

Internet Security Update Information

On March 3rd, 2008 we will be updating our Internet Banking to include a new security authentication process. This is intended to provide you with the best security possible when accessing your account online. This new process consists of validation and authentication of an individual using more than one method of verification. Generally, this is accomplished by completing three things:

1. You will need to create three (3) question and answer pairs. This allows us to verify that you are in fact you, by presenting you with a question that only YOU can answer correctly. If you don't answer the question correctly, you will not gain access to your accounts.
2. You will also need to create a "Security Key". This allows you to verify that you have reached our Internet Banking site, and not some other site. Every time you attempt to log in to your accounts, we will send you a graphical representation of the Security Key that you created. If you do not see that Security Key or it is not the one you created then you know that you are NOT at OUR site. If this happens, please contact us immediately.
3. This is one that you already know. This is your Password.

This security feature will start appearing on the log in page on March 3rd, 2008.

This is a one time process. You will need to click on the *BEGIN* button when it appears on March 3rd. Since you have already logged into internet banking please make sure to use your *current* Access ID and Password. Then create your challenge questions and answers, establish a security key image and enter your Password. You will now have access to your accounts.

The next time you log in click the *LOGIN* button.

- ∞ Enter your current Access ID and the Random Code.
- ∞ Answer the Challenge Question correctly.
- ∞ Verify your Security Key Image and enter your current password.
 - If you are logging in from your home computer, click on *Remember this computer* so that you will not need to answer the challenge question the next time you log in.

If you have any additional questions please feel free to contact the Fidelity Bank location convenient to you.

Thank you for banking with Fidelity Bank & Trust, your business is always appreciated!