

Update on Multifactor Authentication Feature Changes

Affects: Retail Online™, Business Online™ and Mobiliti™

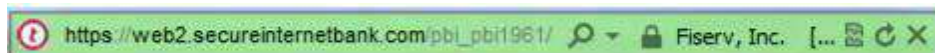
As announced, RSA is terminating support for the image/passphrase site verification feature of RSA Multifactor Authentication Device Security, which has prompted Fiserv to make plans to remove the feature from Retail Online, Business Online and Mobiliti.

This change will now take place in approximately 60 days. Extended Validation (EV) certificates is the anti-phishing measure that will replace the older image/passphrase feature. This EV feature displays a green bar over the website url, providing internet banking customers with visual confirmation that they are on a valid website. This protective measure has also been implemented by many large banks, brokerages and e-commerce sites, so our financial institution's customers will likely find it familiar and assuring.

Logistical details regarding this third-party functionality are still being worked out, but a future update will provide specific change dates and more information, including Mobiliti message detail. It is reasonable to expect implementation of the extended validation certificate feature to begin by April and the image/passphrase site verification feature to be disabled in late May or June.

Note:

EV certificates provide a special field that appears with the name of the legitimate website owner (Fiserv, Inc.). Each browser displays the EV certificate differently. The below sample is from Internet Explorer.



Basically the picture and passphrase will go away and it will be replaced by the green bar in the picture above. This EV feature displays a green bar over the website url, providing internet banking customers with visual confirmation that they are on a valid website.