



BOUNDARY WATERS BANK

Your Financial Outfitter

Protections Provided by Boundary Waters Bank

Regulation E protects consumers that utilize Electronic Funds Transfer services and limits consumer liability as it relates to unauthorized electronic funds transfers, which include point-of-sale transfers, ATM transfers, Direct Deposits or withdrawals of funds, transfers initiated by telephone, transfers resulting from debit card transactions, a check, draft, or similar paper instrument when used as a source of information to initiate a one-time electronic funds transfer, and collection of returned item fees via Electronic Funds Transfer. Regulation E does not apply to commercial accounts.

If you notice suspicious account activity or experience customer information security-related events, please call your closest branch office and speak with a Customer Service Representative or Branch Manager.

Boundary Waters Bank will never contact you by phone, email, mail, or any other method to obtain your electronic banking credentials, which includes your online account passwords or any other online personal authentication information.

Boundary Waters Bank highly recommends that commercial online banking customers perform a related risk assessment and controls evaluation periodically.

Here's what you can do to mitigate your risk online and against Identity Theft:

- Never share your Access ID or password with anyone.
- The more difficult or complex your password is, the more difficult it will be for someone to guess it.
- Don't use obvious passwords such as your date of birth, mother's maiden name, etc.
- Make sure to log-off after each online banking session.
- Never click on links sent in unsolicited emails.
- Install and maintain anti-virus software and firewall software on your computer.
- Contact your Internet Service Provider for more information.
- Shred financial documents and other paperwork that contains personal and financial Information before discarding them.
- Keep your personal information in a secure place.
- Never open or download attachments from unverified sources.

For additional information regarding cyber fraud, identity theft, online threats and control methods, visit the websites below:

<http://www.ftc.gov/bcp/consumer.shtm>

<http://business.ftc.gov/>

<http://www.ftc.gov/idtheft>

<http://federalreserv.gov/creditreports/default.htm>

