

Security Agreement

First US Bank is committed to providing a safe internet and mobile banking environment. Because security and confidentiality are critical issues, you can be confident when accessing your financial information online or on smart devices. Our internet service providers continuously update technology to ensure safeguarding of your information. The accounts you access using these services are subject to both the terms and conditions of the internet banking and the deposit or loan agreement for those accounts.

Secure Passwords

Passwords must be between 8 and 15 characters and contain both letters and numbers or symbols. We recommend longer passwords with unusual combinations of characters, numbers and symbols to make guessing more difficult. We will never ask for your password, so don't share it with us or anyone.

Using an incorrect login ID and password on multiple tries will lock you from immediate access. You may have missed a key stroke, had your Caps Lock key on or Num Lock key off as you typed. Locking access is our best effort to prevent guessing by a thief as well as automated hacking systems designed to gain access. If access has been locked for any reason, contact a bank representative or click "Reset Password" to the right of the password box on the login screen. Once your password is reset, you will be prompted to change it to one that only you know.

Additional ways we verify your identity and offer a secure environment include:

- Answers to your choice of several security questions
- Detection of access from a new computer/device location prompts answering some of your security questions

Remember, it is your responsibility to maintain a secure computing environment. Always:

- Use strong and confidential passwords
- Download security updates to your computing devices
- Use current and secure browsers and operating systems
- Take precautions to prevent unauthorized tracking or other manipulation by "spyware" or other malicious code

Secure Communications

Our systems providers ensure that your information is encrypted, or "scrambled" using Secure Socket Layer (SSL) as it moves back and forth between your computing or mobile device and our website. This industry standard (SSL) is widely supported by many devices. A browser which supports SSL for maximum protection is required for internet and mobile banking. The 128-bit encryption used is one of the highest industry standards available.

We further secure your data using a Digital ID. This third-party certification process is provided by VeriSign, a well-regarded internet security company. Upon every successful log in, information is

exchanged between your device and our website to prevent any other system from “hijacking” your data. The information expires as soon as you log out, and the process repeats upon each log in.

Secure Online Environment

User IDs and passwords are stored on our bank’s computer. To ensure your information is safe from hacking attempts, we use:

- Protective firewalls
- Intrusion detection systems
- Industry-standard security systems

First US Bank's internet and mobile banking websites are monitored by Netteller, a product of Jack Henry and Associates. The Netteller Data Center’s hardware and software operations are located in a physically secure and controlled access environment. Only authorized Netteller Data Center personnel can gain access, and each entry is electronically logged. We reserve the right at all times to take actions to protect our systems and information, including denial of access to users of these services.

No security system is failsafe, and despite our best efforts the security of these services could be compromised or malicious code could be introduced by third parties. As required by applicable law, we will notify you if your information is the subject of a security breach.

System Availability

We will use reasonable efforts to make these online services available for your use on a continuous basis. These services may be unavailable for short periods of time for regular or emergency system maintenance. We will endeavor to have our scheduled maintenance occur during non-peak hours. In addition, accessibility to these services may be interrupted because of conditions beyond our control, including outages in internet availability. We will use diligent efforts to re-establish these services as promptly as possible. We do not promise these services will always be available for your use. We may elect to discontinue these services at any time. If we choose to discontinue these services, we will provide you with reasonable notice in advance of that fact.

Enjoy Your Online Experience

First US Bank and our systems providers go to great lengths to protect your information so that you can enjoy the convenience of online access. All you need is a secure and compatible computing device, a User ID and strong, confidential password. First US Bank takes no responsibility for the security of your computing devices, your internet connection, or your password and security questions. If you have questions or concerns about your computing devices, please contact either your device manufacturer or a support organization.