



April 18, 2019

Dear Customer,

Thank you for banking with IBC/Commerce Bank and entrusting our family of banks with your financial needs. At IBC/Commerce Bank, we pride ourselves in providing valuable products and services with the utmost efficiency to enhance your banking experience. We appreciate your decision to participate in our remote deposit program, IBC Deposit Express, and your commitment to the protection and security of your financial information.

To comply with current regulations and guidelines that govern financial transactions, we have implemented an annual Customer Self Audit. This assessment will help us ensure the integrity and security of your financial information and that of your customers by identifying potential risks that may need to be reviewed.

Please print a copy of the Customer Self Audit Checklist and answer the questions to the best of your knowledge. To avoid any disruption to your service, please complete and return by May 31, 2019. For your convenience, the completed checklist may be returned by mail, email or fax.

Mailing Address	Email Address	Fax Number
IBC Bank Attention: Treasury Management 8770 Tesoro Dr. San Antonio, TX	CashManagement@ibc.com	(210) 821-4797

Your business is very important to us. If you have any questions, or cannot print the checklist, please do not hesitate to contact your account officer or Treasury Management representative. As always, feel free to contact our Treasury Management Department directly at (210) 821-4744.

Thank you again for your continued business.

Sincerely,

IBC Bank – Treasury Management Department



2019 Annual IBC Deposit Express Customer Self-Audit

Please answer with YES or No in regards to the procedures followed when using IBC Deposit Express.

Security Policy:

- _____ 1. My business adheres to prudent security standards and policies which include proper safeguards to protect the confidentiality of all Login IDs and passwords
- _____ 2. My business warrants that no individual is allowed to initiate transfers in the absence of proper supervision and safeguards and is taking reasonable steps to maintain the confidentiality of security procedures
- _____ 3. My business changes Login IDs and passwords when an individual is no longer employed with us
- _____ 4. My business locks computers when they are not being used and are kept secure overnight

Storage Policy:

- _____ 5. Physical checks, which are scanned and transmitted are stored in a secure location and are retained for a minimum of 60 days

Destruction Policy:

- _____ 6. Physical checks are appropriately destroyed in accordance with my company's document policy – but no sooner than 60 days after transmittal

Computer Management Policy:

- _____ 7. My business installs operating system security patches in a timely manner and anti-malware software is installed and up to date
- _____ 8. My business installs and maintains an Internet firewall between the computer equipment and the Internet to prevent Internet-based attacks

Customer has completed and reviewed the IBC Deposit Express Annual Customer Self-Audit.

Company Name: _____

Authorized Customer Name: _____ Title: _____
(Printed Name)

Authorized Customer Signature: _____

Date: _____

<p>Cash Management Dept Use Only</p> <p>Date Received: _____</p> <p>Customer ID: _____</p> <p>Logged By: _____</p>
