Security

Lakeview Bank understands that the security of your personal and account information is important to you. We also understand that our continued success as a financial institution relies on both our ability to offer banking services to you in a secure manner as well as your responsibility in keeping any access codes, passwords, or PINs secure. To assist us in offering these web-based banking services in a secure manner, we employ a number of measures, which are described below. These measures allow us to properly authenticate your identity when you access these services and protect your information as it travels the Internet between your computer and Lakeview Bank.

Log-In Protection for You

You must privately maintain a combination of a password and Log-In ID. Because the Bank assigns you the original password, our eBanking internet banking system forces you to change the password the first time you log into the system and every 90 days thereafter. This forces you to establish an absolutely private password. If your password is lost or forgotten the Bank will reset a default password for you once we have confirmed your identity, or if you have activated the "password reset" feature within the system, you can facilitate a password reset without bank intervention.

Invalid Logon Attempts

If an unauthorized person attempts entry into your account by trying to guess the Log-In ID, the eBanking service will disable the password on the third incorrect attempt, thus invalidating the Log-In combination. If you accidentally activate this security feature by unintentionally mis-keying a password three times, you will need to call Lakeview Bank to re-establish the password for that account, or utilize the "password reset" feature if you've activated that feature.

To further protect you, a timeout feature is used. This feature will automatically log you out of the eBanking session after 10-minutes of inactivity.

Browser Security

To ensure the highest level of security, we require that all users have browsers that support 128-bit encryption. We use the latest encryption technology to ensure that your private information cannot be intercepted. Encryption is a way to rewrite something in code, which can be decoded later with the right "key". When you request information about your accounts, the request is sent encrypted to Lakeview Bank. We decode your request and send the requested information back to you in an encrypted format. When you receive the information, it is decoded so that you can read it.

Router and Firewall

In addition to the above safeguards, sophisticated firewalls and an authentication process ensure that only authorized individuals are allowed to enter our system.

Your Role in Security

- Choose a good password! You should carefully select a password that is hard to guess.
- Memorize your password! Even the best password is worthless if it's written on a note attached to your computer or an entry in your checkbook.
- Don't share your eBanking password with anyone else. Your password is designed to protect the privacy of your banking information, but it will only work if you keep it to yourself. If you think your password has been compromised, change it online and immediately contact Lakeview Bank. Call us at 952.892.9700 or send us an email at netelleradmin@lakeview-bank.com.

- Change your Login ID and password as often as you wish.
- Don't leave your computer unattended during an eBanking session - click on "log off" to end your session. You will be automatically logged-out after 10-minutes of inactivity.
- Once you have finished conducting your banking on the Internet, always log off before visiting other Internet sites.
- If anyone else has access to your computer, clear your browser's cache in order to eliminate copies of Web pages that have been stored on your hard drive.
- Avoid using public Internet access terminals when conducting Internet banking business.

Important Note: While we continue to do everything possible to ensure the security of our system, we are not responsible for any breach of security that is outside of our control.