PROTECTION FOR YOU

Federal regulations protect consumers from some losses for some electronic funds transfers conducted fraudulently by third parties. Typically these rules apply to accounts with Internet access and limit a consumer's liability for unauthorized electronic transfers. These regulations provide specific steps a consumer will need to take to be protected. Assisting with investigation in a timely manner is important for limiting liability. Please notify First National immediately if you think your account or account access information is being used by someone else. You may reach us at 763-241-3637 or toll free at 888-441-2200

First National Bank of Elk River

firstnationalfinancial.com

763-241-3637

OFFICE LOCATIONS

Elk River Offices
Main Office 812 Main Street 55330
Elk Park Center 19157 Freeport Ave. 55330

Anoka Office
1121 West Highway 10, Anoka 55303

Hassan Office
14115 James Road #300, Rogers 55374

Maple Lake Office
100 Highway 55 East, Maple Lake 55358

FDIC

OCC 2011-26 – December 2011

FEDERAL AUTHENTICAION STANDARDS AND YOUR INTERNET BANKING ACCOUNTS

First National Bank of Elk River Member FDIC

HOW TO PROTECT YOUR INTERNET BANKING ACCOUNT

Federal financial regulators are finding Internet threats have changed significantly in recent years. Sophisticated hacking techniques and organized criminal groups are targeting Internet accounts, compromising security controls, and engaging in account takeovers then initiating fraudulent funds transfers.

1. First National has several layers of defense to protect your online accounts from these threats. Internet banking ID and PIN are just part of the system. We also validate where you are accessing Internet Banking from to ensure it is not out of the norm. We review access failed access attempts and unusual access attempts. Occasionally a banker may contact you to confirm that unusual activity is really you. This is for your protection.

2. We will never email or call you asking for your password or other personal information. If you're ever in doubt, just give us a call at 763-241-3637 or 888-441-2200.

TIPS FOR PROTECTING YOUR ACCOUNTS

1. Never provide your login information to anyone else. When someone has your login credentials, they gain complete control over your account.

2. A big part of keeping your login information secure is to keep a sharp eye out for phishing attempts or other social engineering tactics - essentially, make sure that people and websites that you're entrusting with your information are who they say they are.

3. Make PINs difficult to guess with multiple types of characters. Upper, lower, numeric and special. "pAssw0rd$" is better than "passwords" But "naLa0221Day" is better still.

4. Change your PIN every 60 to 90 days.

5. Monitor your account regularly.

6. Be aware of the computer you are using. Does it have viruses? Is it protected by a security program? Who is really in control of the computer?

COMMERCIAL ACCOUNTS MAY HAVE ADDED PROTECTION

1. Commercial accounts have dual control on ACH and transfer of funds.

2. Commercial accounts are restricted to certain IP addressing. This protects the account from access locations other than those where business is conducted.

3. Commercial account transactions are reviewed by First National to protect both First National and the customer.

COMMERCIAL ACCOUNT HOLDER RESPONSIBILITIES

1. Annual review of recommendations from First National

2. Internal management of Cash Management users.

Call 763-241-FNFS