SECURITY STATEMENT FOR INTERNET BANKING

At Gulf Coast Bank & Trust Company, we understand the importance of the responsibility that you have entrusted to us. Gulf Coast Bank is proud of the sophisticated level of data security and privacy supplied to its Internet Banking accountholders. ITI and Unisys (nationally recognized vendors) have helped our data processing service bureau implement Internet security plans by selecting best-of-breed vendors for multiple functions.

Data security is provided on multiple levels: by company policy, firewall, intrusion detection software, network monitoring, and application-level security.

Company Policy

Our data processing service bureau is prohibited from accumulating and distributing or selling our aggregated account holders' information to third parties. In order to identify and communicate with you through our web site Gulf Coast Bank may collect, use, and retain information about you. This information is collected and used to provide you with products and services that you initiate; to help us respond to specific questions that you ask; and to provide you with information that may be of interest to you. We may also use this information to help us comply with laws and regulations that apply to us. As a general rule we do not automatically collect and retain information from visitors to our web site. We may collect and retain certain information of a general type such as: a) The name of the domain used to access the internet; b) The Link (Internet Address) used to gain access to our site; c) The type of web browser used to explore our site; d) The date and time of access; e) Other information visitors may also choose to give us (i.e.: when applying for an account).

Firewall

A firewall serves as a security gate between the Internet and our data processing service bureau's network - including our mainframe data. By intercepting Internet data "packets" first, the firewall ensures that only packets permitted by our "rule set” may be passed beyond the public Internet to our secure web commerce server, and ultimately to the Internet Banking application. Our service bureau uses an integrated firewall system. This firewall system has been certified by the International Computer Security Association (ICSA).

Intrusion Detection
Intrusion detection software, running on its own server, unobtrusively analyzes data packets to detect patterns of hostile activity, misuse, or malicious Java and ActiveX applets. The intrusion detection system detects intrusion attempts in real time and responds to suspicious activity.

**Network Monitoring**

The firewall and intrusion detection system is monitored 7 days a week, 24 hours a day. The Internet banking application and its encrypted data are not available to monitoring personnel.

**Application Level Security**

Unique user codes and passwords identify authorized accountholders. The combined effect of software security and network security allow customers to access only mainframe or other networked host areas permitted through the Internet Banking application.

Gulf Coast Bank & Trust Co. reserves the right to update or change this policy at any time.