



## Security

Rivertown Community Federal Credit Union uses the latest available technology which encrypts or disguises all information during your Rivertown CFCU Online Banking session (**This does not apply to regular email. Please do not send personal information in email correspondence with Rivertown Community Federal Credit Union. E-Mail is not a secure transmission process**).

Security has always been a concern when transmitting sensitive information across the Internet. Before financial institutions could make online services available, infrastructure was designed to keep data safe while it was transmitted from a personal computer to an institution's server.

Secure Sockets Layer (SSL) encryption technology emerged as the industry standard for securing data while it travels across the Internet. SSL is used worldwide in online stores, credit unions, banks, and on all other Web sites where information from an individual needs to be kept confidential.

What are the three most important services SSL provides?

- **Confidentiality:** Your information is confidential through the encryption or scrambling process.
- **Integrity:** If someone were to intercept your RCFCU account information, it would not decrypt properly.
- **Authentication:** Rivertown Community Federal Credit Union has been certified with one or more secure certificates from [VeriSign](#) to communicate with you, the member, with SSL technology. Digital certificates act as a digital ID that users or computers are authentic. You will see a link to our Verisign Secured Seal on each page that uses this technology.

The most important security of all is that provided by you, the user. When using this site, you are expected to do the following:

- **Personal Confidentiality:** It is your duty to maintain your passwords and access codes secret.
- **Virus, Spyware, and Malware Protection:** You are expected to maintain a copy of appropriate virus, spyware, and malware protection software on the computer you use to access this site. It should also be regularly updated and maintained for the latest in online security and protection of your personal account information.