



## IMPROVED INTERNET BANKING SECURITY

WATCH FOR OUR NEW SECURITY FEATURES BEGINNING DECEMBER 15, 2006

To expand our protection of the privacy and security of your personal information, we are introducing a new security feature to our Internet Banking service beginning December 15, 2006. The new security feature uses a picture called an Authentication Image, and a phrase which helps you to identify that you are at our website, not a fraudulent look-alike site. Additionally, the new security feature provides you added safety by helping us identify you and prevent unauthorized access to your accounts.

When you login to your Internet Banking with us, you can identify us and we can identify you. Your Authentication Image and phrase enable you to identify us over the Internet. When you enroll in our new security feature, you will be assigned an Authentication Image (which you can change later) and you enter a phrase known only to you. When you login we will show you the image and phrase, so you can be assured that you are accessing our real website and not an imposter site.

We can identify you by checking the computer(s) you are using to access our website. Typically you will access our website from one or two computers, such as your work and home machines. Our website will remember your registered computer, preventing potential thieves from logging into your account even if they acquire or guess your Login ID and password. Should you need to login from a different computer which you have not registered and do not want to register (e.g. an Internet café, library, or your brother-in-law's computer), we will take additional steps to verify your identity through a Challenge Question you set-up at the time of enrollment.

Above all, this new security feature provides a significant increase in your online banking security without much change in your online banking experience.

If you have questions or comments, please call our Walton office at (859) 356-5921 or our Walton Operations Center at (859) 363-4823.

THANK YOU FOR BANKING WITH FARMERS NATIONAL BANK

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