



Enhance Login Security is Coming to First National Bank

P.O. Box 191 • Clinton, Illinois 61727-0191

This email is the first in a weekly series you will receive from First National Bank & Trust Co. over the next several weeks. The series is designed to inform you about the new layers of security we are implementing during the login process for our Online Banking program. It will also offer suggestions on ways you can protect yourself from becoming a victim of identity theft. We're offering this because we want our customers to be well informed on the ways they can protect themselves while using the internet to their advantage.

Did you know?

- Less than 10% of fraud cases originate from Online Channels.
- People who receive and pay bills online are actually less likely to be victims of identify theft than people who receive and pay their bills in the traditional manner using mail and checks.
- Victims of identity theft who bank online tend to detect the fraud faster and sustain smaller monetary damages.
- 63% of fraud cases originate from primarily consumer controlled data emphasizing the need for consumer vigilance regarding personal information
- Generation X (25-34) has the highest rate of identity theft, not seniors (65+)

All information included in the email series will be made available at our website under the heading titled "Online Security". Please stay tuned for the next installment to be sent on September 11, 2006.

Remember, First National Bank & Trust Company will never request personal or account information via email nor will we ask you to "update" your account information by clicking on a link. You should always treat such an email with extreme caution and manually type the bank's address into your browser. Such a request should be reported to fraud@fnbclinton.com or 217-935-2148 immediately.



www.fnbclinton.com
(217) 935-2148 • Fax (217) 935-5548 • FNB INFOLINE: 1-800-808-8036
Serving DeWitt County Since 1872



This email is sent in compliance with the CAN-SPAM Act of 2003 which requires unsolicited commercial email messages to include opt-out instructions, a legitimate return email address, and the physical postal address of the sender. It prohibits falsifying the source, destination, headers, or routing information. If you do not want to receive future messages at this email address or if you would like to change your email address, please let us know by replying to this email. Include your "opt-out" request or address change in the body of the email. Your request will be honored by First National Bank & Trust Company • 400 South Side Square • Clinton, IL 61727 within 10 business days.