



Online Banking Customer Awareness Program

Introduction

On October 12, 2005 the FFIEC issued guidance entitled *Authentication in an Internet Banking Environment*. This guidance provided a risk management framework for financial institutions offering Internet-based products and services to their customers.

On June 28, 2011 the FFIEC issued a *Supplement to Authentication in an Internet Banking Environment*. This guidance was issued to reinforce the risk management framework and update expectations regarding customer authentication, layered security, and other controls in the increasingly hostile online environment.

Purpose

The purpose of our Customer Awareness and Education Program is to ensure that our electronic banking customers are aware of the risks associated with using electronic banking services. The program will remind customers about the importance of security measures that can be used to protect them from being victims of fraud.

Unsolicited Request for Credentials

First Columbia Bank & Trust Co. will NEVER contact its customers on an unsolicited basis (i.e. phone, e-mail, text) and request logon credentials such as username and password.

If you receive a request of this type, do not respond to it. Call us immediately at (570) 784-1660 to report this activity.

Suspicious Account Activity

If you notice suspicious account activity or experience customer information security-related events, call us immediately at (570) 784-1660 to report this activity.

Business Online Banking Customers

Business online banking customers are encouraged to periodically perform a risk assessment and controls evaluation, establish internal policies related to employee use of the internet, and ensure all company computers are equipped with up-to-date antivirus software.

Who is Covered by Regulation E?

Regulation E is a consumer protection law for accounts established primarily for personal, family, or household purposes. Non-consumer accounts, such as corporations, partnerships, trusts, etc are excluded from coverage. Regulation E gives consumers a way to notify their financial institution that an EFT has been made on their account without their permission.

Does Regulation E Apply to Accounts with Internet Access, Internet Banking, or Bill Pay?

An Electronic Fund Transfer (EFT) is the electronic exchange or transfer of money from one account to another, either within a single financial institution or across multiple institutions initiated through electronic-based systems. The term includes, but is not limited to:

- Point-of-sale transfers
- ATM transfers
- Direct deposits or withdrawal of funds
- Transfers initiated by telephone
- Transfers resulting from debit card transactions
- Transfers initiated through internet banking / bill pay