How we ensure your information is secure online

This information page describes in general terms how your personal information is collected and used within the online banking section of our site. The online banking area of the site is the area of our website that requires you to use your Member ID and Personal Access Code (PAC) to enter.

Controlled Access to your Information

To ensure that you are the only person accessing your personal financial information, we restrict access to the online banking section of the site by requiring that you enter your Member ID and PAC (personal access code) to login. Only you know your PAC.

Our employees do not have access to your PAC, and they will not ask you to reveal it. If someone does ask you to provide your PAC to them, we ask that you refuse to do so and contact us immediately by calling **(306) 383-4155.**

Transactional Services

By nature, our Internet banking site has many transactional functions such as transfers between accounts and bill payment functions. These transactions are all logged to ensure that your accounts are debited or credited appropriately, and a history of each transaction is available to verify your account information. We store and use your transactional information in the same fashion as if you performed the transaction at a branch or through any other service channel.

We may also use transactional information for servicing your account – for example, billing you for the particular transactions that you perform, or for the services that you use.

Creating a Secure Channel

We create a secure channel between your browser and our server to protect your information when you use the site. To learn more about how we do this, please review our information on Internet Security.

Use of Cookies

We also use a key web technology called cookies. A cookie is a small information token that sits on your computer. As you use this site, cookies are passed back and forth between our server and your browser.

Specifically, we use two kinds of cookies – session cookies and persistent cookies. A session cookie exists only for the length of your browsing session and is deleted when you close your browser. A persistent cookie is a cookie that stays on your computer after you close your browser. A persistent cookie may or may not expire on a given date.

We use a session cookie to maintain the integrity of your online banking session. With each page that you visit, the cookie is passed back and forth between our server and your browser. We use the cookie to distinguish your session from the many others that may be happening at the same time. Our session cookies never store any personal information, such as your name, or date of birth, or financial information, such as your accounts and balances.

Most recent browser versions allow you to set some level of control over which cookies are accepted and how your browser uses them. For example, it may be set to notify you when it is receiving a cookie so that you accept cookies from only known, reliable sites such as this one. If you are concerned about cookies, we encourage you to upgrade your browser to a recent version and review the Help section of your browser to learn more about its specific control features.

Memorized Accounts Feature

We use a persistent cookie to store information to help you personalize the site and to make it easier to use. For example, we allow you to make the login easier by remembering your login information within our Memorized Accounts feature. Since the Memorized Accounts feature is optional, this cookie only contains information that you have entered into it. We never store your Personal Access Code (PAC) in a cookie.

Log Out Button

To ensure that no-one else can access your personal information, always use the logout button to end an online banking session. It is located at the top of every page. When you exit using the logout button, we delete your session cookie so that your session cannot be resumed unless your Member ID and PAC are re-entered.

PAC – We also ensure that only individuals who provide an authentic Personal Access Code can access your account information. To help you protect your information your online banking session will end automatically if there has been no activity for 15 minutes.

Access to our databases is strictly managed and systems are in place to ensure security is not breached, including the physical security of our computer hardware and communications.

Links to other sites

Our site may also contain links to other websites or Internet resources. As an example, from time-to-time we may provide links to Microsoft or Netscape to assist you in upgrading your Internet browser. However, we have no control over these other websites or Internet resources and do not control their collection, use and disclosure of your personal information. Always review the Privacy Statements of the sites that you are viewing.

Internet Security

The Internet has changed the way financial institutions do business. Internet banking provides convenient access to information and the ability to perform transactions from home, work or other locations. It is important to be aware that when you communicate via the Internet, other people and software can also communicate with your computer. An inadequately protected computer can be accessed by an unknown party or a virus in a very short period of time.

We take many precautions to protect the online banking environment and ensure your information is safe. Our online services offer you the best security currently available in a commercial environment so that your personal and financial information is protected while in transit between your computer and our server. This is done through the use of industry standard security techniques such as encryption. Encryption ensures that information cannot be read in transit or changed by scrambling the data using a complex mathematical formula. Some browsers can create a more secure channel than others, owing to the 'strength' of their encryption. We use only the strongest channel available – referred to as 128-bit SSL (Secure Socket Layer). If you have a browser that only supports 'weaker' encryption such as 40-bit or 56-bit SSL, you will need to upgrade your browser before using our site. The longer and more complex the 'key' is, the stronger the encryption. The 40 and 128 refer to the length of the key. Since 128 is longer, than 40, it is more secure. According to Netscape, 128-bit encryption is trillions of times stronger than 40-bit encryption.

Contact Us

We welcome any questions or concerns about your privacy relating to use of our website. Please **email us** with your questions or comments.

As we continue to expand our online banking service to serve you better, and as new Internet technologies become available, we may update the information on this page at any time, to reflect changes