



Online Banking Security

Security & You

We appreciate your concerns regarding the security of information you exchange while conducting your online banking; therefore we have the following controls in place:

SSL Protocol – First Reliance Bank’s Online Banking system access requires you to use a web browser that uses SSL protocol. SSL stands for Secure Socket Layer, which lets one computer verify another’s identity to allow secure connections.

128 Encryption – To ensure the highest level of security, we required that all users have browsers that support 128 bit encryption.

Firewalls – A firewall is a specially programmed computer that connects a local network to the Internet and, for security reasons, lets only certain kinds of messages in and out.

Passwords - Passwords are a very important part of the online banking process. When you sign up for Online Banking, you will receive special Login Codes assigned by First Reliance Bank. These codes are for your use only. We highly recommend that you follow these guidelines when securing your codes:

- Do not reveal your codes to anyone.
- Avoid selecting codes based on personal information.
- Avoid keeping written records of your codes.
- Do not leave your computer unattended when connected to Online Banking.

If you notice any suspicious or unusual activity related to any of your accounts, contact us immediately at 1-800-XXX-XXXX.

We do not pass your account numbers over the Internet. When you fill out your application, you will be asked to select nicknames for your accounts. These nicknames, also known as “pseudo names”, overwrite your account number so you have easy recognition without the risk.



Tips for Stronger Passwords

Passwords are an important part of computer security. A password tells a computer and/or network that you are who you say you are. Because your password allows you access to private information and to conduct transactions using your bank accounts, it should be safeguarded, carefully chosen and difficult for someone else to guess. Below are some helpful tips for creating and protecting your password.

Do not use any of the following for passwords:

- Any part of your name - first, last or middle
- Your initials
- Your social security number
- Names of friends, family or pets
- Birthdays
- Phone numbers or addresses
- Any other personal information that could be guessed
- Common place names
- Words that can be found in English or other language dictionaries
- Your user name or login name
- Repetition of the same letter
- Sequences of keyboard keys, such as "12345" or "qwerty"
- Any minor variation of the above, such as spelling backwards or adding a number in front of or behind a word

Do use the following:

- Alpha-numeric passwords using special characters with a minimum of 6 characters.
- Make up your own acronym. Create a phrase that has meaning for you, and use the first, second or last letter of each word as the password. For example, "I like to go for bike rides" could be **il2g4br** or "We paid seven bills online today" could be **ea7ino**.
- Make up your own words that are easy to pronounce, but aren't in any dictionary. "You are too unique" becomes **ur2unek**.
- Use the license plate method. Use a phrase, and then squeeze it together. "Panthers are #1" becomes **pnthrsr1**.
- Misspelled words. Coffee becomes **kauphy**.
- Remove vowels from a word or phrase and add a number. "Computer" becomes **cmptr8**.

Protect your password:

- Memorize your password. Do not write them down.
- If you suspect that your password has been compromised, change it immediately.
- Never share your password with others, even while on vacation. You are ultimately responsible for any activity that occurs under your user name.
- Don't hint at the format of your password. (e.g., it's a family name)

Browser Requirements

Browser software retrieves Web pages and displays them on your screen. If you currently have Internet access, you most likely have a browser. To ensure a high level of security, we require that all users have browsers that support 128-bit encryption with SSL protocol. Click the test button here to see if your browser meets these requirements.



If you would like to download the latest upgrade of Netscape Navigator or Microsoft Explorer, please select one of the following:



