



# How Commercial Bank & Trust of PA Protects You

To prevent fraud and shield your critical financial information, Commercial Bank & Trust of PA has enabled a number of security measures to protect you.

## **Secure Logins**

Each time you log in to Commercial Bank & Trust of PA's Online Banking platform, we run a check on your Web browser to help ensure that your transactions will be secure.

We will then authorize and authenticate your online banking (OLB) transactions through the use of a user ID and password and Enhanced Multi-Factor Login Security. Users will be required to receive a Onetime Pass Code (OTP) to enroll their PC for the Enhanced Login Security. The OTP is sent to you via text or voice. Once you successfully enter the onetime passcode you will have the option to enroll your PC in the enhanced login security. If you choose to opt out of the enhanced login security you will be prompted for a OTP each time you access your OLB account. A secure cookie will be downloaded to your PC at the time you enter and enroll the PC. You are responsible for maintaining the secrecy of your password and passcode. You will be notified via email or regular mail at 30, 45, and 90-day intervals if you have not accessed their OLB account. The account is deleted after 90 days if inactivity.

## **Auto Log Off**

Our system automatically logs you out after a period of inactivity. It's another way we work to keep your information safe and confidential.

## **Temporarily Disabling Your Online Account**

We will temporarily disable your account after too many failed attempts to log in. You must contact us to regain access to your account. Follow the instructions on the screen to regain access.

## **Secure Socket Layer (SSL) Encryption**

Commercial Bank & Trust of PA utilizes Secure Socket Layer (SSL) technology to protect your data and transmissions over the Internet. This technology encrypts or scrambles the information you provide so it's difficult for anyone other than Commercial Bank & Trust of PA to read it. The SSL protocol continuously verifies the identity of each party during the session, encrypting messages to help ensure they remain private and unaltered.



## **Firewalls**

Commercial Bank & Trust of PA's Online Banking platform data systems are protected by firewalls that are set up between our systems and the Internet. Any incoming messages must first pass through our firewall, which allows only certain types of messages to be sent through. This means only legitimate online banking messages will be recognized. Any other requests will be rejected before they can reach our systems.

## **Fraud Detection Systems**

Commercial Bank & Trust of PA has systems in place to detect unusual patterns of activity such as changes in your normal banking behavior. Examples of unusual patterns include transactions which are higher than the average on your account, or spending in countries which have been linked to fraud in the past. We may contact you to verify your activity.