

Online Privacy & Security

Southeastern Bank is committed to protecting the privacy of our customers' personal information. We greatly respect your privacy and value the trust you have placed in us to handle your financial matters and information responsibly. With the rapid advances in technology and the manner in which information is collected and transferred, many consumers are concerned about the proper collection and dissemination of their personal information. We welcome this opportunity to tell you about the kinds of information we have in our safekeeping and how we use that information to serve you. Please read the information below to learn more about the ways we protect your privacy.

Online Privacy

Southeastern Bank is committed to safeguarding information about customers and visitors to this website. We value your trust and we handle your personal information with care.

Secure Transmissions

To ensure that information remains confidential, Southeastern Bank uses encryption technology on our website to transmit information between you and us.

E-mail Security

Regular Internet e-mail is not secure. You should use regular Internet e-mail to provide only information that is non-sensitive and non-confidential. We ask that you do not provide personal or account information through e-mail. You may also contact us by telephone, U. S. mail or by visiting any of our banking offices.

Gathering and Using Information Online

Southeastern Bank collects and uses the information you provide us online only to respond to your needs, service your accounts and provide you with information about our other services.

Cookies

Southeastern Bank uses "cookies," which are small pieces of information that a website stores on a visitor's web browser to remind the website about the visitor the next time he/she visits our website. Southeastern Bank does not store confidential or sensitive information in cookies. Southeastern Bank also uses cookies to simplify and enhance our customers' online banking sessions by making navigation easier. For certain applications, such as online banking, cookies are a requirement because they help protect the privacy of our customers' transactions.

Southeastern Bank's cookies will not be used to capture your e-mail address, obtain data from your hard drive or gain confidential or sensitive information about you. Additionally, cookies cannot be read by any other website, except the one that set the cookie. Some websites, however, use cookies to obtain information from your browser. You can set your browser to notify you before accepting a cookie, so that you can control whether you wish to accept or reject a cookie.

Linking to Other Sites

This website may contain links to third-party sites that you may find useful. If you choose to link to websites not controlled by Southeastern Bank, we are not responsible for the privacy or security of those sites, including the accuracy, completeness, reliability or suitability of their information. If you are asked to provide information on one of those websites, we strongly urge you to carefully study their Privacy Policies.

Taking Individual Responsibility for Protecting Personal Information

Although Southeastern Bank works to protect your privacy, you also play a role in protecting your personal information. To help safeguard your personal information, we suggest the following:

- Change your password regularly.
- Remember to sign off once you have submitted an application for a product or service online, or have completed a secure online session.
- Only provide your Access ID when your browser indicates an encrypted connection, such as Secure Socket Layer (SSL), directly to Southeastern Bank's website or another site you have investigated and trust fully.

Information Accuracy

Keeping your account information accurate and up to date is very important to us. We provide you with access to your account information through various means such as account statements, telephone banking and online banking. If you ever believe that your account information is incomplete, inaccurate or not current, please call us at the telephone number or write to us at the address listed on your account statement, bank records, or other documentation. We will update or correct any erroneous information promptly.

Security

This Internet Banking System brings together a combination of industry-approved security technologies to protect data for the Bank and for you, our customer. It features password-controlled system entry, a VeriSign-issued Digital ID for the Bank's server, Secure Sockets Layer (SSL) protocol for data encryption, and a router loaded with a firewall to regulate the inflow and outflow of server traffic.

Secure Access and Verifying User Authenticity

To begin a session with the Bank's server, the user must key in a Login ID and a password. Our Internet Banking System uses a "3 strikes and you're out" lock-out mechanism to deter users from repeated login attempts. After three unsuccessful login attempts, the system locks the user out, requiring either a designated wait period or a phone call to the Bank to verify the password before re-entry into the system. Upon successful login, the Digital ID from VeriSign authenticates the user's identity and establishes a secure session with that visitor.

Secure Data Transfer

Once the server session is established, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the Bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the Bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

If you have comments or questions, please call your local Southeastern Bank representative.