

## **Online Banking Privacy Policy**

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### **PROTECTING YOUR FIRST RESOURCE BANK ONLINE TRANSACTIONS**

To ensure that your on line banking payment transactions remain confidential and secure, First Resource Bank Online Banking employs state-of-the-art technology. First Resource Bank Online Banking includes several levels of security measures to prevent unauthorized users from accessing your information or gaining access to our network. Security measures include firewalls, screening/filtering routers, encryption, password protection and other methods.

Firewalls and Screening/Filtering Routers - Firewalls and screening/filtering routers are "gateways" that verify the source, destination and protocol of each data packet and determine whether or not to send the packet through. This ensures that you will only receive information pertaining to First Resource Online Banking.

Encryption - Once you enter First Resource Bank Online Banking we use encryption to protect your data from being altered or monitored en route to your computer. Second Socket Layer (SSL) encryption provides a secure channel for data transmission across computer networks using public key cryptography. Public key cryptography is a technique that uses a pair of keys, one is public and one is confidential, for encryption and decryption. Certain pages in our web site are protected by public key cryptography. To see if the page you are on is protected, check the "URL" or web address at the top of the screen. If the address begins with "https" then you are using a secure screen.

Password Protection - First Resource Bank Online Banking uses Personal Identification Numbers (PINs) to restrict entrance to the system. As a First Resource Bank Online user, you can change your PIN . We have a ten minute time-out period when your computer will automatically log out of the system. Together, these measures make it difficult for the entry of unauthorized data or unauthorized access into the system. For your own security and privacy, it is recommended that you memorize your PIN and destroy all written references. You are responsible for keeping your PIN confidential. Do not give your PIN to anyone. First Resource Bank employees will never ask you for your PIN.

### **INFORMATION WE OBTAIN FROM VISITORS BROWSING AND VIA COOKIES**

For a more effective web site, we use "cookies" as part of our interaction with your browser. A "cookie" is a commonly used small text file placed on your hard drive by our Web page server. By configuring your preferences or options in your browser, you determine if and how a cookie will be accepted. We use cookies to determine if you have previously visited our web site and for a number of administrative purposes. These cookies do not collect personally identifiable information, and we do not combine information collected through cookies with other personal information to determine who you are or your email address.

If the use of cookies is a concern to you, then please set your browser to alert you accordingly. Newer browser versions allow you to be alerted or to automatically refuse cookies. You may need to download a more current version of your web browser from your service provider in order to obtain this option.

## **CHILDREN VISITING OUR WEB SITE**

We do not market to or knowingly solicit data from children. We recognize that protecting children's' identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents.

## **EXTERNAL LINKS**

First Resource Bank is not responsible for the information practices employed by sites linked to or from our web site. In most cases, links to non-First Resource Bank web sites are provided solely as pointers to information on topics that may be useful to the users of the First Resource Bank web site. If you are asked to provide information on one of those web sites, we strongly urge that you study carefully their privacy policies.

## **PRIVACY COMMITMENT TO YOU**

Trust us to keep you informed of how we protect your privacy and limit the sharing of information you provide to us - whether it is at our branch, over the phone or through the Internet.

## **HOW TO CONTACT US**

If you have other questions or concerns about our privacy policies, please call us at (610) 363-9400 or send us an email at [info@firstresourcebank.com](mailto:info@firstresourcebank.com)

