



STATE-OF-THE-ART



# SECURITY

No doubt about it, online technology has made the world better connected and more efficient than ever. But it has also given birth to a wide range of cybercrimes including identity theft. As a result, you may be wondering: how safe is Online Banking at Central Valley Community Bank?

The answer: **extremely**. Central Valley Community Bank takes online security very seriously, and we are constantly adopting and updating our security measures to ensure the highest levels of safety and protection for our customers.

For example, our Online Banking and Cash Management services have some powerful security enhancements I'd like to share with you. These include Multi-Factor Authentication (MFA) and Security Tokens – high-tech measures that will soon be required of all online banking providers, and have been added in recent years at Central Valley Community Bank as another layer of security for verifying your identity.

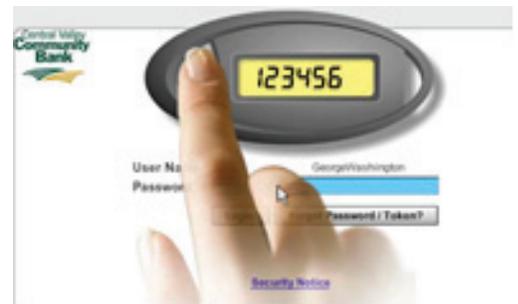
Whether you use Cash Management for your Business Online Banking, or Personal Online Banking, you'll appreciate the added peace-of-mind of MFA security.

## MFA SECURITY

MFA security requires that customers prove their identity by two or more methods before being able to access the system (ID/password). By adding this layer to the Log In process, we're able to further ensure that your account information is secure and that you're protected from fraud and identity theft.

## SECURITY TOKENS

Additionally, Security Tokens are available as an option for Cash Management customers in highly sensitive environments. A token is a physical device that must be in your possession in order to access your business banking account. It will generate a unique password which must be entered at Log In within 30 seconds. The password will be different every time you Log In, in order to ensure maximum security. Think of a Security Token as a "virtual key" that proves your identity electronically, in addition to the regular password associated with your account.



We've done our best to make these enhancements a seamless part of your familiar Log In process, so you can still enjoy the speed and convenience of banking online while experiencing the added peace-of-mind that comes from knowing you're as fully protected as possible.

We appreciate the trust you've placed in Central Valley Community Bank and our Online Banking systems, and work hard to earn that trust every day with the highest levels of security and protection.