

MIDDLESEX SAVINGS BANK SECURITY STATEMENT

Middlesex Savings Bank's Online Banking System brings together a combination of proven security technologies designed to protect data for the Bank and for you, our customer. It features password controlled entry, a RSA issued Digital ID to authenticate the Bank's server, Secure Socket Layer (SSL) protocol for data encryption, a router and firewall to filter and regulate system traffic.

Password Controlled Access. To access the Bank's Online Banking application, a customer must enter a unique Login ID and a password.

- Your Login ID and password should be kept confidential.
- Never give your password to anyone.
- Do not reuse passwords and change them frequently to prevent compromise.
- The Bank's staff will never ask for your password.
- Do not store your password on your computer.
- Log off of the Online Banking System when you are done using it.
- Enable multi-factor authentication on all Online Banking accounts, including Secure Access Code and Touch/Face ID.

Our system allows you to have three attempts to deter users from repeated login attempts. After three unsuccessful attempts to login, the system will lock that user out, requiring either a designated wait period or a telephone call to the Bank before re-entry to the system. If you feel your password has been compromised call us at 1-877-463-6287.

Secure Data Transfer. Upon successful login, a Digital ID from RSA will authenticate the Bank's server identity and establish a secure session with that customer. Once the Online Banking session is established, your computer and the Bank are in a secure environment. Middlesex Savings Bank requires the use of 128-bit Secure Socket Layer (SSL) Encryption. Encryption is the process of translating meaningful information into undecipherable code then back into meaningful information. Each time you log on to the Internet Banking System your computer, using an appropriate browser, is assigned a key by the Bank. All messages from your computer to the Bank are encrypted based on this 128-bit key. This encrypted information can only be decoded using the Bank's equivalent key. The Bank key is never transmitted on any open network since it resides only on the Bank's system. Each time you log in a different key is assigned so that anyone attempting to break through the encryption would have to start from scratch each time you log in.

Router and Firewall. The Bank's systems are protected by "firewalls" set up between the Bank and the Internet. Messages which arrive at the Bank must pass through the firewall before they are permitted to reach the Bank's systems. The firewall will reject any unauthorized messages. Middlesex Savings Bank systems utilize industry standard security methods. We diligently monitor our systems to detect attempted

intrusions or unauthorized access requests. Using the above technologies, your Online Banking transactions are secure.

Important Resources. The [Federal Trade Commission](#) (FTC) has a very useful website with great consumer education information and resources to help protect you against identity theft.