



Technology at work for you

CONNECTING YOUR BUSINESS TO THE TECHNOLOGY RESOURCES
YOU NEED WITH THE SECURITY YOU DESERVE

Resource Bank is committed to providing our customers a highly sophisticated level of online protection. Unfortunately, in today's digital age fraud is a fact of life. Resource's Banking Technology Department, as well as all bank departments, keep the security of your information in highest regard. Our efforts are successful in combination with your own diligence for online security. Here's what you can do to prevent online fraud →

- Do not share your AccessID and Password with ANYONE!
- Review your account activity regularly.
- Keep your PCs updated with anti-virus and security patches. Your IT staff can help you with this effort, or you can refer to www.staysafeonline.org/for-business/protect-your-business for tips.
- Do not send any of your sensitive information via email! Only encrypted email solutions should be used. Resource Bank does, at times, use encrypted secure emails for client services.
- Resource Bank will not ask for your confidential information via regular email and we will not call for this information. As a precaution, we will ask you to confirm your identity when you call us. We will ask information such as: the last four digits of your social security or tax id number, date of birth, and security question.

If you suspect unusual account activity:

► **NOTIFY RESOURCE BANK:**

Call the banking technology department at 985.801.0150 or your trusted account officer

► **CONSIDER CHANGING YOUR PASSWORD OR SECURITY QUESTIONS:**

These options can be found in Internet Banking under the USER SETTINGS tabs, SECURITY SETTINGS section.

► **CONTACT YOUR BUSINESS IT STAFF:**

Malware or virus activity may be present, it is best to review any suspensions.



increase your protection & your business security

RESOURCE TAKES THE INCREASING THREATS OF FRAUD SERIOUSLY. HERE IS WHAT WE ARE DOING TO SAFEGUARD YOU.

ALERTS AND NOTIFICATIONS

► **Notify Me Alerts -**

Email and Text Messaging - the choice is yours! Resource Bank allows you to enter email addresses and/or mobile phone number to receive security events, account activity updates and online messaging features.

► **Call Backs -**

Call back verification is a tried and true fraud deterrent. Resource Bank will contact you by phone to confirm high dollar ACH batches approved through Cash Management.

LAYERED SECURITY

Offering multiple layers of security increases your online protection. You will be asked to utilize the following during your Internet Banking sessions:

- AccessID and Passcode
- Security Questions
- VeriSign® Hardware Security Token

BEHIND THE SCENES

► **Risk Scoring, Report Review and Callbacks -**

This score is calculated based off several factors including your location and IP information. Resource Bank reviews a report of these scores daily and contacts any customer who appears to have unusual and unexplainable login activity.

► **Batch Limits and Approval Process -**

Limits help reduce the risk of electronic transactions. Resource Bank takes care to ensure your batch limits are appropriate to your business needs. We know that no two businesses are exactly alike, therefore, it is important to develop a case history on your transactions.

► **Annual File Review and On-Site Audits -**

All Cash Management customer files are reviewed annually and on-site visits are conducted to ensure that all safety measures are understood and implemented. Consumer education is the first step in fraud protection.

► **Frequent Internal Audits -**

In order to ensure we deliver the highest quality security for your online experience, Resource Bank routinely audits our Cash Management policies and procedures.



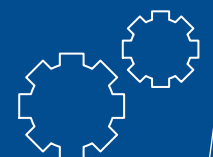
WEB SOLUTIONS

Business and Personal Accounts can enjoy the ease of banking online through our Internet Banking Portal. Take control of your accounts online with free features such as BillPay, e-Statements, Notify Me Alerts, payment categorization, account history downloads, fund transfers, and loan payments.



EBUSINESS SOLUTIONS

Internet Cash Management clients enjoy all of our web solutions above as well as eBusiness features of ACH debits/credits, credit line advances, EFTPS, NACHA Imports, Positive Pay and Wire Transfer Requests.



MOBILE SOLUTIONS

Access your account information via our secure mobile banking solution at www.bankonresource.mobi on a registered internet enabled mobile device. And yes, our APP is in development! Ask about it in Fall of 2012.