

SECURITY

Security Online

At Saratoga National Bank and Trust Company, the security of your financial information is a top priority. We employ extensive security measures in order to insure a safe and reliable online experience for our customers. Described below are some of the security measures employed.

Password Protection

No one can access your Saratoga National Bank and Trust Company account(s) online without your User ID(s) and Password(s). You must select a Password(s) when you initially log on to Internet Banking for the first time with the User ID(s) provided to you. You may change your Password(s) as often as you like after successfully logging on our Internet Banking service. If you enter your Password(s) incorrectly three times, our service will lock out access. Only an authorized Internet Banking service representative at the Bank can unlock the account based on positive identification of you when you make such a request. This request for identification is intended to protect you and your accounts from unauthorized access.

SSL Encryption

Data exchanged over the Internet is divided into small units and sent in envelope-type packets. For Internet transactions and communications, we employ a method of securing these packets as they travel across the Internet. Secure Socket Layer (SSL) is the leading method for encrypting and decrypting these packets of data as they are exchanged using a code known only to the data's sender and intended receiver. SSL locks the data as it travels along the Internet and once it is received by the intended end user, they have the proper key or combination to unlock the data. We require the use of a browser which supports 128-bit SSL encryption. If you see a web site address that begins with "https" (as opposed to "http") and the "closed padlock" icon (🔒) in the lower right hand corner of your browser, you are using an SSL connection to transfer your confidential information.

If you send us e-mail, other than through the Bank Mail function of our Internet Banking service, that e-mail is not necessarily secure against interception. So, you should not include your account number(s), social security number or other confidential information.

Automatic Time Out

You should always select "Log Off" after using Internet Banking. However, for enhanced security, Internet Banking has an automatic log-off window that will appear after 15 minutes of inactivity. You can either select to continue your online session or to log off. If you select "yes" to continue your session and another 15 minutes of inactivity follow, you will see the same window again. If you select "yes" again and another 15 minutes of inactivity follow, automatic log-off occurs.

Multifactor Authentication

Multifactor authentication allows us to provide you with more security and peace of mind when using our Internet Banking and some of our other Web-based services. With multifactor authentication, we are able to authenticate you through a combination of your User ID, the computer you regularly use and responses to challenge questions. Plus, we want you to feel secure in the knowledge that you are conducting your financial business on our Web site and not a clever counterfeit. We do this through your selection and use of a unique "welcome phrase" and security image which is known only to you. Through our use of multifactor authentication, you have yet another level of proof that you are entering our legitimate Web site.

Firewalls

Saratoga National Bank and Trust Company's computer does not connect directly to the Internet. Data transmitted over the Internet to the bank must pass through a validation and control center known as a Firewall. A Firewall serves to authenticate every request for information, and provides only the information that person is authorized to have while documenting every event.

Security Tips

Even though we employ the latest technologies and security precautions to ensure you a safe and secure online experience, you play an important role in helping us make your accounts as secure as possible. We strongly encourage you to do the following:

- 1) Keep your User ID(s) and Password(s) confidential;
- 2) Use Password(s) that are not easily discernable; use a combination of alpha, numeric and special characters in your passwords (refrain from using birthdays, child's names, etc.);
- 3) Change your Password(s) routinely and often; and
- 4) Use different Password(s) for each online service.

Saratoga National Bank and Trust Company

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