

## Web Security Statement

The security of your information is the most important aspect of our Home Banking and Bill Payer services with MTCU. Every decision we make is evaluated toward our policy to provide the best possible security over the Internet for our users.

Any connections to our server that request personal information must be made through a secured connection, which is validated by a unique Login ID and PIN (Personal Identification Number). PINS are personally established by each user during the sign-up process. You must reset your PIN at least every 90 days.

When accessing the MTCU member area, our security system on the Web requires that members use the most current browsers as some features of our service are not compatible with earlier versions. The use of these browsers ensures that all transmitted data is authenticated and encrypted by Secured Socket Layers (SSL) keeping the data confidential as it transmits over the Internet. It is also highly recommended that members use the U.S. Domestic 128-bit encryption browsers for increased security.

MTCU does establish web "cookies" during your web session, and creates a random session ID attached to your encrypted Web connection. This session will automatically time out after a period of inactivity and you will be prompted to login again. We strongly recommend that you logout when you finish your session.