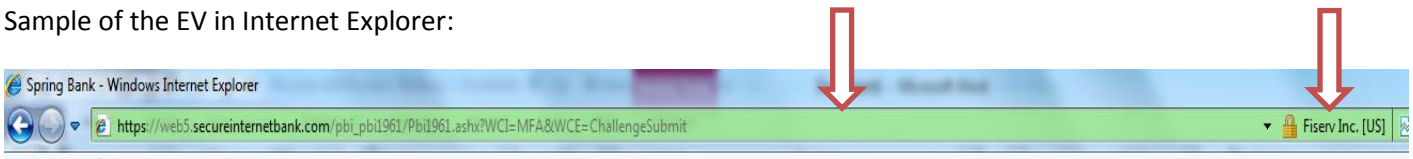


Upcoming change to your online banking login process

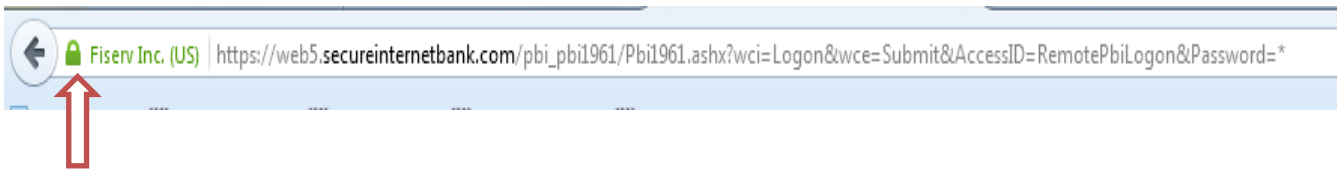
Effective June 5, 2014: Please note that if your login process included an image and passphrase, they will no longer be displayed on the password page. Your accounts will continue to be protected through our multi-layered security system.

One change you can watch for is verification of the Extended Validation (EV) certificate. This anti-phishing measure features changes in the website URL address bar. The EV certificate triggers a change in color (GREEN) to the address bar or its contents, and lists our site provider name (Fiserv Inc). Each browser displays the EV certificate differently.

Sample of the EV in Internet Explorer:



Sample of the EV in Firefox:



Note that if you left click over the "lock" by Fiserv – a box will open with details and confirmation of the secure website and certificate.

Other points of security that are NOT changing:

- The access process begins with you typing in your correct User ID and Password – these credentials are verified.
- Then we check the device you are using – whether it's your computer, mobile phone, or tablet. If we don't recognize the device, we may ask you to answer one of your Security Challenge questions to ensure your identity.
- We also check geographic indicators. If you're trying to log in from a new location, we may ask additional Security Challenge questions.

Note that your user id and password are not changing with this update, but that you should consider updating your password every 90 days.

If you have any questions or concerns, please contact our office at 262-754-5555.