



**Citizens Bank & Trust Co.
of Grainger County**

“Your Hometown Bank Since 1919”

8335 Rutledge Pike • P.O. Box 98

Rutledge, TN 37861

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Notice of Online Banking Security Measures

We are strongly committed to protecting the security and confidentiality of your nonpublic personal information while you are using our Online Banking service. We use several techniques to help secure our Online Banking service, 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.
- Once enrolled, 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 must have a valid Online Banking User ID, password and PassMark® image & caption to log on. Your User ID and password are things only you know, and should not be shared with anyone you do not wish to authorize to make transactions from your account(s). The PassMark® image and caption should be used by you to determine if you are dealing with the Bank's official Online Banking website, and not an imposter's, as an imposter site is not likely to know what PassMark® image and caption you chose when you signed up for Online Banking.
- In questionable circumstances, you must answer multiple security questions to validate your and/or your computer's identity. These include such events as accessing Online Banking from a new/different computer and improperly responding to password or similar requests.
- 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.

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