



Community Banking Made Right



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Conducting Your Online Transactions

In today's constant changing world, technology is becoming more and more advanced. With the advancements, we are able to pay bills online and shop online, but it comes with some risk. Federal regulators are reporting an increase in cyber-crimes that are targeting financial institutions and their customers. Citizens State Bank is dedicated to protecting our valuable customers. In order to ensure the security of your online transactions, we want you to know that:

- We will **never** email, call, or otherwise ask you for your username and password for your internet banking account
- Our online banking program utilizes multiple layers of authentication such as; user name, password, two security questions, and three attempt lockouts
- Our online banking system will periodically ask you to change your password
- Protect yourself and your account by implementing controls like:
 - ✓ Installing Firewall on your computer or other protection products of the same nature
 - ✓ Creating unique and complex passwords that only you would know
 - ✓ Not sharing your password with **anyone**
 - ✓ Monitoring your account continuously

Commercial accounts especially have been targets of these cybercrimes due to your cash management abilities. Due to this, federal agencies have put more protection and guidance to the commercial accounts that engage in cash management. Commercial account owners should perform their own internal controls, such as:

- Dual control, password protection, employee background checks, and use of firewalls.
- Limit access to ACH (Automated Clearing House) originations, set a transfer limit, and establish dual control requirements to help reduce the risk associated with ACH transfer.
- Change your password often, 60 days or less.
- Citizens State Bank also monitors ACH activity on Cash Management customers and if we feel an ACH batch was created in error or may be fraudulent, We will contact you

Regulation E (Electronic Fund Transfer Act) provides some protection to consumers and consumer accounts for electronic funds transfer transactions. The regulation generally applies to debit cards and online banking transactions and can limit a consumer's liability for an unauthorized electronic fund transfer. To limit their liability the consumer must act in a timely manner; notify us immediately if the access information has been lost or stolen. Please review the Regulation E Disclosure provided at account opening for additional information on how the regulation can protect you against unauthorized transactions, the responsibilities of Citizens State Bank and the responsibilities of the consumer. If you would have questions, or would like to request a new disclosure, please contact us.

If you become aware of suspicious account activity, you should **immediately contact authorities and us at 903-581-8100.**