




**Palmyra State Bank**  
Palmyra, WI - Since 1911

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**I've Heard a lot about Security and Encryption –**  
**Tell Me About Security and Online Banking –**  
**Am I Safe?**

Palmyra State Bank (PSB) employs the efforts of Secure Sockets Layer Protocol (often referred to as SSL) in conjunction with our Online Banking site. You'll easily spot the padlock  in the lower right corner of your Internet Browser screen to alert you that you are communicating with an SSL Server. What this should mean to you is that you are transmitting private documents via the Internet. SSL works by utilizing what is called a private key (a password that deciphers encrypted data) to encrypt and decrypt data that is transferred between your computer and the PSB Online Banking Server.

Another way for you to note such communication is that you'll notice the address in your Internet Browser's address bar begins with https:// and not http://, the https:// indicates Secure-HTTP. SSL creates a secure connection between you and the PSB Online Banking Server, during which any amount of data can be sent securely whereas Secure-HTTP is designed to transmit individual messages securely.

Both protocols have been tested and approved and set as a standard in the Industry by the Internet Engineering Task Force.

Therefore, SSL and Secure-HTTP work together to provide you with a safe, secure connection while using the many features of PSB Online Banking.