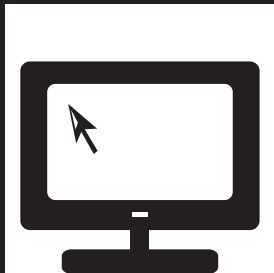


# A secure message from your Brickell Bank<sup>SM</sup> Banker: Using Secure Messenger<sup>TM</sup> (1) to protect your identity.



## Because Identity Theft is the fastest growing crime in the U.S. Brickell Bank is at the forefront of secure e-mail technology.

Very soon, you will be able to receive encrypted messages from your Relationship Manager and reply likewise with Secure Messenger<sup>TM</sup>. Encrypting email messages is necessary to protect your personal information when communicated or referenced to in the body of the message and/or its attachments.

Your Relationship Manager will provide step-by-step instructions on receiving secure emails through Secure Messenger<sup>TM</sup>.

In addition, all Brickell Bank Relationship Managers adhere to a very strict security policy that ensures your personal data is handled with utmost care.

Take a moment to review the enclosed material on the Secure Convenience of Online Banking and the US Government FTC Guide to Avoid ID Theft. For more information on this topic, please visit our homepage [www.brickellbankmiami.com](http://www.brickellbankmiami.com).

DETER · DETECT · DEFEND



[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

(1) Secure Messenger<sup>TM</sup> is an InfoSight Secure Mail Service powered by GlobalCerts. It is an easy-to-use system for sending and receiving completely secure e-mail. The system uses a standard called S/MIME that uses public key encryption to ensure e-mail's security. Public key encryption involves public and private keys. These keys lock and unlock your e-mail as it crosses the Internet so that only the sender and recipient of the e-mail can read it. This safeguards and preserves the integrity and privacy of any e-mail you send i.e. basically exchanges certificates of authenticity.

Basic e-mail travels back and forth across the Internet unprotected and vulnerable to attack. e-mail security consists of two fundamental concepts, encryption and signing. Encryption conceals the contents of a message, and a signature ensures the integrity of the message. Without encryption the message can be read by anybody who sees it in transit, without a signature, the message can be altered without the recipient's knowledge. The PremierSIGHT Secure-mail System ensures that both techniques are used correctly to ensure e-mail security.



1395 Brickell Ave. ■ Miami, FL ■ (305) 539-7700 ■ [www.esbf.com](http://www.esbf.com)