

Online Banking Security Statement

This Online Banking System brings together a combination of industry-approved security technologies to protect data for Farm Credit and for you, our customer. It features password-controlled system entry, a VeriSign-issued Digital ID for the server, Secure Sockets Layer (SSL) protocol for data encryption, and a router loaded with a firewall to regulate the inflow and outflow of server traffic.

Secure Access and Verifying User Authenticity

To begin a session with the Farm Credit Online Banking server the user must key in a Log-in ID and a password. Our system, the Online Banking System, uses a "3 strikes and you're out" lock-out mechanism to deter users from repeated login attempts. After three unsuccessful login attempts, the system locks the user out, requiring either a designated wait period or a phone call to the Association to verify the password before re-entry into the system. Upon successful login, the Digital ID from VeriSign, the experts in digital identification certificates, authenticates the user's identity and establishes a secure session with that visitor.

Secure Data Transfer

Once the server session is established, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between Farm Credit and customer is encrypted and can only be decrypted with the public and private key pair. In short, the Online Banking server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

Router and Firewall

Requests must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to Farm Credit.

Using the above technologies, your Online Banking transactions are secure.