



INTERNET BANKING SECURITY POLICY

East Boston Savings Bank's (EBSB) goal with EBSB.com and EBSBDirect.com is to offer you online convenience, while maintaining an assurance of security for your financial and personal information. This Online Security Policy is designed to inform you about the terms and conditions of the security measures taken by EBSB with regard to EBSB.com and EBSBDirect.com, and to suggest ways in which you can enhance the security of your financial and personal information. Should you have any questions or concerns about the security features or the terms and conditions or if you need further assistance with regard to EBSB.com and EBSBDirect.com, please contact EBSB at 800- 657-EBSB (3273).

Account Opening Information

When opening an account in an online environment, it is important for you (the customer) and us (the bank) to make sure that we have correct and complete information, and that the information is verified and protected. We take protecting our customers' information very seriously.

Increased regulatory procedures enacted since September 11, 2001 like The Patriot Act, have added to information-gathering requirements for financial institutions. These are intended to protect everyone and keep the US Financial System safe. In addition, ongoing advances in technology mean that we are constantly upgrading our capabilities to keep information safe and secure.

Our Information Security Standards

We continually update and improve our security and technology standards and procedures to help protect against anyone gaining unauthorized access to your confidential information, and to prevent fraud or identity theft.

We maintain physical, electronic, and procedural safeguards that comply with federal standards. Our employees have an appropriate level of access to your personal information in order to perform their jobs and provide you with the finest service available.

We work with law enforcement officials to pursue any individuals who either fraudulently access or attempt to access or use information. We continually monitor new technologies to further enhance the security of this information.

We build checks and balances into our systems—such as asking you for information only you would know—so that we can properly identify you when you contact us.

IDs and Passwords

To access certain online services, you will need a User ID and a Password. This information may either be provided to you or you will be allowed to choose your own. The User ID and Password are designed to protect you by confirming your identity to our computer network systems, and are to be kept confidential. Our employees do not have access to your password. It is very important that you not share this information or allow a computer to "remember" your password, particularly if you are using a computer with public access such as one located in a library or a college computer lab.

Out of Band Authentication (OOBA)

You will be asked to validate your identity through a one-time security code via a phone call or SMS message the first time you sign into Online Banking or in the event you log in from a device that is not recognized or has not been used in the past. If a phone number is not available, you will be asked to answer a series of questions to validate your identity.

Email

Most e-mail is not secure and may be intercepted and viewed by others. Therefore, you should refrain from sending any confidential or private information via email to us from your own email, from our website (ebsb.com) under the "Contact Us" area, or any other personal computer. However, when you use the e-mail functionality within your Online Banking sign on, this is secure email, and you can confidently send us account information, personal information, etc. If you have any questions about the security of the email message you wish to send, please contact us. Information provided via email will be maintained by us in order to comply with legal and regulatory requirements.

Links to Other Websites

Links to other web sites are provided solely for your convenience and enjoyment. The listing and linking of a website does not in any way indicate that East Boston Savings Bank reviews the content of these sites; nor does it endorse, sponsor or recommend the products, services or opinions found at these sites. Each website may have a different privacy policy with regards to the collection and sharing of personal information. EBSB does not ensure the confidentiality and security of personal information that you may provide on other web sites. In addition, our website provides links to sites maintained by other organizations. You should be aware that personal information you release on such linked Internet sites is governed by the privacy policies of those organizations and not that of East Boston Savings Bank.