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Member FDIC

Customer Awareness Program for Online Transactions

While Founders Bank & Trust, a division of Old National Bank, takes precautions to ensure the security of your online transactions, it is important for you to know that Federal Regulators have issued additional guidance in response to increased risks associated with online transactions. Rapidly growing organized criminal groups have become more specialized in financial fraud and have been successful in online account takeovers and fraudulent electronic funds transfers. The guidance is designed to ensure your online transactions are conducted in a safe and secure manner, in part by making you aware of the following information.

- ✓ Founders Bank & Trust will never initiate emails or phone calls requesting customers to disclose or “verify” user name, password or other electronic banking credentials.
- ✓ The following are some risk control mechanisms that customers should consider implementing as safeguards against Internet threats:
 - Make sure you have a firewall in place when conducting your financial transactions
 - Choose a complex user name and password, including upper and lower case letter, numbers and symbols.
 - Regularly change your password – not less than every 90 days.
 - Keep your username and password confidential; do not share them.
 - Log off the system when you have finished conducting your transaction(s).
 - Monitor your account activity on a regular basis.
 - Use only trusted wireless local area networks (WLAN) for mobile banking. It should not be assumed that a public WLAN is secure.
- ✓ Commercial banking customers that perform online transactions should consider completing periodic risk assessments and control evaluations. This includes establishing a list of the risks associated with online transactions, including but not limited to compromised passwords, internal fraud or theft, and lack of segregation of duties. The controls used to mitigate the identified risks may include utilizing firewalls, segregating duties, conducting employee background checks, and engaging a third party to assess risks and controls.
- ✓ Federal regulations provide some protections for electronic funds transfers. The regulations generally apply to online banking transactions and can limit a consumer’s liability for unauthorized electronic fund transfers. Consumers must act in a timely manner in order to limit their liability. You must notify Founders Bank & Trust immediately if it is believed that access information has been stolen or compromised. Additionally, you should review account activity and periodic statements and promptly report any errors or unauthorized transactions. For more details, feel free to contact Founders Bank & Trust using the contact information below.
- ✓ If you become aware of suspicious account activity, you should immediately contact law enforcement authorities, as well as Founders Bank & Trust at **616-956-9030** or **foundersbt.com/contact_us**