

SECURITY STATEMENT

This Internet banking system brings together a combination of industry-approved security technologies to protect data for the Bank and for you, our customer. It features password-controlled system entry, a VeriSign-issued Digital ID for the Bank's server, Secure Sockets Layer (SSL) protocol for data encryption, and a router loaded with a firewall to regulate the inflow and outflow of server traffic.

SECURE ACCESS AND VERIFYING USER AUTHENTICITY

To begin a session with the Bank's server, the user must key in a login ID and a password. Our system, the Internet banking system, uses a "3 strikes and you're out" lock-out mechanism to deter users from repeated login attempts. After three unsuccessful login attempts, the system locks the user out, requiring either a designated wait period or a phone call to the Bank to reset the password before re-entry into the system. Upon successful login, the Digital ID from VeriSign, the experts in digital identification certificates, authenticates the user's identity and establishes a secure session with that visitor.

SECURE DATA TRANSFER

Once the server session is established, the user and the server are in a secured environment. Because VeriSign certifies the server as a 128-bit secure server, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the Bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the Bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

ROUTER AND FIREWALL

Requests must filter through a router and firewall before they are permitted to reach the server. The router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving Web pages or sending customer requests to the Bank.

THIRD-PARTY PORTAL DISCLAIMER (YOUR ATTENTION IS NEEDED.)

Independent Bank (Bank) is strongly committed to protecting the security and confidentiality of our customer information, and in alignment with our Privacy Policy, recommends use of the Bank's secure document-delivery portal, Kiteworks, to facilitate electronic delivery of documents. Please be advised that use of alternative document-delivery portals may not meet our security guidelines and therefore, you assume all risk. The Bank disclaims all liability associated with unauthorized access and compromise of your information delivered electronically via any method other than through the Bank's secure document delivery portal.

Using the above technologies, your Internet banking transactions are secure.