



JACKSON COUNTY BANK

Enhanced Login Security will be effective for all Online Banking accounts on November 17, 2006. This letter contains screen shots and explanations for this process.

These new security procedures require you to choose three Challenge Questions and an answer for each question. You will then have the opportunity to activate Enhanced Login Security and add it to the computer you are currently using.

The process downloads a "cookie" to your browser which will recognize you on future logins. If you try to use a computer which does not have Enhanced Login Security added, you will be asked to answer the three challenge questions.

You may add Enhanced Login Security to any computer by clicking on the User Options tab and then clicking Enhanced Login Security. This same process allows you to remove Enhanced Login Security from a computer if you will no longer be using it to access your Online Banking account.

If you need assistance or have questions, please call our Customer Service Department at (606) 287-8484.

Welcome to Jackson County Bank Online

Challenge Question Validation Information

We understand how important it is to you to be able to access your accounts online when you need to. Please submit the challenge question(s) below. This will be used in the event you forget your password or we don't recognize the computer that you are using. Just answer the question(s) below by typing in an answer that you would easily remember, verify your email address for us, and you're done!

Step 1: Create Validation Information

Select and answer the question(s) below. Your answers are limited to 64 characters. This information will be used to validate your identity should you forget the password that was created during the registration process.

Question:

Select Validation Question

Select Validation Question

Select Validation Question

Please verify your email address

Please re-enter your email address

Answer:

To ensure the security of this information, select question(s) whose answer(s) are easy for you to remember. DO NOT print, store, save or share this information with anyone. If someone else obtains this information, it could be used in the same way that your Password is used to gain access to all records related to your personal products and services with Jackson County Bank.



Jackson County Bank

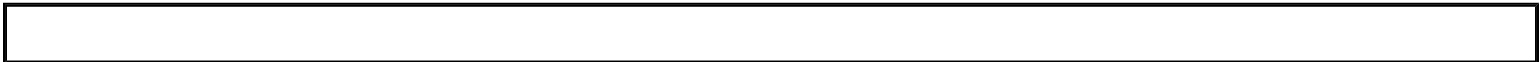
Sign up for Enhanced Login Security today!

Enhanced Login Security is a new online security feature that will provide you additional protection from fraud and identity theft. Enhanced Login Security identifies you as the true owner of your accounts by recognizing not only your password, but also the computer(s) you login from regularly. If you are not recognized, you will be asked for information that only you know before being allowed access.

Would you like to start using Enhanced Login Security?

Yes No

Don't ask me again.



Welcome to Jackson County Bank Online

[ACCOUNT ACCESS](#) | [PRODUCTS SERVICES](#) | [E-STATEMENTS](#) | [USER OPTIONS](#) | [HELP](#) | [SECURE FORMS](#) | [EXIT](#) |

Enhanced Login Security Options

[What is Enhanced Login Security?](#)

Protect your Online Banking accounts from being accessed by someone other than you. This free feature adds extra security beyond just your password. Click the link above for additional information regarding extra security protection.

Add extra security protection to *this* computer (Recommended)

[More Info](#)

Once added, the protection is invisible and you will login as normal. During future logins, if you attempt to access your account from an unidentified computer, you will be asked for additional information before being allowed access.

*Please note, that if you use different browsers on the same computer (i.e. you use both IE and Mozilla) you will need to login from each browser and add this feature to each.

[[Account Access](#) | [Online Services](#) | [e-Statements](#) | [User Options](#) | [Help](#) | [Secure Forms](#) | [Sign Off](#)]

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