

BANK OF TURTLE LAKE'S SECURITY STATEMENT (December 2006)

The Bank of Turtle Lake provides Online Banking access through Jack Henry & Associates. Jack Henry & Associates requires all of its divisions and companies to take proactive steps to ensure that the systems they own or participate in contain adequate security measures to limit the possibility of unintended distribution of confidential information and the potential for fraud-related losses.

Included in this operating system is the capacity to allow only secure connections by end users. Utilizing Secure Socket Layer (SSL) technology, all transmissions of web pages and data between the financial institution and its customer are completely encrypted and are unreadable to any person or group trying to "intercept" the transmission. SSL encryption is the industry standard and is commonly used in Internet applications that require security and privacy for sensitive data.

Passwords: Before the consumer accesses the Online Banking site, they are required to enter their user ID and password. Without the proper login, individuals cannot see or use any web pages within the Internet Banking product.

Account Number Masking and Account Aliases: When the account number needs to be displayed it appears as ##345 instead of 12345. Financial institutions have the flexibility to determine how many digits are "unmasked" and the masking will always occur from the left. Account "Aliases" are user-defined titles for the consumer's account (i.e., "My Checking") and is used when displaying account information on the screen.

Secure Connection: When consumers are accessing the online information, their connection is automatically converted into a secure Internet communications session.

Data Encryption: When consumers access their account information or any other sensitive data, an encryption system is automatically activated to protect the transmission of information from unauthorized sources.

Regardless of the efforts, the relative infancy of the Internet as a broad-based communication medium when combined with the "open" nature of the Internet make it impossible to guarantee absolute confidentiality in all circumstances. However, Bank of Turtle Lake continues to monitor and review the security procedures that it has in place to protect customer information. These measures are updated as practices change and new technology becomes available.

Multi-Factor Authentication: In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

Important Notice Regarding E-mail

The Bank of Turtle Lake cannot guarantee the confidentiality of information sent via email on the Internet. For this reason, we strongly urge you not to include any private information such as Social Security numbers in your e-mail communications with us.

Our email responses to any inquiries you may have will never contain confidential information. The Bank of Turtle Lake will not be responsible for any damages you sustain if you transmit private or sensitive information to us by email.

The Bank of Turtle Lake will NEVER ask you to email us any of your account information or request personal information via email.

If you have any questions regarding these policies and procedures, please contact us at 701-448-2323 or 1-866-448-2325.

MEMBER

