found at the Federal Trade Commission website at www.ftc.gov

#### Things to know

denied

Phishing is an attempt to fraudulently acquire sensitive information such as usernames, passwords and account details.

Pretexting is the practice of getting your personal information under false pretenses. Your information is then sold to people who may use it to get credit in your name, to steal your assets, or to investigate or sue you. Pretexting is against the law

Skimming is the process of stealing your credit / debit card numbers by using a special storage device when processing your card.

Pharming involves the installation of malicious code onto your computer, usually installed by opening an email or email attachment. The software can then direct you to a fake web site resembling your bank or financial institution.

To report a lost or stolen debit card after	Checking	Savings	Customer Support	Help Center
normal business hours, please call 800-554-8969.	Personal	Business Investing	eStatements	Calculators
800-354-8989.	Business	Personal Investing	Reorder Checks	Tutorials
Information Regarding Your Deposit Account	Debit Card Application		Combined Statements	Intuit/Quicken Help
Federal Regulations say you must "opt-in" or certain debit card & ATM transactions can be	eBanking		Deposit Claim Form for Acquired Customers	Bank Holidays

need.

New Customer? Click here to see what you

Telebanc: 1-877-527-2716 | Customer Support: 770-967-5090 | Email: support@HamiltonStateBank.com

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Equal Housing Lender | Member FDIC | <u>Electronic Deposit Insurance Estimator</u>