



Citizens Bank & Trust Company of Grainger County

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Notice of Security Measures for Online Banking and Other Online Services

We are strongly committed to protecting the security and confidentiality of your nonpublic personal information while you are using our Online Banking and other online services. We use several techniques to help secure your online experience, including, but not limited to, the following:

- You can only access the Online Banking website with certain browsers that support a high security standard. This standard involves the use of 128-bit data encryption to protect your information as it travels over the Internet.
- You must have a valid Online Banking User ID and password to log on. Your User ID and password are things only you know, and should not be shared with anyone.
- In certain circumstances ranked as “high risk” by our security software, you will have to retrieve a One-Time Security Code before being allowed to enter your password. A One-Time Security Code is generally required when a new/different computer is being used or when the network access path is new/different. Retrieval of a One-Time Security Code will require access to a working contact number (phone/text) defined within your Online Banking profile.
- Your account numbers are never displayed in full - only the last 3 digits can be viewed. You may also elect to use Online Banking’s “alias” feature, which allows you to rename an account to whatever you wish for purposes associated with Online Banking use, limiting the use of even more account number information.
- You may decide to use Online Banking’s “alerts” feature, which can inform you via email of specific account activity or balance levels – a possible warning indicator of unauthorized activity.
- If no action is taken for (20) minutes, you will be automatically logged off Online Banking. This step is taken to lessen the likelihood of someone accessing your account(s) because you left your Online Banking session open after stepping away from your computer for a period of time.