

# SECURE ONLINE BANKING



## Be Safe Online

Online banking can be both a convenient and safe way to manage your finances. However, the necessary precautions have to be taken in order to ensure the safest experience possible. If you notice unusual activity on your account, please contact Atlantic Coast Bank immediately at 1.800.342.2824.

## Tips for Small Businesses

Small businesses can save both time and money by utilizing online banking options. From paying bills to paying employees, online banking simplifies the financial needs of small business owners. Businesses can safe-guard their online transactions by following these simple tips:

- Use password-protected software to house necessary system passwords
- Conduct an employee background check on all new hires
- Initiate a specific process to ensure that former employees no longer have access to online systems
- Segregate online duties among two or more people to ensure that no one person has too much access or control over a particular system
- Conduct internal or third party audits of system controls on an ongoing basis
- Use firewalls to protect your systems from outside intrusion or hackers

The Electronic Fund Transfers Act (EFTA) provides specific protections to consumer accounts. For your account to be covered by this act, it must be established primarily for consumer purpose use. The act covers transactions initiated by electronic means that instruct Atlantic Coast Bank to either credit or debit the consumer's account. Types of transactions covered by the act include debit card and ATM transactions, direct deposits or withdrawals, Point of Sale (POS) transactions, telephone initiated transactions and internet initiated transactions. The specific protections and liability are included in your Electronic Funds Transfer Agreement and available for your review at [atlanticcoastbank.net](http://atlanticcoastbank.net).

Commercial accounts are not subject to the Electronic Funds Transfer Act and are therefore not afforded the same protections as consumer accounts. If you have a commercial account, then your account is subject to the terms and conditions included in your Commercial Electronic Funds Access Agreement. In case of errors or questions about electronic funds transfers from your commercial account, we must hear from you no later than the opening of business on the second banking day following the settlement date of the original entry to limit any of your liability.

1.800.342.2824  
[www.atlanticcoastbank.net](http://www.atlanticcoastbank.net)

NMLS #509060





## Stay Safe and Secure When Banking Online

Online banking makes managing money convenient for our customers. With a few clicks of a mouse, you can easily check deposits and pay bills, saving time and giving you more immediate control over your personal finances.

To help ensure your safety while offering you this convenience, Atlantic Coast Bank uses technology, firewalls and other methods of securing your information, such as:

- **Multifactor Authentication.** We utilize more than one method for verifying your identity before granting online account access. Forms of identification may include something you know (password or PIN) and something you have (ATM card, smart card). We also use authentication methods that you may not see, but that nonetheless assist in knowing if you are who you say you are.
- **Encryption.** Your transactions and personal information are secured online using encryption software that converts the information into code that only the bank can read.
- **Privacy Policies and Training.** All bank employees are trained to treat your confidential information with the utmost care, meeting or exceeding federal and state mandates.
- **Fraud prevention.** The bank also utilizes programs to monitor your account for unusual activity.
- **Proper Protocol.** At Atlantic Coast Bank, we will never email, call or otherwise ask you for your user name, password or other electronic banking credentials.

It's important to note that as technology has improved, criminals have become proportionately smarter and savvier. This is especially true in the online world where crooks can hide behind e-mails, websites and fake personas. In addition to the security methods put in place by the bank, there are some simple tips that you can personally follow to facilitate a safe online banking experience, such as:

- **Use a strong password.** Experts advise a combination of letters, numbers and special characters (like %, &, #), and caution you not to use easily guessed passwords, such as birthdays or home addresses.

- **Keep it to yourself.** Don't share your password or any personal information online with any person or company you do not know. And know that Atlantic Coast Bank will never ask for personal information in the online environment.
- **Avoid fraudulent Web sites.** To help ensure the Web site you have visited is authentic and secure, when conducting financial transactions online look for a lock icon on the browser's status bar or a Website URL that begins "https:" (the "s" stands for "secure").
- **Use antispyware.** Install and periodically update virus protection software that detects and blocks "spyware" – programs that can give criminals access to your computer.
- **Be wary of e-mail.** Do not share sensitive information via e-mail. If you receive an unscheduled or unsolicited e-mail claiming to be from the bank, proceed with caution. Do not hesitate to contact us to make sure the message is legitimate. Additionally, don't click on links in an unsolicited e-mail or share personal information online with a company or person you don't know.
- **Monitor your account.** Check your online balances frequently to spot any fraudulent activity.
- **Log off.** Remember to log off of our website when you have finished conducting your online banking transaction.

