

FAQ—Security Changes

Has Premier Bank had a breach in security? Why are these changes being made? Premier Bank HAS NOT had any breach in security. As part of a regular review of our security procedures we are taking extra steps to protect you and keep financial information safe and secure. This change is proactive to help combat Internet fraud.

What happens if I go past expiration date with changing my password? You will be prompted to change your password before you are able to gain access to online banking. After three unsuccessful tries you will be locked out.

How can I prevent getting locked out of Online Banking?

"Password Self Reset" is available for your convenience! After you have successfully logged on to Online Banking for the first time, go to the "options" tab to select your secret question and answer. Now that you have selected your security questions, if you are ever locked out you can select the "Reset Password" tab at the top right of your screen. Follow the instructions and answer the questions. Your current password will now be set back to your *original* password.

What if I forget my Online Banking Password?

Click on the "Forgot your password?" link in the "Online Banking" box to use our "Password Self Reset" function to reset your password yourself, or you can notify the Customer Care Center at (850) 383-4617 to reset your password.

Do I have to change my password every 90 days? Yes. We understand that it is an inconvenience to require you to change your password; however, this is an essential piece of the multi-layered security approach. You can help to ensure that your data is not useful to the criminals by changing it frequently.

Why 90 days? 90 days is the standard recommendation in the industry. Clients wishing to change their password more frequently than 90 days can do so at any time.

What are the requirements for my new password? Your new password must be 6 – 8 Alpha Numeric characters. Your password CANNOT contain symbols, or repeating letters. Your password can not have been used the. Passwords are not case sensitive.

Is my PIN the same as my PASSWORD? Yes.

After I reset my password will you notify me again before my password expires? Yes. You will receive a message when you log into Online Banking 14 days before your password will expire. During this time you can choose to change your password, or ignore the message until the 14 day period expires.

Why didn't you send me an email to let me know about these changes? A common phishing scam involves bank customers who receive a false email from their bank informing them that they are upgrading their security software. The email asks for the customer to reply with their user name and password, or asks them to log into a website, via a link, to complete the procedure.

Premier Bank would never send an email asking you to reply with confidential information. If you are ever in doubt as to whether to proceed, it is always safer to say no! Then, telephone your bank and tell

them exactly what you have received. The bank will always be happy to receive a call from you where security of your account is concerned.

Do you still have a question that we haven't answered?

Please call (850) 383-4617 or email us at info@premier-bank.com