

With banking increasingly being done on the Internet, many questions have come up about security. Through Cryptographic Technology, information is protected as it is transmitted across the Internet. This technology is a form of scrambling the data as it is sent.

SECURITY POLICY



Southeastern Bank requires at least 40-bit encryption on your browser when you access the Internet Banking System. Southeastern Bank recommends 128-bit encryption, the highest form of encryption, reserved primarily for financial institutions. As an example, to break the coding on 128-bit encryption, it would take a hacker 10,700,000,000,000,000,000,000 years provided he could harness the power of a 1,000 CPUs, and type 1,000 characters per second, 24 hours a day. Other security tools are available to ensure the integrity of your data: firewalls and filtering routers are used to secure computers from Internet access, and a "trusted" operating system is employed to protect the information from both internal and external threats.

For added security, customers are required to determine their unique ID, Personal Identification Number (PIN), and a PassMark Security Image and Phrase. PIN guessing is deterred by locking a user out of the system for 24 hours following three unsuccessful attempts. You can enhance your own security by never using passwords that are easy to guess. Examples of poor passwords are: Birth dates, first names, pet names, addresses, phone numbers, social security numbers or other easily guessed combinations. Also, never reveal your password to another person. Finally, it is an excellent idea to change your password often. The system requires you to change it every 60 days, but even more often enhances your security. These are just some of the full range of Internet security tools we use. These layers of security work together to make sure that all information transmitted between you and the bank is both secure and authentic. Customers are urged to assist themselves with security by not writing down passwords. Also, customers should log off unattended computers that have been used to access the Internet Banking System and invoke password protection over their screen savers. Customers should be wary of any e-mail that arrives representing Southeastern Bank and asking for account number and password information. Southeastern Bank will not ask you for password information at any time via any media. Below are some links to various commercial websites where you can learn more about how to secure your computer.

Microsoft Security : <http://www.microsoft.com/security/>

Symantec Anti-Virus Security : <http://securityresponse.symantec.com/>

You may contact us by e-mail at <mailto:seb@southeasternbank.com> or telephone at 912-437-4141.

For security purposes Southeastern Bank asks its customers to refrain from sending confidential information such as account numbers or social security numbers via email