

SECURITY INFORMATION

Texas Community Bank (TCB or the Bank) Online Banking has been designed to ensure that only you, or those you specifically authorize, have access to your account information. When you communicate with us online and conduct banking transactions using TCB's Online Banking, a number of security measures are working to provide you with confidential and secure access.

Secure Browsers & Encryption

What is a secure browser?

A secure browser is an Internet browser that uses high-powered, 128-bit encryption to conduct secure financial transactions over the Internet. We recommend using Microsoft Internet Explorer (version 5.0 or higher) for optimal viewing of this web site and to take advantage of secure interactivity with our site. To upgrade your browser to Microsoft Internet Explorer, visit the Microsoft web site.

What is Encryption and Secure Socket Layer (SSL)?

Encryption is a method of scrambling information when it is sent from one place to another so that only the intended receiver can read it. If anyone else other than the intended receiver were to see the information, it appears as completely jumbled and unreadable.

Secure Socket Layer is the method used for communicating encrypted information over the Internet. This method makes sure that the Internet server that you are connected to is authentic, and not some other party trying to intercept the information. It also automatically checks to make sure that the information that you sent is exactly what is received by the server and was not tampered with in any way during the communication.

Digital IDs, certified by Verisign, is also used to further assure the authenticity, identification, and validity of the information communicated through the Internet Banking system. Verisign is an industry in Internet transaction security.

How can I tell when my connection is secure?

When viewing your account information or sending or receiving transactions from the Bank, this site automatically switches to a secure mode. This is evident by the "https" that will appear in the URL as opposed to "http." If you are using Internet Explorer, you will see a locked "padlock" icon at the bottom of your screen when you are in a secure mode and an unlocked "padlock" when you are in an unsecure mode.

What about email?

Email that is sent in the normal way from your computer over the Internet is not secure! If you use your normal email program to send us email, be careful to not include any confidential information (such as account numbers or other account information).

There is a way that you can send us secure messages. When you login to TCB's Online Banking with your username and password and then click *Contact*, the messages that you send to the Bank are encrypted and secure.

Username & Password

Protecting Yourself

To access your account information and conduct transactions with us, you will need to provide a username and password. This is the one aspect of the security that you control yourself, which is why we say you are protecting yourself with this security tool. Here are some things you can do to make sure your username and passwords continue to protect you.

Protecting your Password

Here are some very important ways that you can make your password more secure:

- Never tell your password to anyone else.
- Never write it down where someone could find it.
- Don't use a short password. The longer your password is, the more difficult it is for someone to guess or crack by trial and error.
- Don't use common words that can easily be guessed.
- Don't use consecutive numbers in your password. We recommend using a combination of letters and numbers in your password, which makes it much more difficult to guess.
- Be sure to change your password often.

If you forget your password or think that someone else may know your password, contact the Bank immediately.

Log off When Not in Use

If you are using TCB's Online Banking and you need to leave your computer for any reason, click on *Exit* to log off. This will log you out of TCB's Online Banking so that no one else can access your information while you are away from the computer. When you return, all you need to do is enter your username and password and you will be right back into the system.

In addition, if you don't perform any functions in TCB's Online Banking for a period of time while you are logged on, the session will automatically time-out and log you off for your own protection.