

TRANSACTION ACCOUNT GUARANTEE
All Deposit Accounts
FDIC deposit insurance is now \$250,000 per depositor

IMPORTANT NOTICE ABOUT THE EXPIRATION OF UNLIMITED COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

For more information about FDIC insurance coverage of transaction accounts, visit www.fdic.gov.

Notice to All Commercial Clients

Federal law requires that Commercial/Business clients be provided with this notice.

Certain federal and/or state laws such as the Unlawful Internet Gambling Enforcement Act or Third Party Service Providers' Rules may limit or prohibit certain transactions such as (but not limited to) those coded as unlawful Internet gambling transactions.

First Western Trust Bank ("The Bank") may decline to accept, process or pay any transaction that we believe to be illegal or unenforceable (regarding your obligation to pay us or otherwise) under applicable law; or which is otherwise limited or prohibited, including but not limited to any transaction involving or relating to any unlawful Internet gambling or illegal activity.

These restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful internet gambling.

Security Statement

Security and Encryption

Our online banking system brings together a combination of industry approved security technologies and recommended customer security procedures. We feature a password controlled system, Secure Sockets Layer (SSL) protocol for data encryption, VeriSign Digital ID, a router and firewall to regulate incoming and outgoing information to protect both your information and ours.

Browser

Security begins with your browser. Our SSL encryption has been certified as a 128-bit secure server. Only a web browser such as Netscape Navigator 4.7 or higher or Microsoft Internet Explorer 5.0 or higher will be supported. These browsers support 128 bit Secure Sockets Layer encryption. This provides a secure channel for data transmission. When you connect to our server, all requests sent by you and responses from us are encrypted.

Authenticity

To begin a session, you will be asked for your Log-In ID and user password. We use a "three strikes and you're out" philosophy to protect our customers. After three unsuccessful attempts, the system locks out the user until someone from the bank intervenes and verifies the customer and password. Digital ID verifies the user's identity and establishes a secure connection.

Data Transfer

Because of the security features of both the required browser and our SSL encrypted server, the connection is secure. Data traveling over the internet between the user and the bank is encrypted with the top industry standard, Secure Sockets (SSL) protocol.

Router and Firewall

All log-in requests are first filtered through a router and then through a firewall to determine whether the user is granted access to

the requested destination and to protect the internal bank network from unauthorized outside access. The router is responsible for determining who has access to which parts of internet banking. The firewall is a higher level of security to further filter and verify access.