

Data Security

Protecting your most important information

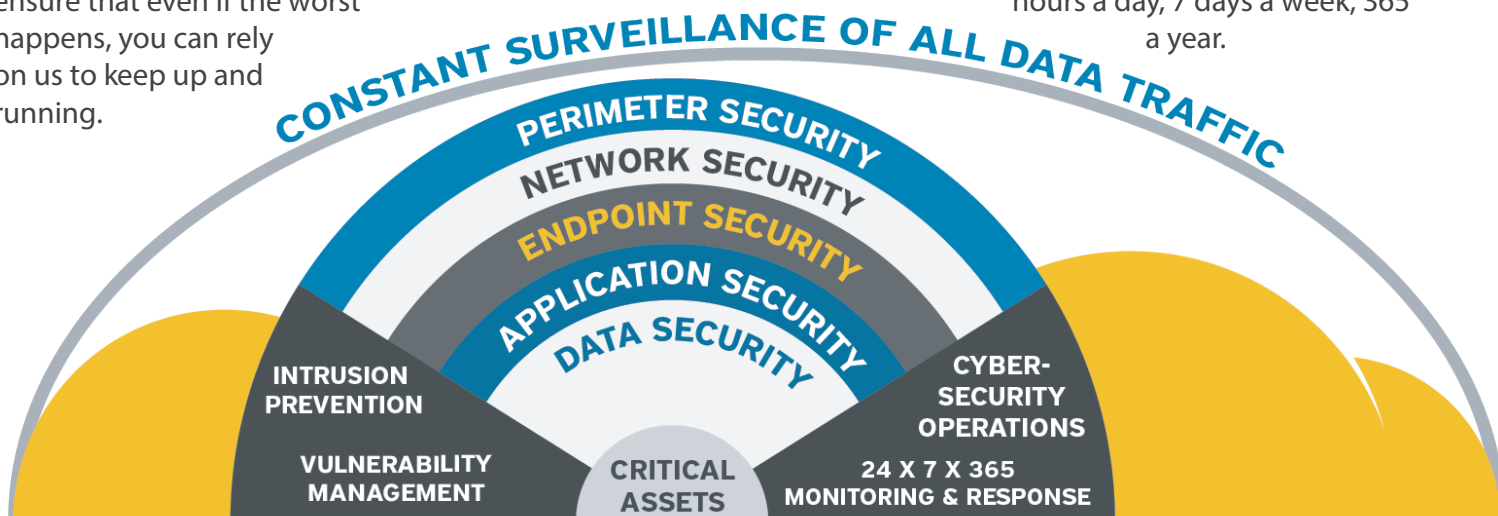


State of the Art Data Center

Badger Bank is committed to providing unmatched reliable, secure, accurate, and state-of-the-art technology solutions. Badger Bank's Data Center is a bunker-like facility that is able to withstand 200 mph winds. It has dual sources of power, three fiber optic Internet connections and diesel generators that will allow the facility to run without commercial power for weeks on end. Three layers of alarmed, biometric physical access, restricted to fewer than a dozen employees ensures your data is given limited exposure to physical threats. And because your data NEVER leaves our data center, you can rest easy knowing that your most important information is protected. All of our Online Banking infrastructure is designed with full diversity and redundancy in mind. And, in the extremely unlikely event we lost our primary data center we have a fully redundant "warm site" that is geographically diverse from our primary location. This helps ensure that even if the worst happens, you can rely on us to keep up and running.

Cybersecurity Layered Defense

A cyberattack is considered one of the greatest threats that we face in this interconnected world. Many of the largest financial and other institutions thought they were well protected, only to find their names in the headlines after a cyberattack resulted in a security breach that compromised confidential customer information or denied access to legitimate customers. Badger Bank leverages the purchasing power of a large banking community to provide industrial-strength cybersecurity protection solutions for our customers. We utilize a multi-layered approach that incorporates "best in solution" technologies that are fully tested before they are deployed to mitigate the risk of a security breach due to a cyberattack, keeping your information safe while providing secure access to legitimate customers. We utilize cybersecurity experts who employ top-tier solutions and artificial intelligence to monitor and protect you --- 24 hours a day, 7 days a week, 365 a year.



Online Banking Security

Addressing the hesitation to access your accounts online.



How We Are Different

Badger Bank has a unique situation that has allowed us to avoid a hack or data breach while we've been providing these types of services.

Many of the hacks and breaches that have taken place recently are targeted at large institutions, due to the worldwide awareness the "bad guys" have about their organization. While we offer the latest and greatest banking technology to our customers, we also benefit from being a smaller community bank. We are not on the "world stage".

In order to get the latest cybersecurity technology in place, we have partnered with an organization that brings together 50+ community banks and pools the resources of those banks. This has allowed us to deploy cybersecurity technologies that monitor and protect the environment 24x7x365. Together we use a multi-layered approach to security, utilizing well renowned companies like Cisco, FireEye, Palo Alto, UFS, LogRhythm, and Novacoast. You may have even seen some of these companies interviewed on 60 Minutes over the past few years.

Most importantly, we know our customers. Having a personal touch affords us a better understanding of your behaviors. We're able to recognize patterns and keep open lines of communication

You Should Know

1. Online Transactions utilize most of the same cybersecurity technology as ATM transactions and teller visits in the branch.
2. Together with our Banking Community we have invested millions of dollars in the best cybersecurity solutions available.
3. Every moment of the day (24x7x365), cybersecurity experts are using the most sophisticated technology and methods available to monitor and respond to incidents that indicate potential security threats.
4. A relationship with you is our most important defense. We're here to answer questions, keep an eye on abnormal account activity, and support your financial well being.

Partner With Us to Protect Yourself

While there is inherent risk in "being online" with our product, we do many things to mitigate that risk. Here are a few steps you can take to help us help you:

1. Look for the Green Lock: Our website and online banking application utilizes Extended Validation Certificate technology. Each time you log in to your online banking account, look for the green lock symbol in your browser address bar and/or a green address bar (depending upon the browser being used). This green lock identifies your session as private and safe. If you do not see this green lock, do not enter any personal information, including your user name or password.
2. Monitor your Transactions: Regularly watching your transactions to ensure that each one is a legitimate charge helps us catch even the smallest fraud incidents before they become large breaches. Report any questionable activity to the bank immediately.
3. Keep Your Information Confidential: Many breaches begin with human error. Be watchful and vigilant. Never allow others access to your accounts or your personal computer. Never disclose personal information over the phone or online to someone you do not know and trust. Log out of online banking accounts immediately after you have finished your activities. Always shred important documents before throwing them away