# Internet Security Statement

Pacific National Bank is committed to protecting the privacy of our customers' financial information and providing our customers with a safe and secure online banking environment.  We understand that you depend on us to keep your account information secure and we take the safeguarding of your information seriously.  Our Privacy Statement is available on the Pacific National Bank website ("PNB Website").  This Internet Security Statement provides additional information regarding the collection and use of information obtained from you when you use the PNB Website and how we protect that information.

**Collection and Use of Customer Information**

We collect and use information about customers only when we believe that it will help us to properly manage our business or provide our customers with products and services designed to meet their needs. We use the information we collect to protect your financial information, administer your banking products, comply with banking laws and regulations, and to understand your financial needs so that we may improve our products and design new products and services for you.

Because of the unique nature of Internet transactions, there are some important facts you should know about the Internet processes we use to collect and track information.

**Web Tracking:**   We collect and track information about the domain and Internet address from which you access the Internet and link to us, the date and time you access the PNB Website, the pages you visit on the PNB Website and the type of web browsing software and operating system you use to view the PNB Website.

**Email:**  The PNB Website does not require you to disclose any personally identifying information.  Keep in mind, however, that when you contact us via email the information your e-mail header indicates about you, including your email address, is revealed in the email. Also, it is important that you realize that e-mail is generally not secure and could be intercepted by third parties.  For your own protection, we ask that you do not reveal confidential information via email.  However, we assure you that whenever you communicate with us via email we will use the information you provide only for the specific purpose of responding to your comments or questions.  We will not sell or share your e-mail address with any third parties, unless we are required to do so by law.

**Transactions:**  When you conduct banking transactions, such as bill payments or funds transfers we collect only the information needed to process your transactions.  Moreover, all of the information we collect through electronic channels is handled in strict compliance with our Privacy Policy.

**Cookies:**  Our website uses "cookies." A cookie is a piece of information that a website stores on a computer's web browser to recognize whether or a user has previously visited the site. A cookie cannot be read by a website other than the one that created the cookie. Cookies will not read information on your hard drive or reveal information about you without your permission.
When you visit the PNB Website, we will use cookies on some pages in order to establish and maintain a

secure connection or encrypted session.  We do require that you accept a cookie to browse the secured section of the PNB Website.

**Protection of Information**

We verify who you say you are before granting you access to your information and accounts.  We require a User ID and Password to identify and authenticate you before we allow you to access our Online Banking and Bill Pay services.  Your User ID is a unique code that identifies who you are and allows

Pacific National bank to consolidate access to multiple accounts you may have with us.  Your Password is a second unique code we use to authenticate you.  Your Password should be something that is easy for you to remember, but hard for anyone else to guess.
We also use industry standard security practices appropriate for the way you choose to bank with us.  To help us provide online financial services in a secure manner, we use the controls listed below which allow us to protect your information as it travels over the Internet between us and your access device:

- We use secure browsers that encrypt information that flows from our site to your access device. You can identify a secure browser by looking for "https" instead of "http" in the URL address line and a secure access symbol, such as a closed lock or key, on the status bar of your browser.
- We employ 128-bit encryption technology to protect the integrity of your data.
- We use a timeout feature on some parts of our website.  This feature automatically closes your online session after a certain period of time.
- We use firewalls to protect our computer systems and your information.  Firewalls are a form of barrier that permits only certain type of traffic to flow through to our systems.

**How You Can Protect Your Information**n

We encourage you to also take steps to protect your information.  Here are some ways you can help us protect your information:

- Never share your access codes with anyone.
- Pacific National Bank representatives will never call or e-mail you and ask for your account numbers, password, PIN, credit card number or social security number. Always keep this information private, even at home.
- Change your access codes on a regular basis.  This is a very simple way to protect your information.  If you think your access codes have been compromised, change them and contact us immediately to verify your account activity.
- Keep Wi-Fi networks password protected. This keeps out hackers and unauthorized users.
- When you finish using online services always click on the Log Off button to exit the application and prevent unauthorized access to your account.  If you are using a public PC (such as in a school or library) you should also close the browser when you are finished.
- Install virus protection software on your PC and keep the software updated.  Use the virus protection software to scan all other software you have downloaded to your PC and to scan diskettes before using them or downloading information from them onto your PC.
- Don't click on links in e-mails you receive requesting personal or financial information.  These emails may appear "official" but may be part of a "Phishing Scam" designed to download malicious software (malware) onto your computer to steal personal data.  The links on these e-mails may send you to fake sites.
- Be wary of e-mails that announce there is a problem with your account. Pacific National Bank does not send these types of notifications. Contact us if you receive e-mails regarding your account.

**Children's Information**

We respect the privacy of children and comply with the practices established under the Children's Online Privacy Protection Act.  We do not knowingly collect or retain personally identifiable information from consumers under the age of thirteen.

To know more about our approach to privacy, we encourage you to refer to our Privacy Statement.