

Hacker Attacks Occur Daily at Community Banks

Among community banks, there is a common misconception that technology security exposures are limited to banks that do full-scale online banking. However, due to the rapid evolution of cyber crime, nearly every bank in the country is now subjected to unauthorized probes several times each day. This includes banks where the only connection to the Internet is for e-mail.

“If your bank has a dedicated connection to the Internet, you have good reason to be concerned,” said Sam Lisker, chief information officer of America’s Community Bankers. As you read this, “someone is scanning the ports of your network devices that are visible to the Internet, looking for a way in. A vulner-

able port is just one of many ways hackers can compromise your network, and if they find one, they will exploit it,” Lisker said.

Electronic theft of information is just one threat to banks. Other threats include: denial of service, identity theft of customers, potential damage to the reputation of a financial institution, and the potential of a costly recovery. Customers, directors, and regulators expect banks to understand their risks, have a plan to manage those risks, and run tests regularly to determine effectiveness in handling risk.

“When the NIMDA virus hit, it was a wake-up call to change our internet security strategy from reactive to proactive,” Lisker said.

Last year Lisker participated in an evaluation with SecurePipe, Inc., an ACB Partner who offers cost-effective managed internet security solutions. SecurePipe helped ACB implement a high-quality Internet security solution for a fraction of the cost of other options.

“Our previous Internet security strategy included a top firewall product. Like many IT shops, we updated it as upgrades became available and made random log reviews, typically after noticing a problem,” Lisker said.

In February, ACB became a SecurePipe client and installed their Rampart managed firewall product. “Once we received the firewall, we powered up and were operational within 10 minutes,” Lisker said.

SecurePipe’s solution helps address regulatory expectations for independent review and monitoring of a bank’s systems.

For more information, see www.AmericasCommunityBankers.com/partners

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Banks Sign Contract with ACB Agent Card Alliance

Three banks representing ACB Board members have signed contracts with Atlanta-based InfiCorp Holdings, Inc.

The banks working with InfiCorp, ACB's new agent credit card partner include: Fidelity Homestead Association of New Orleans; Peoples Bank of Munster, Ind., and Independence Federal Savings Bank of Washington, D.C.

"The development of this program underscores ACB's ongoing commitment to provide better products and services to ACB member banks, thereby enabling them to better compete," said Larry Boudreaux, president and chief executive officer of \$670 million-asset Fidelity Homestead.

"We chose InfiCorp as our credit card partner because of their excellent reputation for service and innovation. InfiCorp also offers the structural and contractual

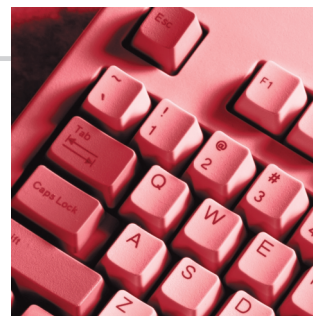
flexibility we were looking for in a strategic credit card partnership," Boudreaux said. Fidelity has 50,000 customers.

The partnership with InfiCorp meets the credit card lending needs of ACB's membership and strengthens its members' brands.

ACB members receive many benefits not offered with traditional agent bank relationships, including noncustomer data sorted by ZIP code, and Internet solutions for customers and branch personnel that allows them to access account data.

The program provides members with fee income for referrals and ongoing revenue streams from the portfolio. ACB members have the assurance of strong non-compete protections and approval rights over the use of their name and logo. Fidelity, whose previous agent card program was bought by a competitor, said that InfiCorp does not own a proprietary brand that would compete with them.

For information on the agent card program, call Catherine McDonald at (202) 857-5092.



These Keys Can Unlock Your Bank!

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