



## Important Information about Online Banking Security

Most of you have probably seen or heard a news report about “Heartbleed,” a vulnerability that affects secure websites such as those offered by retail stores, credit card companies and online banking. Providers all over the world may have this vulnerability and could potentially be impacted by it. In simple terms, the vulnerability if not corrected, could potentially allow someone with bad intentions to access confidential information, such as website user names and passwords. The good news is that there is no reported exploitation of this vulnerability and it is in the process of being corrected.

AB&T’s online banking vendor has multiple layers of security and its core system does not use the software that contains the “Heartbleed” vulnerability. Since the “Heartbleed” vulnerability exists in only one layer of security and there are literally multiple layers of security, it is highly unlikely anyone with bad intentions could access confidential information through AB&T’s online banking system. Nevertheless, there is a simple task that you can perform yourself that will reduce the probability of your information being compromised. Simply log into your AB&T online banking account and change your password. In this case we recommend you change it and we continue to recommend, as we have always done, that you change your password on a regular basis. You may also opt to change your user name at the same time for additional protection.

At AB&T we take the security of your information very seriously. Your confidence in using our online banking is of paramount importance to us and we will work diligently to overcome any threat and keep you informed along the way. As a precaution, we recommend you change your passwords for all online accounts including your email accounts like Yahoo or Gmail. Remember it’s a good practice to change all of your online passwords on a regular basis.

In the meantime, if you receive emails or phone calls about “Heartbleed” telling you that you need to download a link or provide someone with personal information, ignore them. There is absolutely nothing you need to do to “fix” this problem. All you can do is help prevent your information from being compromised by changing your passwords on all your online accounts.

Thank you for banking with AB&T and for the confidence you place in us.