



## Security Policy

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### **The Online Brokerage Services, Inc. Security Promise**

At Online Brokerage Services, Inc. (OBS) the trust of our clients is the most precious asset. Therefore, the security of your personal and financial information is one of our highest priorities. The following questions and answers describe the systems that OBS has developed to provide our clients one of the highest levels of security in our industry.

#### **How secure is my information?**

OBS has made a significant investment in leading-edge security software, systems, and procedures to offer you a safe and secure trading environment and to protect your information. While no security system is impenetrable, we are constantly reviewing, refining, and upgrading our security infrastructure as new tools or techniques become available.

We go to great lengths to protect your security from the moment you express interest in OBS. For example, the OBS Secure Trading System requires you to enter a valid account number and PIN before permitting you to see any personal or financial information. This site also encrypts all the information that the server and your browser exchange. If you are inactive for an extended period of time, the site will log you off and you will need to reenter your account number and PIN.

OBS also utilizes state-of-the-art firewall and intrusion detection technology to prevent unauthorized access to your account and personal information. The public Web servers are physically segregated from the servers that contain your account and personal information and cannot be accessed directly from the Web. Access is allowed only through well-defined scripts and is firewall-controlled. Internally, client information is specially protected through industry standard security mechanisms and policies like the strict 'Principle of Least Possible Privilege' that governs employee access to company systems and information.

#### **What is encryption?**

Encryption is used to protect messages from eavesdropping, tampering, or message forgery over the Internet. It is a mathematical process that transforms a message in order to conceal its meaning.

#### **How does the Online Brokerage Services, Inc. Web site use encryption?**

It is the policy of the OBS Secure Trading System to encrypt the transmission of all personal or financial Web-based information that is transmitted between our site and your browser. The security standard SSL (Secure Sockets Layer) is used to implement this. SSL is the leading standard for securing World Wide Web transmissions. It is also supported by the leading browsers, Netscape Navigator\* 1.1 and above and Microsoft Internet Explorer\*\* 2.0 and above.

#### **How can I tell that SSL is in effect?**

The URL of a secure document begins with HTTPS://. The additional "S" on the end of the

familiar HTTP indicates a secure channel to the server. Every secure page on OBS's Web site has been secured with a digital certificate by Comodo, Inc. This is shown via the "site certificate" that sits on all secure pages. To view this certificate, click on the image of the closed lock or the solid key on the bottom bar of your browser window. A small frame displaying site security information will appear. If you use Internet Explorer, click on the word 'Subject' to verify the Web site. Click on 'Issuer' to verify the site certification authority. If you use Netscape, click on the 'View Certificate' button to see information on the subject and issuer.

### **How secure is SSL?**

SSL can use keys of various sizes. The larger the key length- the greater the number of possible combinations and the more difficult the decryption challenge- the more secure the message. While this site will provide the maximum level of encryption supported by your browser, those wishing to maximize the security of their Web activities are encouraged to obtain a browser with 128-bit SSL encryption. These browsers are available for downloading at home from either Netscape\* or Microsoft\*\* at no cost except connect time. However, by United States law, these browsers are available to U.S. and Canadian citizens or permanent residents only.

### **Database Protection**

eSignup™ is protected on several levels of verification throughout the signup process. All requests to the database are directed through the secure port on the server and require the application to supply proper username and password. Each request also requires session verification that determines whether the requests are performed by the same remote address. Information on the client is recorded to ensure all of the data is provided by the same source.

### **Why do I need to use a particular browser?**

To maximize the privacy of your information and provide a consistent visual presentation, a relatively current and capable browser is required. The browser requirement for this site is Microsoft® Internet Explorer 4.0\*\* and newer or Netscape Navigator® 4.08\* and Netscape Communicator 4.73\* and newer. These browsers have been used to extensively test this site to ensure that the pages display and behave in a predictable manner. Other browsers may work if they have the required browser features; however, this site has not been tested or certified for other browsers. For example, the browser must support JavaScript, Cookies, and Secure Sockets Layer (SSL), an encryption standard for browsers. For enhanced security, we recommend using a browser version that uses 128-bit SSL encryption.

### **What responsibility do I need to take as a client?**

Although OBS does everything possible to ensure security, clients have their own set of responsibilities in providing security for their OBS brokerage accounts. PINs and passwords must be kept secret. Make sure that no one is watching when you enter your PINs or passwords. It is also important to remember to log out of the OBS Secure Trading System and even exit the browser when leaving the computer. Certain companies may offer to provide services to you by accessing your accounts through our site. If OBS does not have a relationship with the company that provides the proper protocol for access, the security of your account can be at risk. Moreover, that company's use of your PIN and password will be governed by their policies. Anytime you disclose your identifying information to third parties, you are creating greater risk of unauthorized use or access for which OBS cannot take responsibility.

OBS has a four digit minimum PIN length. After submitting an incorrect account number and/or PIN three times, you will be locked out. In addition, after 55 minutes of inactivity on OBS secure pages, you will be logged out. To restart your session, you will need to login again. As a further precautionary measure, if you are entering a trade order and the trade is not entered within 90 seconds, you will need to reenter the trade for your own protection. If you forget your PIN, you will have to send a signed form to OBS to have a new PIN issued to you.

If you are using broadband Internet access (cable or DSL), we recommend that you use a personal firewall since broadband Internet access is "always on" and puts your PC and any information it may contain at risk from hackers. You should also use a virus-screening program with up to date virus definitions to minimize the risk of malicious code or Trojan Horses on your computer.

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