

## “Cookies”

For your increased security, Catskill Hudson Bank NetTeller will require acceptance of a persistent cookie when accessing your account information beginning on January 11, 2010.

What are “Cookies”?

A “cookie” is a small file placed on your computer’s hard drive by the Web server. Cookies can only be read by the Web server that sent the cookie to your browser, and they cannot be used to retrieve any personal information, your email address or personal information stored on your computer. First-party cookies come from the website that you’re viewing and can be either persistent or temporary. Websites use these cookies to store information that they will reuse the next time you go to that site. Temporary cookies (or session cookies) are removed from your computer after you close Internet Explorer. Websites use them to store temporary information, such as items in your shopping cart. Persistent cookies (or saved cookies) remain on your computer after you close Internet Explorer. The persistent cookie is a unique cookie that does not change between user sessions, commonly used to save preferences of a user to ease navigation.

Catskill Hudson Bank NetTeller is requiring the persistent cookie as an additional level of customer authentication. The capturing of cookies is not a complete guarantee against fraud but it is a strong deterrent. The best approach for online security is a multi-layered approach. Catskill Hudson Bank NetTeller also requires password changes, passwords must be 6-8 alpha-numeric characters and users cannot reuse the previous 4 passwords. Multi-Factor Authentication connectivity protection is also utilized challenging users for additional information prior to accessing online banking based on a risk score or hard rule.

With our multi-layered online security approach, Catskill Hudson Bank walks a fine line between protecting customers from Cyber criminals while at the same time making online banking a pleasant and convenient experience. However, if a customer reports fraud, we know that convenience becomes a secondary consideration.

Customer Impact:

**If you have persistent cookies set to ‘Allow’ in your browser settings:**

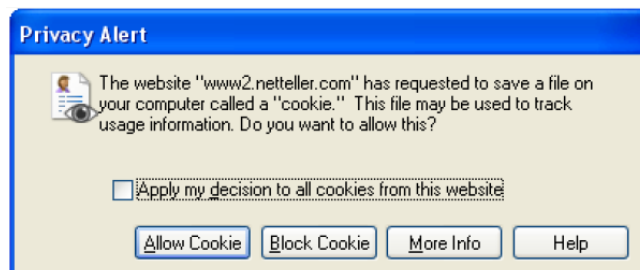
*What happens when the cookie attempts to write?*

Nothing you will notice. The cookie will be set for your device.

**If you have persistent cookies set to ‘Prompt’ in your browser settings:**

*What happens when the cookie attempts to write?*

You will be prompted every time a new cookie is created with the following message:



## If you have persistent cookies set to 'Not Allow' in your browser settings:

What happens when the cookie attempts to write?\*

The cookie will attempt to write, however it will be unsuccessful and you will be routed back to the login screen with the following error message:

**Notice: To better protect you and your information,  
it is necessary to write a one-time "cookie" to this machine at login.  
Please accept this cookie to continue your online banking session.**

\* Note: If you have your browser settings to prompt you when a persistent cookie is attempting to write, you will see this prompt at each successful login until you accept this cookie. This prompt is something a user with this setting should be accustomed to seeing.

**Internet Explorer [privacy settings](#) let you specify which cookies you want to allow to be stored on your computer.**

### To change your privacy settings:

1. In Internet Explorer, click the **Tools** button, and then click **Internet Options**.
2. Click the Privacy tab, and then move the slider to the level of privacy you prefer.

#### Select this

#### To specify this

**Block All  
Cookies**

- Cookies from all websites will be blocked.
- Cookies that are already on your computer cannot be read by websites.

**High**

- Cookies from all websites that do not have a compact policy (a condensed, computer-readable privacy statement) will be blocked.
- Cookies from all websites that use information that can be used to contact you without your explicit consent will be blocked.

**Medium High**

- Cookies from third-party websites that do not have a compact policy (a condensed, computer-readable privacy statement) will be blocked.
- Cookies from third-party websites that use information that can be used to contact you without your explicit consent will be blocked.
- Cookies from first-party websites that use information that can be used to contact you without your implicit consent will be blocked.

**Medium**

- Cookies from third-party websites that do not have a compact policy (a condensed, computer-readable privacy statement) will be blocked.
- Cookies from third-party websites that use information that can be used to contact you without your implicit consent will be blocked.
- Cookies from first-party websites that use information that can be used to contact you without your implicit consent will be deleted from your computer when you close Internet Explorer.

**Low**

- Cookies from third-party websites that do not have a compact policy (a condensed, computer-readable privacy statement) will be blocked.
- Cookies from third-party websites that use information that can be used to contact you without your implicit consent will be deleted from your computer when you close Internet Explorer.

**Accept All  
Cookies**

- All websites will be allowed to save cookies on your computer.
- Cookies that are already on your computer can be read by the websites that created them.

## Notes

- A first-party website is the website that you are currently viewing. A third-party website is a website other than the one you are currently viewing. Third-party websites usually provide some content on the website you are currently viewing. For example, many sites use advertising from third-party websites and those third-party websites might use cookies.
- Some websites require cookies. If you select a privacy setting that does not allow cookies to be saved on your computer, you might not be able to view certain websites.
- When you change your privacy settings, the changes might not affect cookies that are already on your computer. To help ensure that all of the cookies on your computer meet your privacy settings, you should delete all of the existing cookies on your computer. When you return to websites that previously had saved cookies on your computer, the websites that meet your privacy settings will save cookies on your computer again. The websites that do not meet your privacy settings will not be allowed to save cookies on your computer.

### Customize your privacy settings for an individual website

Cookies are files that are stored on your computer by some websites. They're usually used to keep track of information about you (for example, your user name, password, or the contents of your shopping cart). Internet Explorer privacy settings let you specify which cookies you want to allow to be stored on your computer.

To customize cookie settings for an individual website

1. In Internet Explorer, click the **Tools** button, and then click **Internet Options**.
2. Click the **Privacy** tab, and then click **Sites**.
3. In **Address of website**, type the complete address (URL) of the website for which you want to specify custom settings. For example, <http://www.microsoft.com>.
4. To specify that you want Internet Explorer to always allow cookies from the specified website to be saved on your computer, click **Allow**. To specify that you want Internet Explorer to never allow cookies from the specified website to be saved on your computer, click **Block**.
5. Repeat steps 3 and 4 for each website you want to block or allow. When you are finished, click **OK** twice.