



Multi-Factor Authentication

Notification to Security Online Banking Customers

To our Valued Customers:

There has been much talk lately about identity theft, "spam", "spoofing", "phishing" and other terms in reference to Internet use. By January 2007, financial institutions are required to strengthen the authentication process used by Internet Banking customers to access their online accounts. In response to this, Security Bank is implementing enhanced methods for electronically identifying our customers and providing mechanisms for our customers to positively identify our Internet Banking site.

Beginning 11/15/06, you will see changes to our Internet Banking website. Once you input your Access ID on the 1st screen, you will proceed to a 2nd screen to input your Password to gain access to Security Online. Beginning 11/22/06, during the enrollment process, you will complete a number of activities:

1. View your current e-mail address on file (you will be able to change it later, if incorrect).
2. View your authentication image provided by the security system.
3. Enter your Authentication Pass Phrase—a short phrase that helps you remember what image was provided. For instance, if a dog were the image, your phrase could be "My dog is Spike."
4. Provide answers to a series of challenge questions.
5. Register your computer.

As part of the enrollment process, you will view a unique image and enter a corresponding phrase that will be subsequently displayed to you every time you access Internet Banking. When you see the image and the phrase you have chosen, you will have the assurance that you have not been directed to a fraudulent website. When asked if you want to register your computer, you will want to register the computers you use regularly to access Internet Banking, such as your home and office computer. The secured site will record characteristics from each registered computer that, in combination with your Access ID and Password, will allow entrance into Security Online. No personal information from your computer is ever stored. You will also be able to enter Security Online from a non-registered computer, but correct answers to the challenge questions will be required to be answered to gain access. We know these additional security measures will give you peace of mind while conducting your Internet Banking transactions.

We are committed to providing secure electronic banking services that you've grown to trust. Please visit the Internet Banking section of our website, www.securitybk.com, and choose the **Internet Security Information** link to access an electronic FDIC site that we recommend you visit for additional information on the risks of using the Internet and e-mail, and how you can guard against becoming a victim.

Security Bank will NEVER solicit personal/private information via e-mail.

We welcome your comments and questions regarding this enhancement to our systems. If we can assist in any way, please contact our Retail Operations staff at (217) 789-3500 or support@securitybk.com.

Thank you!