# **Security Statement**

Our web application process brings together a combination of industry- approved security technologies to protect data for the bank and for you, our customer. It features a GoDaddy-issued Digital ID for the bank's Internet Service Provider hosting our website, Secure Sockets Layer (SSL) protocol for data encryption, and a router and firewall to regulate the inflow and outflow of server traffic.

## Secure Data Transfer

Once a server session is established on an https secure page, the user and the server are in secured environment. Because the server has been certified as a SHA256 secure server by GoDaddy, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

## **Router and Firewall**

Secure forms must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank.

Using the above technologies, your Internet loan application and check reorder transactions are secure.

# Disclosures

## Use of Information

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#### Disclosures

Disclosure Statement For Consumers: Loan information presented on the website of United Midwest Savings Bank is in accordance with the Federal Reserve Truth in Lending Act (12CFR226). Interest rates displayed for loan products are based on an Annual Percentage Rate (APR) and may fluctuate at any time.

United Midwest Savings Bank, our employees, officers, directors, and shareholders are not responsible for typographical errors or errors of omission; and, we cannot guarantee that all information is accurate or complete.

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling.

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