



First American Trust

# Customer Awareness Program for Internet Banking

First American Trust values the privacy of our customer's information. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. In addition to these controls we want to assist our customers with protecting their own personal information.

This Customer Education Program is designed to describe the safeguards implemented by First American Trust, what our customers can expect from us, and suggestions regarding how our customers can secure their own information.

## Internet Banking User Perspective

- First American Trust uses industry standard technology such as anti-virus, encryption and network firewalls to prevent unauthorized electronic funds transfers.
- As explained in Federal Reserve Board Regulation E, all transactions made with your First American Trust login ID are conclusively presumed to have been authorized by you. We shall have no liability for any unauthorized transaction made using your login ID prior to you notifying us of any possible unauthorized use of your login ID and having had a reasonable opportunity to act on that notice.
- First American Trust will **never** contact a customer and request the provision of their electronic banking credentials.

## IT Perspective

- First American Trust suggests that our customers perform a risk assessment regarding their usage of our internet banking applications such as iBanking, XpressWire and XPressPort. Customers should evaluate the controls surrounding systems that access these applications periodically to ensure the appropriate level of risk.
- First American Trust recommends that our customers employ, at a minimum, the following risk control mechanisms:
  - Anti-Virus and Anti-Malware Solutions, such as those provided by:
    - <http://www.symantec.com/>
    - [http://www.microsoft.com/en-us/security\\_essentials/default.aspx](http://www.microsoft.com/en-us/security_essentials/default.aspx)
    - <http://www.mcafee.com/us/>
  - Firewalls, such as those provided by:
    - [http://www.cisco.com/en/US/products/ps5708/Products\\_Sub\\_Category\\_Home.html](http://www.cisco.com/en/US/products/ps5708/Products_Sub_Category_Home.html)
    - <http://windows.microsoft.com/en-US/windows-vista/Firewall-frequently-asked-questions>

Any customer who notices suspicious account activity or who experiences an information security related event that may impact your accounts at First American Trust should contact our Banking Services department at (877) 600-9473.