



Online Banking Security Policy

At Lake Area Bank, your privacy and security is important to us. All communications between your devices and our systems are encrypted using industry standard protocols. Lake Area Bank does require your session to auto log you off when there is no activity for a certain period of time. You will need to go back to the log on screen to reconnect to your session. Our online banking software does not like the 'back' button in browsers. You must select the screen you want to go to.

Passwords

Before you can access our Online banking products, you are required to enter your user ID and password. Without the proper login, you cannot see or use any web pages within the Online banking product. Lake Area Bank also requires the use of security questions. You may see these questions appear on your mobile and online sessions.

We may require the use of a token for multi-factor authentication for certain higher risk transactions within Online banking.

Account Number Masking

For security reasons, complete account number(s) will not appear on your screens. When the account number needs to be displayed it appears as ####456789 instead of 123456789.

Secure Connection

When you access your account information online, your connection is automatically converted into a secure Internet communications session.

Transport Layer Security or TLS is a protocol for transmitting information securely via the Internet. TLS works by using a symmetric key to encrypt a private key. The private key is then used to encrypt data that is transferred over the TLS connection. Most modern browsers, including Mozilla Firefox, Google Chrome, Apple Safari, and Microsoft Internet Explorer support TLS. To ensure your browser supports TLS please make sure you are using the most recent version of your browser. You can check at <http://whatbrowser.org>. Many web sites use the protocol to transmit confidential information provided by consumers, such as credit card numbers. By convention, web pages that require an TLS connection start with https: instead of http:.

How You Can Protect Your Internet Security

While Lake Area Bank continually works to protect your banking privacy, you also play an important role in protecting your accounts. There are a number of steps you can take to ensure that your Lake Area Bank account information is protected, including:

- Never email confidential information without using Lake Area Bank's secure email portal. Please ask your banker how to use this portal.
- Choose a strong password that would be hard to guess. Never use a word found in the dictionary.
- Memorize your password. Even the best password is worthless if it is written down somewhere.
- Don't leave your computer unattended during an online session.
- Always use up-to-date anti-virus and anti-spyware software, as well as a firewall.
- Ensure that your computer is updated regularly with the most current security patches.

If you notice suspicious or unusual activity on your Lake Area Bank online banking account, contact us immediately.