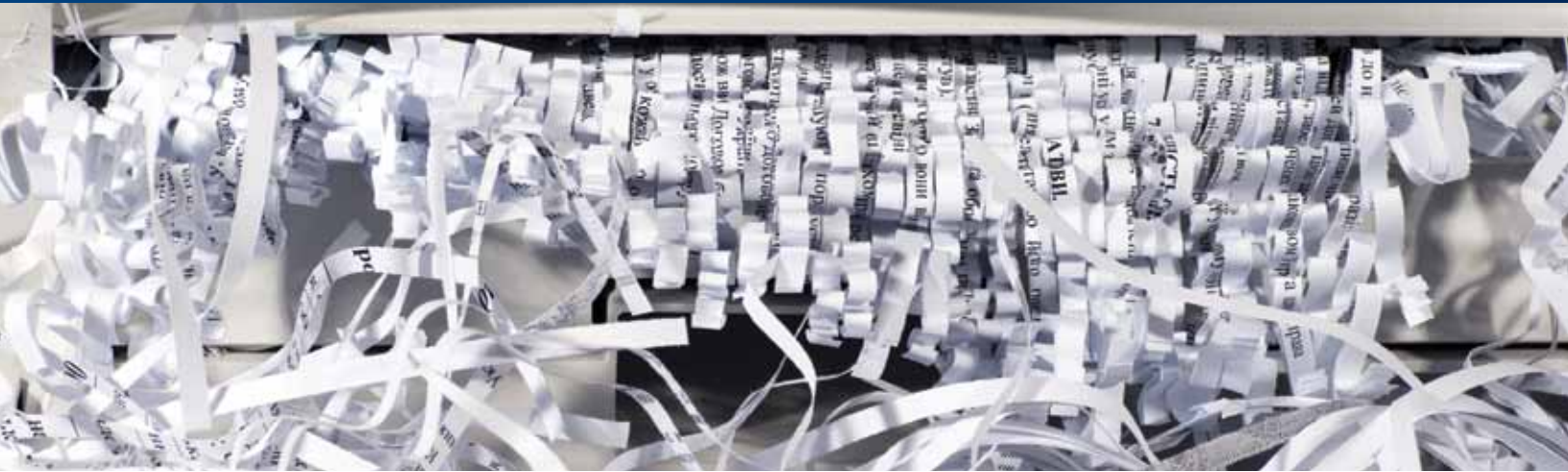




Information Security

N  **WTOWN**
SAVINGS BANK



Today's technology has changed the way we bank. It's faster, easier and more convenient than ever. With the benefits come the potential for our most personal information to fall into the wrong hands. That's why it's important to develop safe habits to ensure that your important personal information *remains* your personal information.

At Newtown Savings Bank, the privacy and confidentiality of your personal and banking information is top priority. As your trusted banking partner, we provide you with the facts, the tools and the know-how you need to keep your confidential information secure and protected.

ATM SECURITY

We encourage all of our customers to consider the following ATM safety guidelines:

- Select ATMs in familiar areas where you feel comfortable.
- Avoid using the ATM entirely if you sense suspicious activity or feel uncomfortable.
- Before approaching the ATM, have your card out and ready for your transaction.
- If you notice anything unusual that indicates the ATM may have been altered in some way, do not proceed with your transaction.
- Avoid possible distractions and always be aware of strangers offering to help – even if you are experiencing difficulty with the transaction.
- While entering your PIN, shield the keypad with your hand and never share your PIN with anyone.
- If you feel that the ATM is not working properly, press cancel, remove your card and seek out an alternative ATM.
- If someone inappropriately interferes with your transaction, report the situation immediately to the bank and/or the police.
- After finishing a successful transaction, carefully secure both your card and your cash before leaving the ATM.

INTERNET SECURITY

While online banking is an easy and convenient way to manage your Newtown Savings Bank account, there is the potential for fraudulent activity. To maximize your security:

- Never share your password, account numbers, PIN or other account data with anyone.
- Make sure that your online password is long and complex – combining letters, numerals and symbols. Ideally, you should use a different password for every online account you have.
- Never leave your computer unattended while engaging in online banking.
- Notify Newtown Savings Bank immediately regarding lost or stolen information, or suspected fraudulent activity.
- Protect your hardware by installing a security suite containing automatic updates on your computer (antivirus, antispyware and firewall).
- Be very cautious before providing any personal information online.
- Always keep your operating system, web browser and other computer software current. Back up your computer files on a regular basis.
- Be absolutely sure of the validity of a site before providing an account number or social security number. When in doubt, don't provide it.
- When logged on to a public wireless network, do not use online banking.
- Newtown Savings Bank will never contact you to request your personal electronic banking credentials on an unsolicited basis. Therefore, under no circumstance should you reveal this information to a requester via email, internet or over the phone.

The VeriSign Trust Seal

When visiting NSBonline.com you will notice the VeriSign Trust Seal at the bottom of the homepage. This small icon allows you to transact with confidence by verifying the authenticity of our site, keeping your information secure and confirming that the site has passed a daily website malware scan.

Linked Websites

While visiting NSBonline.com, clicking on certain links may re-direct you to external websites we do not control. In that case you will see a message, "Newtown Savings Bank does not guarantee the products, information, or recommendations provided by these linked sites, and is not liable for any products or services advertised there. Each third party may have a privacy policy that differs from the Bank and may provide less security than the Bank's website." If you continue to the linked site, please remember that Newtown Savings Bank cannot verify the safety of the site.

EMAIL SECURITY

To protect your personal information passing through email servers, Newtown Savings Bank suggests that customers refrain from including any account numbers and financial information in a standard email. Instead, we offer our customers communicating with us a safer option through Secure Email*, a free alternative service which uses encryption technology to protect against identity theft and fraud. This service allows documents containing confidential information such as social security numbers, tax identification numbers, account & credit card numbers, and financial records to be securely transferred electronically.

To register for, or to access Secure Email, visit NSBonline.com and click "Contact Us."

Never reply to an email that requests your account number or social security number.

**Secure Email and Secure Messaging through Online Banking are only available on a full screen device.*

SOCIAL NETWORKING SECURITY

Social networking is a great way to stay in touch and connected to your friends and family. However, it's important to be smart about what you post on these channels. To stay safe in the online social world, we encourage the following precautions:

- Review the privacy and security settings on each social networking site in order to control who has access to your posting activity.
- Be aware of how much personal information you share on social networking sites and who is viewing it.
- Carefully review all incoming messages that contain links. Even links that look like they come from friends can sometimes contain malware or be part of a phishing attack (attempts to collect personal information such as your login, password and other identifying information, by appearing to look like they've been sent by a friend or a business). In these situations, if you are at all suspicious about the message, avoid clicking on the link entirely and contact the sender directly to verify the validity of the message.

SHREDDING

For your protection, we recommend shredding all documents that include signatures, account numbers, social security numbers, medical or legal information. For information on upcoming Shred Events, where you can shred and destroy your unwanted confidential documents and personal files, visit NSBonline.com.

EMPLOYEE SECURITY TRAINING

Newtown Savings Bank conducts on-going security training with all employees. This ensures that every individual that you interact with throughout your banking relationship with NSB is educated, knowledgeable and up to date on the most current banking security measures.

CREDIT REPORTS

It is always a good idea to check your credit report at least once a year. To request a free online credit report, we recommend you visit www.annualcreditreport.com, which, according to the FTC, is the only website that provides free annual credit reports under Federal Law.

For more information regarding privacy and security from Newtown Savings Bank, visit the security page on NSBonline.com by clicking the security text link on the bottom of every page or directly at <http://www.nsbonline.com/about-us/privacy-statement.aspx>. View our full policy, including how the Bank collects, shares and uses your personal and banking information.



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