

## On-line Banking Disclosure

Community Bank – Wheaton/Glen Ellyn’s objective is to protect your information on-line. It is our goal that all information submitted and transactions completed through this Web site are confidential and secure.

We utilize encryption and authentication technologies, including Secure Sockets Layer (SSL) and digital certificates to protect the security and privacy of your financial information. We require your use of a fully SSL-compliant 128 bit encrypted browser. SSL is an open protocol that allows a user’s browser to establish a secure channel for communicating with our Internet server. SSL utilized highly effective cryptography techniques between your browser and our server to ensure that the information being passed is authentic, cannot be deciphered, and has not been altered en route. SSL uses a digitally signed certificate which ensures that you are truly communicating with the On-line Banking server and not a third party trying to intercept the transaction.

The Banking server is protected using the latest firewall platform. The platform secures the hardware running the on-line applications and prevents associated attacks against all systems connected to the Banking server. The system is monitored to determine if attempts are being made to breach our security framework. The firewall is designed to protect your information and our computer systems.

We require the use of access codes, such as your User ID and Password that allow us to verify your identity when you access our on-line services. Although SSL utilizes proven cryptography techniques, it is important to protect your User ID and Password from others. Session time-outs and a limit on the number of logon attempts are in place to ensure that inappropriate activity is prohibited at the user level.

Users of on-line banking also have a responsibility for the security of their information and should always follow these recommendations:

- Do not share your User ID and Password with anyone.
- Make sure no one is watching you when you type your User ID and Password.
- Use the latest 128-bit encryption version of a recommended browser that supports SSL protocol.
- Never leave your computer unattended while logged onto On-line Banking.
- Always click Logout to properly end your session.
- Keep your computer free of viruses.
- Report known incidents of unauthorized account access immediately.