

Types of Online Service	Security Options
BASIC SERVICES <ul style="list-style-type: none"> • Bill Payment • Transfers • Stop Payments • eStatements • Loan Advances Mandatory security requirements: <ul style="list-style-type: none"> ✓ Login Credentials ✓ Advanced Authentication ✓ Bill Payment Alerts 	Additional recommended security options: <ul style="list-style-type: none"> ✓ Malware Protection (Strongly Recommended)
ACH ORIGINATION Mandatory security requirements: <ul style="list-style-type: none"> ✓ Login Credentials ✓ Advanced Authentication ✓ Limits in Place ✓ Out of Band Authentication Approvals 	Additional recommended security options: <ul style="list-style-type: none"> ✓ Dual Control (Strongly Recommended) ✓ Token at Transaction Approval ✓ More Restrictive Approvals and User Limits ✓ Template Controls
REMOTE DEPOSIT CAPTURE Mandatory security requirements: <ul style="list-style-type: none"> ✓ Limits in Place ✓ Login Credentials 	Additional recommended security options: <ul style="list-style-type: none"> ✓ IP Addresses (Static) ✓ Malware Protection (Strongly Recommended)
WIRE TRANSFERS Mandatory security requirements: <ul style="list-style-type: none"> ✓ Login Credentials ✓ Advanced Authentication ✓ Limits in Place ✓ Restrict Types of Wires ✓ Out of Band Authentication Approvals 	Additional recommended security options: <ul style="list-style-type: none"> ✓ Dual Control (Strongly Recommended) ✓ Token at Transaction Approval ✓ More Restrictive Approvals and User Limits ✓ Template Controls ✓ Restrict wire transfer access to required accounts only
Security Features	Description
Advanced Authentication	All online banking customers are subject to Advanced Authentication security. If an unrecognized device is utilized, a system prompt will require authentication outside of the online banking channel via text message or telephone call to confirm user identity.
Dual Control	User entitlement that requires two (2) users to process a transaction. For example, one user enters a wire transfer, and a secondary user approves the wire transfer.
Out of Band Authentication Approvals	A type of transaction approval that requires authentication outside of the online banking channel, via text message or telephone call, to confirm the identity of the person authorizing the transaction.
Template Controls	A template is a predefined transaction that has been saved to the online banking system and can be used for outgoing wire and ACH transactions. User entitlement can be restricted to allow a user to process transactions from specific predefined templates and restrict user access by not allowing a transaction to be created that has not already been predefined.
Token at Transaction Approval	A type of transaction approval that requires authentication outside of the online banking channel, via a dedicated mobile or physical token.