



Lapeer County Bank & Trust Co.

Internet Banking Security Information 2013

Information security is the ongoing process by which information assets are protected. These protection methods (also known as customer authentication) are necessary to maintain trust between Lapeer County Bank & Trust Co. and its customers; to uphold compliance with the law ensuring the security and confidentiality of customer information; and to protect against unauthorized access to or use of such information or records that could result in substantial harm or inconvenience to any customer or the Bank.

Some of Lapeer County Bank & Trust Co.'s security measures include:

- Encryption of electronic customer information: outgoing email is encrypted when sensitive data is being sent.
- Lapeer County Bank & Trust Co. adheres to the guidelines set forth in the Electronic Funds Transfer Act (REG E) which establishes the basic rights, liabilities and responsibilities of consumers who use electronic funds transfer services, as stated in the Bank's Electronic Funds Transfer disclosure.
- Online Banking utilizes multi-factor authentication.
- Lapeer County Bank & Trust Co. uses only authorized vendors who are familiar with our systems and security and with which we have signed privacy and/or confidentiality agreements.

Alternative Risk controls that customers may consider:

- Make sure you have current antivirus software installed, activated and updated on your computer.
- Safeguard your passwords — never write down passwords or PIN numbers. Log off Online Banking when you are finished.
- Periodically change your passwords; include uppercase letters, numbers and special characters in your new password. Make sure your password does not contain a complete word.
- Monitor your account on a regular basis. Federal laws establish limits on a customer's liability on unauthorized transfers. In order to take advantage of these protections, you must:
 - Act in a timely manner.
 - Review your account activity and statements frequently. Promptly report any errors or unauthorized transactions.
 - Notify the Bank immediately if you believe your access information has been compromised.
 - Review the Electronic Funds Transfer disclosure provided at account opening. It is also available online or at any of our branch locations.

Commercial Online Banking customers may be required to perform additional periodic evaluation of their Online Banking activities, including:

- Perform periodic risk assessments and control evaluations over the use of Online Banking.
- Utilize password protected software.
- Conduct employee background checks.
- Ensure job duties and access rights are consistent with proper internal controls and separation of duties.
- Initiate appropriate policies and procedures.

Lapeer County Bank & Trust Co. will never contact a customer via phone, email, fax or text to request Online Banking credentials, SSN, PIN, password, account numbers, user names, etc. Should you suspect fraudulent activity on your account, contact Lapeer County Bank & Trust Co. immediately at 810-245-2950.

It is the desire and intent of the Bank to ensure information processing remains effective and efficient by controlling the potential risks to information assets and by minimizing the potential disruption of services.