

SECURITY DISCLOSURE

First Bank Kansas' internet banking services are not just functional, but also secure. In order to prevent unauthorized users from being able to log-in to the internet banking section of this website and to ensure the security of your information, First Bank Kansas has established several security measures.

When you use our website, you can opt to select internet banking. You will be prompted for identifying information such as your User ID and Password. This information will then be processed over a secure private network to the database server, which will reply with the information you have requested. Information exchanged over the internet banking application will be batched for input in the bank's nightly processing.

Data transmitted between you and First Bank Kansas is secured through a protocol known as Secure Sockets Layer (SSL). SSL provides data encryption, server authentication and message integrity. You will know that the website has been secured with the SSL protocol when a key is displayed in the lower corner of your Netscape browser or a padlock is displayed at the bottom of your Microsoft browser. SSL ensures that data transmitted from that page cannot be altered when transmitted over the internet. Browsers that do not support SSL are unable to access the internet banking application or account data of any kind.

To further ensure the security of your account information, our internet banking provider uses a double fire wall, which completely isolates our interface with the World Wide Web from our customer information database.

Our provider also utilizes a security analyzer program that constantly monitors log-in attempts. This program recognizes failed log-in attempts, which could indicate a possible unauthorized attempt to log-in to a particular account. When such trends are observed, steps will be taken automatically to prevent that account from being used.

To ensure the validity of our security mechanisms, independent sources perform security tests on a regularly scheduled basis. If the tests indicate that our security system should be modified, we will take steps to modify our security system as soon as is reasonably possible.

Through our efforts and the use of this technology, we can provide you with real-time access to your account information and ensure that you have seamless and secure network access.