



Business Online Banking Computer Security

Thank you for being a client of Oregon Pacific Bank. Our greatest concern is the security of your account and private information. As part of your agreement with Oregon Pacific Bank for accessing Business Online Banking, you agree that:

√	Each employee/user will be required to have a separate username and password that will not be shared with others.
√	Safeguards will be put in place to prevent unauthorized transmissions (i.e. securing usernames and passwords).
√	Company will maintain up-to-date security software (anti-virus, anti-spyware, malware) and maintain a dedicated, actively managed firewall to protect against malicious activity.
√	Operating Systems (OS) and peripheral software is regularly updated and patched to current levels.

Client Best Practices

To protect your online banking credentials and strengthen your computer security procedures, we recommend you review the following with all users:

Treat e-mails requesting account information such as usernames, passwords, PIN numbers, and similar information with suspicion. Oregon Pacific Bank will never contact you to obtain personal information unless you initiate the call and we need to verify your identity.
Never open an email link or attachment from an unknown or suspicious source as they could expose your system to malicious software.
Be sure to create a strong password and avoid using the same password for multiple logins. A strong password should consist of at least 10 characters with a combination of numbers, mixed case letters, and special characters.
Never leave your computer unattended while accessing online banking. Password protect and lock your computer while you are away.
Never access your account information, send personal information, or conduct financial transactions from a public network (i.e. Internet Café, public library).
If you allow your employees network access, be sure to establish an acceptable usage policy.
If you notice any suspicious transactions or suspect fraudulent activity regarding your accounts, notify Oregon Pacific Bank immediately to prevent further loss.

It is also recommended that you speak with your insurance agent about obtaining an insurance bond to protect your business against fraudulent activities involving computer intrusion (aka Corporate Account Takeover) and electronic funds transfer fraud created by either your employee or an external source.