Dear Online Banking Customer,

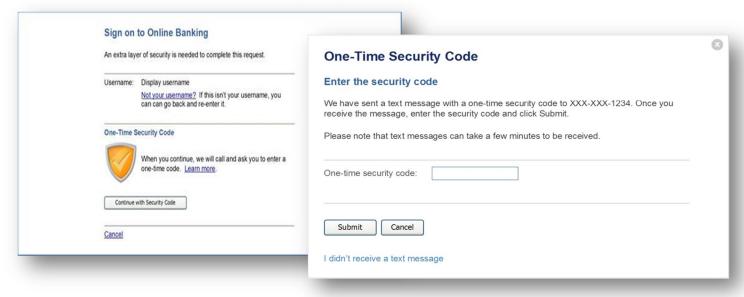
Arundel Federal Savings Bank is upgrading our Internet Banking solution on September 22, 2013 in order to enhance our security and protect your financial information. We are announcing new security enhancements that will change how you login to Internet Banking. Our upgraded security service will continue to allow you anytime/anywhere access to your financial information and will better protect your sensitive data.

Streamlined Login Process

After the upgrade, you may notice the picture & phrase that previously appeared when you logged in have been removed. In addition, you are no longer required to formally register your computer; the new system has technology to recognize if your computer has been used before to access the system. We are implementing a more secure and behind the scene process to validate your device (PC, laptop, tablet, mobile phone), username and password.

Enhanced Security Settings

We are also adding additional layers of security in the event you log in from a device that has not been used in the past. Instead of the simple challenge questions you used in the past, you will be asked to validate your identity through a one-time security code via a phone call or SMS message. These enhanced security features help safeguard your information.



If you have additional questions or concerns, please feel free to contact a member of our team at 410-768-7800 or via www.arundelfederal.com .

Sincerely,

Arundel Federal Savings Bank