



## Mountain Valley Bank Security

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Your transactions are safe. Mountain Valley Bank works with leading-edge technology partners to ensure that the most secure environment is made possible for our valued customers. We offer you worry-free Internet banking. You can be completely confident of the following security measures:

### Secure Communications

Our system ensures that data exchanged between your PC and our computers are encrypted with 128-bit encryption. Encryption is accomplished through Secure Sockets Layers (SSL), which utilizes mathematical formulas to 'encrypt' or hide information from prying eyes on the Internet. Additionally, if SSL detects that data was added or deleted after you sent it to the bank, the connection will be severed in order to guard against any tampering. The most popular browsers have the SSL security feature included. How can you tell if your browser is secure? Look for https:// in the address line (at the beginning of the URL).

### Secure Environment

Our computer system does not connect directly to the Internet. It is isolated from the network via a 'firewall.' A firewall is a combination of software and hardware products that designate parameters, and control and limit the access that outside computers have to the banks' internal networks and databases. You can feel secure knowing that our firewall protects your personal information from unauthorized access.

### Secure Login

User IDs and passwords are isolated from the Internet by being stored in a secure offsite database. This way, the passwords and IDs can never be accessed or downloaded by anyone on the Internet. Additionally, user passwords can vary from eight to seventeen characters, which means the chance of randomly guessing a password is less than one in one billion! The system also checks for invalid logins and automatically disables a user after three invalid attempts. This prohibits the 'hacker' from gaining access to our system, thus protecting your accounts.

### Your Password

You will be responsible for maintaining one of the most important security measures: your password. When you receive your assigned password, be sure to keep it a secret. Memorize it, or write it down and keep it in a safe place. It is not recommended that you carry your password in your purse or wallet. Make sure no one watches you enter your password and always close your browser when leaving the computer. Make sure you regularly scan your computer for viruses that could be used to capture password keystrokes. You ultimately hold the key to your password security.