



Computer Security

BE PREPARED

We want to help protect you from online fraud. We hope you'll find this information useful. If you have questions about computer security, please call your Paragon Bank representative.

STEPS YOU CAN TAKE TO SECURE YOUR DATA

Never give your username or password to anyone who asks you for it via email or phone. And never write this information down where someone else can find it. Every time you give your information to another person, your security risk increases.

DOWNLOAD TRUSTEER RAPPORT SECURITY SOFTWARE

Paragon Bank offers you this software at no cost. You will be given the opportunity to download it, via a separate window, when you first log into your online banking account. And, if you choose not to download it at that time, we will give you an occasional reminder.

PROTECT YOURSELF WITH RISK CONTROLS

- Monitor your account and Bill Pay activities daily. Report suspicious or unusual activity immediately.
- Change your password approximately every 90 days.
- Do not share your username or password with anyone.
- Use current anti-virus and anti-spyware products.
- Log off when you've finished conducting business.
- Do not click on links or open attachments unless you are certain they are from someone you trust.

NO PHISHING

Be careful of emails claiming to be from financial institutions or government agencies. Do not respond to any email that requests account information, account verification, or banking access credentials. Do not click links or open attachments to any suspicious emails.

PROTECT COMMERCIAL ACCOUNTS

In addition to the other security steps, as a commercial account holder you should:


- Establish dual control of ACH and wire transactions.
- Reconcile banking transactions daily, and watch for suspicious transactions in small dollar amounts.
- Report any and all suspicious transactions to your Paragon Bank representative immediately (time is of the essence).
- Avoid accessing your financial information through unsecured networks such as hotels, internet cafes, or public libraries.
- Designate a "lock down" computer for online banking only.
- Secure your computers with a password-protected screen saver and timeout feature set at 15 minutes or less.
- Update online banking user access frequently, especially upon terminations or changes in job responsibilities.

FOR MORE INFORMATION

Three great sources of information about computer security are:

www.consumer.ftc.gov
www.fdic.gov
www.onguardonline.gov

ParagonBank.com

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