



**Community
State Bank**

**Protecting Your
Online Accounts**

LOCATIONS:

811 South Walnut St.
Starke, FL 32091

Phone: (904) 964-7830

Fax: (904) 964-4432

255 South East 6th St.
Lake Butler, FL 32054

Phone: (386) 496-3333

Fax: (386) 496-1616

HOURS:

Lobby Hours

Monday – Thursday: 9 a.m. – 4 p.m.

Friday: 9 a.m. – 6 p.m.

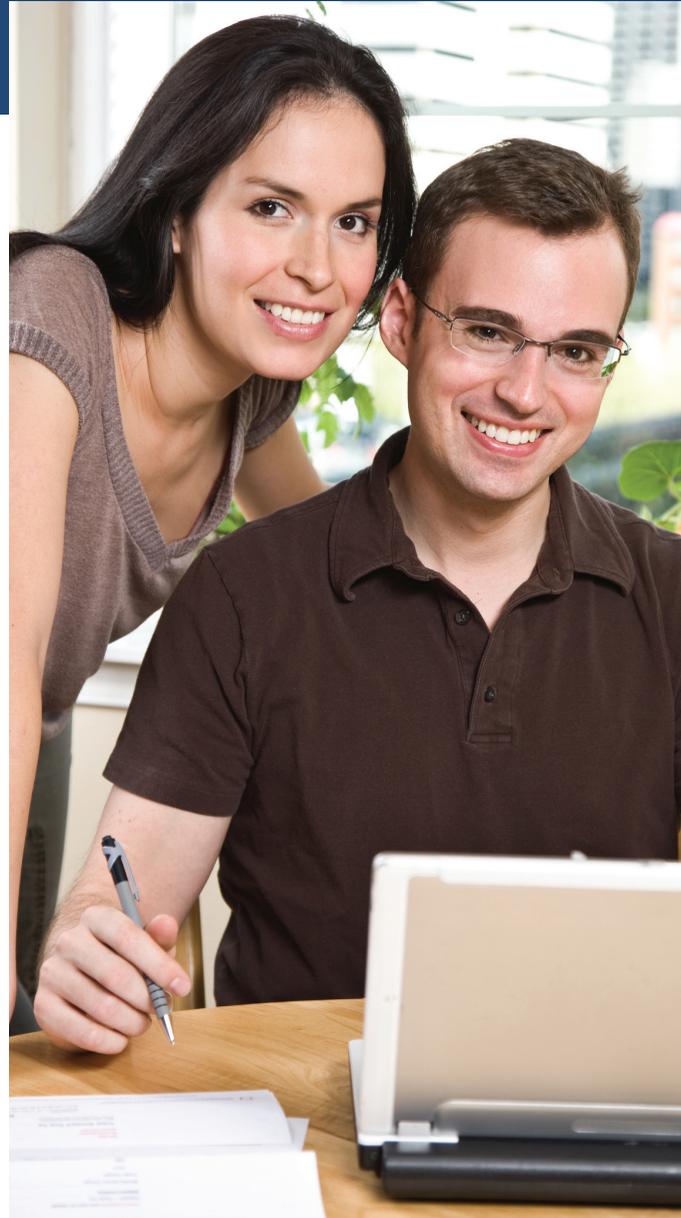
Saturday: Closed

Drive Thru Hours

Monday – Wednesday: 7 a.m. – 4 p.m.

Thursday and Friday 7 a.m. – 6 p.m.

Saturday 8 a.m. – 2 p.m.



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State Bank**

Cyber crimes are growing at an alarming rate costing consumers billions of dollars in losses each year. These criminals continue to develop ways to access your accounts and conduct fraudulent transactions. Community State Bank wants to ensure that you have all the information you need to protect yourself while conducting online transactions. We want you to know that we will not call or email you to ask for your user name, password or other online banking credentials. You should only pass on this information to the appropriate bank representative after you have initiated the conversation.

Whether you have a personal or business account with us, we recommend that you utilize these best practices to protect your information:

- Never send account specific information such as account or PIN numbers through unsecured channels such as e-mail
- Make sure you choose an adequate username and password by mixing in upper and lower case letters as well as numbers
- Do not use the same password that you use for other online sites
- Change your password at least every 90 days
- Monitor your account activity on a regular basis
- Safeguard your user name and password information

- Make sure you use a secure connection when conducting your financial transactions
- Do not access your online bank account from computers other than your personal computer
- Do not access your accounts where others may see your private information such as an airplane, hotel lobby or other high traffic areas
- Completely log off the system when you are done with your transactions and end the internet session

In addition to the best practices listed above, our commercial account holders may be required to have certain processes in place to limit risk. Such as; Firewalls and intrusion monitoring software, external audits and processes built around employee access.

There are a number of consumer protection laws that limit your liability for unauthorized activity of your accounts. See the Electronic Fund Transfer disclosures that were provided at account opening for more information on these types of protections. You can also ask us and we will gladly provide you with a copy.

Please contact Community State Bank immediately if you believe your access information has been stolen or compromised or if you find any errors or unauthorized activity related to your accounts.