

## ONLINE BANKING PRECAUTIONS

Online banking is a safe and convenient way to access your account information. As a financial institution that offers online banking to our customers, we feel it is important for you to understand the precautions that must be taken to ensure the security of your online transactions. Be sure to follow the advice given below:

- Never share your online banking user id or password with anyone.
- Choose your password wisely. We require passwords that contain a combination of letters, numbers and special characters.
- Change your password often; at least every 90 days.
- If you find it necessary to write down your password, keep this information in a safe place.
- Avoid accessing your online banking through a public computer, such as one at the library or a cyber café.
- Log off the system completely when you are done; don't just "X" out of the system.
- Monitor your account activity regularly.

Be wary of any request to email information about your account to someone claiming to be a "representative" of City National Bank. We will never email, call or otherwise ask you for your user id, password or other online banking credentials.

If you have suspicious activity on your account, you should contact the authorities immediately and contact us at 712-246-2205. Federal regulations protect consumers for electronic fund transfers; which generally apply to accounts with Internet access. In order to take advantage of these protections, you must act in a timely manner. See the Electronic Fund Transfer disclosure that was provided at the time your account was opened. Or at your request, we will gladly provide you with a copy.

Here are other ways to protect your financial information:

- Shred unsolicited credit applications.
- Shred ATM receipts, credit card or bank statements.
- Only shop online at the websites of trusted and esteemed companies.
- Never use their online banking password at non-financial websites (i.e. Facebook).
- Never open links in emails from unknown senders.
- Never give a credit card number over the phone unless you have originated the call.
- Review credit reports at least once per year.
- Limit the amount of confidential information in your wallets. Only carry id, credit cards, debit cards, and checks that you really need.