



PRIVACY & SECURITY

At J&T Bank and Trust Inc. we take strong security measures to protect our customers' financial information and to ensure all information they share with us is treated with the strictest confidentiality. These measures extend across the selection of our staff, the security of our premises and the ongoing management of our technology.

It also important for you, our customer, to safeguard your information and not to divulge your password or account information except as is properly authorized.

We will never ask you to provide confidential information such as your account number and password through regular e-mail. If you receive an e-mail that asks you for such information do not respond to it and contact us immediately. Please also immediately advise us if you believe someone may have obtained your password or has stolen or attempted to steal your information.

Various types of criminal activities including email and internet schemes are a daily threat that are designed to trick individuals into disclosing personal and financial information with the purpose of identity theft and defrauding individuals and companies.

Instances of people being targeted by e-mail fraud are being reported with increasing frequency. Often these emails invite customers to click on a link with the link leading to a fake website and through this means ask them for their personal and financial information which may then be used to defraud them or other persons. You must be careful to ensure that you are at a valid website.

Variations of these schemes include fake notifications of large lottery wins intended to entrap people into getting involved with claiming the prize and then obtaining a large fee, deposit or other payment from them without any prize being paid.

We strongly recommend that you take the time to be sufficiently aware of such schemes and the way they work to be able to protect yourself. Key to this is to avoid disclosing information except where this is required to conduct your affairs and you are completely satisfied as to the parties you are dealing with.

Your technology and your computer practices are part of the necessary security measures covering such areas as your web browser, your passwords, anti-virus software and personal firewalls. Current technology and computer practices can help you protect yourself online.