

YOUR ONLINE SECURITY – OUR TOP PRIORITY

Your online security continues to be our top priority. That is why we are implementing an additional layer of security called **Enhanced Login Security** – a new service for our internet banking customers that's free, easy and most importantly, gives you extra protection from fraud and identity theft.

Enhanced Login Security protects your online banking account from unauthorized access. It enables the bank to identify you as the true "owner" of your accounts by recognizing not only your password, but your computer as well. If we do not recognize your computer because – you have logged in from a public computer or a computer you have not used before – you will be prompted for information that only you will know. With Enhanced Login Security, you will be protected from whatever computer you are using, whether you are at home or on the go.

Enhanced Login Security is just one more way **Rock River Bank** ensures you have a safe and secure online banking experience, everyday and everywhere!

How does Enhanced Login Security work?

You will need to add the extra security protection to the computer(s) you most commonly use to access Consumer Online Banking. When you add extra security, a secure cookie is placed in the browser of your computer. This secure cookie is unique, and when used in combination with your login information, creates a unique way to identify you to the system. During subsequent logins, the system checks for both the correct password and the secure cookie. If you have added the extra security to the computer, you will notice no difference in the way you login.

If you login from a computer that you have not added extra security protection to, you will receive a message asking you to validate your identity by entering a temporary passcode. The passcode will be sent to the email address that we have on file for you. You just have to retrieve that passcode from your email and enter it in order to be able to access your Online Banking account. At this point, you can add extra security to the computer if it is a computer that you regularly use. If it is not a computer that you regularly use, such as a library computer or a computer at a friend's house, then you would not want to add the extra security. Just finish your online banking business and logout.

For more information on Enhanced Login Security –

Login to your Online Banking account
Go to User Options → Enhanced Login Security
Click on the "What is Enhanced Login Security?" link

To enroll a computer for Enhanced Login Security –

Login to your Online Banking account
Go to User Options → Enhanced Login Security
Choose "Add extra security protection to this computer" and click Submit

For additional information on online security, go to the Online Banking login page, scroll down and click on "For security information, click [here](#)." This security site will provide you with information on the privacy of your online communications, the network architecture, identity theft, and safe computing tips.

If you have any questions or problems, please feel free to call one of our online banking customer service representatives at 815-397-3111.