

## **Online Security**

Moody Bank wants you to feel confident doing business with us online, whether you are viewing your account information or making payments from your account. We use industry-accepted standards for securing information. Here's how it's done.

## **Restricted Access**

To access your account information, you need two levels of secret information, such as your user name and a password. Remember that you will be locked out after 3 unsuccessful attempts to enter your user ID and password.

## **Encrypted Transmission**

Once you have successfully logged on to make payments from your account via Moody Online, the transmission of payment information is encrypted using SSL protocol.

## **How SSL Protects Your Payment Transactions**

SSL works like magic. You need a browser like Mozilla Firefox® or Microsoft Internet Explorer® that supports 128-bit encryption. Chances are that if you are reading this page, you have a browser that supports SSL. If not, you can download the correct browser for free by clicking on the links in the previous sentence or by visiting the Firefox or Microsoft web site.

The browser actually does all of the encryption and SSL work for you, behind the scenes. You know that it is working when you see the key or lock appear on your browser window.

## **How Secure Is It?**

The question often arises that if everyone's browser can automatically use SSL, why can't everyone with a browser view my information? This is because of public key, or dual key cryptography. With dual key cryptography, each browser installation and every server has a unique key. The browser uses this key to create a unique encryption code for each transmission and communicates this key only with the intended receiver or "server".

With standard 128-bit SSL security, it would take a million dollar computer about 100,000,000,000,000,000 years to break the code, using a brute force attack. Considering that most SSL sessions last less than 5 minutes, there is little risk of the information being decoded.

## **Firewalls**

What is a firewall and why do you care? A firewall is a combination of computers and systems that safeguard the bank's information from unauthorized access. Firewalls protect your bank account information from others.

## **Logging Off**

It is important that you log off when you finish your Moody Online bank payments sessions. You will be logged off of the bank session automatically after 10 minutes of inactivity.

**What You Can Do**

You can help to keep your banking information secure by:

Using your browser's security features

Remembering to log off

Changing your password as required every 180 days

Remembering your password and don't keep it out in the open, next to your computer

If you think that you may have a security problem, let us know immediately.

For more tips please visit: [www.onguardonline.gov](http://www.onguardonline.gov)

**Questions or Concerns?**

Contact us the following ways:

Email: [info@moodybank.com](mailto:info@moodybank.com)

Call: Customer Service at 409-765-5561

Mail:

Customer Service

Moody National Bank

2302 Post Office Street

Galveston, TX 77550

Thank you for using Moody Online and for doing business with Moody National Bank.

\*Do not send information you consider confidential via email as it will not be transmitted through a secure line. Instead, please speak to Customer Service or visit your local branch.