



## INFORMATION AND ACCOUNT SECURITY

Farmers is serious about protecting your business. We continue to invest in advanced technology and implement evolving security procedures to make your banking more secure.

### PRODUCTS/SERVICES

- Check Positive Pay
  - Protects clients from altered or counterfeit checks clearing their accounts
- ACH Positive Pay
  - Debit blocker: All ACH debits are stopped from clearing account
  - ACH filter: The business provides the bank with authorized companies allowed to debit their accounts and can be set by dollar range. ACH debits not on the list triggers an email to the client who decides whether to pay or return through the online banking platform.
  - ACH Positive Pay: All ACH debits attempting to clear the account are reviewed by the client daily and a decision is made to either pay it or return it through the online banking platform
- Trusteer Rapport
  - Blocks potential hackers from viewing login before connecting to Internet Banking and conducting cash transactions
- Multi factor authentication and out of wallet
  - Assists in authenticating customers to Internet Banking
- Security token
  - Additional security for cash management customers ACH/wires
- Required password complexity
  - Guards against easily guessed passwords

### ONGOING FRAUD DETERRENCE EFFORTS

- Outgoing wire call back procedures
- Annual vulnerability assessments and training
- Internal cyber threat exercise to determine top cyber threats to banks and remediation
- Credit and debit card fraud monitoring
- Real time verification telephone calls to cardholders for suspect transactions
- Annual information security risk assessment
- Rigorous vetting process for third party business partners

### VIGILANT SECURITY PRACTICES

- Keep anti-virus software up to date and run scans at least weekly
- Download Trusteer, a free malware and fraud protection software that Farmers offers to its customers
- Maintain complex passwords on all computer systems and applications including email accounts. Passwords should be at least 10 characters long and use a combination of upper and lower case letters, numbers, and special characters (i.e. !, \*, #, etc.)
- Use a separate bank account for incoming wire transfers or utilize an online wire payment service in order to minimize the possibility of account compromise
- Educate your employees regarding phishing scams and instruct them to not click on email links or provide any personal or financial information to unknown individuals
- Keep checks in a secured area and only allow access to authorized individuals
- Review your bank account activity frequently, daily is recommended