

## Browser Security Information

Customer security is important to us. Our top priority is to protect the privacy of your personal account information and your financial transactions. FirstLine Mortgages is leading the way in Internet banking services and uses several layers of robust security technology to help ensure the confidentiality of transactions across the Internet.

The first security level begins with your Web browser. When you access FirstLine Mortgages Internet Site, your browser is checked to ensure that it meets our minimum requirements. Additionally, we only allow customers with browsers that use 128-bit encryption (one of the highest levels of browser security available today) to bank on our web site.

But, even with this validation, there are other precautions you should follow to maximize your protection. You have a responsibility to ensure your own security.

The browser validation will verify the browser type you are using, your browser encryption level, the version of Netscape or Microsoft browser, as well as Javascript and cookies being enabled. To access FirstLine Mortgages Internet site, you need to use:

- a Netscape browser version 4.06 or better with a minimum 128-bit encryption technology
- a Microsoft browser version 4.01 SP2 or better with a minimum 128-bit encryption technology
- Javascript (please see below for more information about how to check and enable Javascript support)
- Cookies (see below)

If your browser does not meet all of these requirements, you will need to upgrade your browser to access the FirstLine Internet Site. To upgrade your browser, select the Netscape or Microsoft button below and download the latest browser version.

Although your current browser may meet our minimum requirements, you should continually monitor browser security to assess your browser's potential for security vulnerability. To access information about browser security, please visit the Netscape and Microsoft Web sites. To ensure a safe and secure Internet session, only visit reputable sites. If you visit any questionable Web site before FirstLine, we recommend you close your browser and restart it before proceeding to FirstLine Mortgages Internet site.

You are responsible to ensure your browser is the most secure available.

Please select either the Netscape or Microsoft button below to download another browser version.



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## JavaScript

Why do I need to ensure JavaScript and Java are enabled within my Netscape or Microsoft browser?

Since FirstLine Mortgages Internet Site uses JavaScript and Java, both must be enabled within your browser. To check or enable JavaScript and Java:

### **Netscape Communicator 4.7 and up:**

Select "Edit" from the browser Menu bar  
Select "Preferences"  
Double click on "Advanced"  
Verify that "Enable Java" and "Enable JavaScript" are selected  
Select the "OK" button

### **Microsoft Internet Explorer 5.x, 6.x:**

Select "Tools" from the browser Menu bar  
Select "Internet Options"  
Select "Security" tab  
Locate "Custom Level"  
Locate "Scripting" and verify that "Active Scripting" is enabled  
Locate "Scripting of Java applets" and verify that "Disable" is not selected

Select the "OK" button on the "Security" window  
Select the "OK" button on the "Internet Options" window

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## FirstLine Mortgages and Cookies

### **What is a "cookie"?**

A cookie is a small data or text file that a web server sends to your computer's web browser to be stored and referenced for future use. It contains information about how you are using a web site and can track your movements through it. The two types of cookies that FirstLine Mortgages uses are "persistent cookies" and "session cookies".

### **What cookies cannot do?**

Cookies cannot read your hard drive and they cannot access files and information stored on your computer. They cannot reveal anything about you that you have not chosen to enter as user on the site. For example, we may keep track of your language preference by use of a pop up message, so that each time you visit the site, your language of choice appears. We will not store any personal information such as name, address or social insurance number.

### **What is a "session" cookie?**

A session cookie only stores information while you are connected to a particular web site. A session cookie is destroyed as soon as you log out

of the Web site, close your browser, or are inactive for a specified length of time (often 15 minutes).

### **How does FirstLine Mortgages use "session" cookies?**

FirstLine Mortgages uses cookies to enhance security and navigation. For example, when you authenticate yourself by providing a correct username and password, the session cookie stores information about your browser session .

### **What is a "persistent" cookie?**

A persistent cookie is written on to your hard drive and can remain there permanently or until it reaches its pre-assigned expiry date.

### **How does FirstLine Mortgages use "persistent" cookies?**

FirstLine Mortgages may use persistent cookies to remember what information has been presented to you, so that you do not see it again. For example, if we have to communicate information to you through a pop-up message or temporary message, a persistent cookie will make sure that you only have to see the information once, rather than having to see it every time you visit our Web site.

### **Do I have to accept cookies?**

If you are concerned about accepting cookies, you can set your browser to warn you that you are about to receive one. You can then choose whether to accept it or not. If you choose not to accept cookies, some CMI Web sites, such as the FirstLine Mortgages Internet Site, may not function at optimum efficiency. In addition, you will not be allowed to access secure services through the FirstLine Mortgages Internet Site.

Here's how to set your browser to accept cookies:

#### **Netscape Communicator 4.7**

Select "Edit" from the browser Menu bar

Select "Preferences"

Double click on "Advanced"

Select "Accept All Cookies", or "Accept only cookies that get sent back to the originating server". To set your browser to warn you about an incoming cookie, check the box beside "Warn me before accepting a cookie."

Select the "OK" button.

#### **Internet Explorer 5.x**

Select "Tools" from the browser menu bar

Select "Internet Options"

Select "Security" Select "Custom Level"

Scroll down to "Cookies" and select "Enable" under "Allow per-session cookies (not stored)."

Select the "OK" button on the "Security" window

Select the "OK" button on the "Internet Options" window

#### **Internet Explorer 6.x**

From the "Tools" menu, choose "Internet Options".

Select "Privacy" tab Click "Advance" button

Click "Override automatic cookie handling", in the Cookies box  
Check the box, "Always allow session cookies".  
Click "OK" buttons twice to exit.