Business
Communicator

Garrison State Bank & Trust
Community Banking at its Best

Branching Out
With New Technology

Bruce Schreiner, President of Garrison State Bank and Trust

RTC

Business Communicator

The word "network" comes up frequently in the business world. We go to industry conferences and community events in order to network with other attendees and build valuable relationships. Our businesses have networks of computers and other devices as well as wireless networks for internet. In order to work, we need networks.

You'll find the network theme throughout this issue of *Business Communicator*. We share **Cyber Security Essentials** on page 3, which include precautions for your employees to take when using a public Wi-Fi network.

There's a **Business Spotlight on Garrison State Bank and Trust** on pages 4 and 5. For more than eight decades, this bank has helped customers grow their assets and realize their dreams. The recent addition of a branch in Max prompted Garrison State Bank and Trust to use RTC's new Secure Site2Site service for a secure network between the two locations.

You can learn more about **Secure Site2Site** on page 6, including how this service can benefit your business through increased data security and decreased costs. Then on page 7, get tips for **Safeguarding Your Wireless Network**.

RTC is honored to be part of your network of business partners. Let us know how we can help you find solutions to your challenges in 2017.

Sincerely,

Brooks Goodall
Chief Operations Officer

Cyber Security Essentials

Is your business taking these important precautions?

You've invested so much time and money into building your small business. To protect it, you buy property insurance, put locks on the doors, and install fire alarms. Have you made cyber security a similar priority?

Every computer or other connected device can be vulnerable to online threats, and the consequences range from simple inconvenience to a devastating data loss. Fortifying your company against these threats is critical in order to prevent valuable information from falling into the wrong hands or your machines from malfunctioning.

Make sure you take these essential steps:

1. Use antivirus and antispyware software and keep it up to date

New threats are discovered daily and keeping your software updated is one of the easiest ways to protect your business from an attack; simply set your computers to automatically update for you. Also, activate your firewall and regularly download the security protection updates (known as patches) that are released by most major software companies.

2. Educate your employees not to open email attachments from unknown sources

Computer viruses are commonly spread through email attachments so it's vital to pay attention to the source before opening them. In addition, make sure your employees don't click on links within unsolicited email messages or install any software programs unless they're from a reputable source.

3. Use strong passwords or passphrases

Passwords should have at least 10 characters that contain a mixture of uppercase and lowercase letters as well as numbers. An even more secure option is to use passphrases, which are longer than passwords.

Dan Schilla, Network Manager at RTC, notes, "When possible, we've started using passphrases at RTC. All major operating systems support them, they're easier for users to remember, and they're much more difficult for cybercriminals to crack."

4. "Look before you leap" with sensitive information

Make it a policy to check for signs that a webpage is safe before you or your employees conduct online transactions. Check for an "https" at the beginning of a Web address (URL) and a closed padlock icon beside it. This is an indication that the website has taken extra security steps to protect your information. Never give sensitive information in response to an email or instant message (IM) request.

5. Take special precautions with laptops and mobile devices

It's a good idea to have written cyber security practices that address the use of laptops and mobile devices. For example, when public Wi-Fi is used, train employees to confirm the exact spelling of the wireless network they're connecting to and watch out for clever, slightly misspelled fakes.

To help with cyber security, RTC offers the fully automated computer protection of SecureIT Plus. To learn more, call 888.862.3115.

Tellers from the Garrison branch

Garrison State Bank and Trust

A new location in Max leads to new network technology

For customers, a bank is about much more than dollars. It's about dreams. Garrison State Bank and Trust understands this well, as reflected in its mission statement: "Community banking at its best offering steadfast commitment and financial solutions, empowering our customers to realize their dreams!"

From Thousands to Millions

This success story began on October 31, 1935, when the Farmers State Bank of Gladstone moved its headquarters to Garrison, changed its name to Garrison State Bank, and assumed the deposits and liabilities of the First National Bank. The total assets of the bank at its origin were $134,000.

Hans A. Fischer and G.A. Lindell of Washburn became owners of Garrison State Bank in 1941. Henry T. Holtz had been the bank's manager and a stockholder in the bank from its inception. He continued to manage the bank for Mr. Fischer until his death. In 1956, Hans Fischer sold his controlling interest in Garrison State Bank to Wayne and Bernice Stroup; and brother, George Stroup. Wayne and Bernice Stroup moved to Garrison and Wayne assumed the management of the bank. The bank's assets grew from $2 million dollars in 1956 to its current value of $130 million.

Although the bank had offered trust services for many years, it changed its name to Garrison State Bank and Trust in 1998 to accentuate this new segment of its business. Today, it offers a broad range of products and services. (See sidebar on page 5.)

RTC Keeps Everything Connected

Garrison State Bank and Trust relies on RTC for its communications services, which currently include 500 x 500 Mbps and 100 x 100 Mbps internet connections, a LAN (local area network), phone and fax lines, and SecureIT Plus for backups.

President Bruce Schreiner notes, "Several years ago, we used circuits to send data back and forth between our banks. The speeds on those were fine at the time, but as the volume of data we sent grew due to check imaging and other technology, more bandwidth was needed. RTC introduced faster internet speeds, and we switched to that service. Garrison State Bank and Trust is now able to transfer information more quickly than ever before."

Customers visiting tellers at the Garrison branch

To better serve customers, the bank opened a branch location in Max on January 3rd, 2017. Because a secure network between the Garrison and Max locations was essential, Garrison State Bank and Trust invested in the installation of fiber to their building in Max. Schreiner explains, "We wanted to make sure we had the best service possible for our employees and customers. We decided to have fiber added in Max to enable us to use RTC's new Secure Site2Site service."

Secure Site2Site connects the two bank locations together. Adds Schreiner, "Our network is secure and reliable. Our employees in Max will be able to do everything in the same way as the host bank in Garrison including working through the same security parameters. This provides better security across the network."

In addition, the bank location in Max will have their own phone service so customers will be calling their local branch.

> " Garrison State Bank and Trust is now able to transfer information more quickly than ever before."
>
> —BRUCE SCHREINER, PRESIDENT, GARRISON STATE BANK AND TRUST

Customer and Community Service

What does Schreiner appreciate most about RTC's customer service and support? He replies, "RTC is very responsive to our needs. When we have a problem, they come to help us as soon as possible. RTC is an excellent resource when it comes to solving problems and suggesting alternatives to our phone and internet services. We find the company and its employees to be knowledgeable and helpful."

As an independent bank with local ownership, Garrison State Bank and Trust is committed to the communities it serves. As a cooperative, this philosophy is shared by RTC. We look forward to working together for the good of local residents and businesses for many years to come. Let's make dreams come true!

Tellers from the new Max branch

HELPING CUSTOMERS SAVE, BORROW, INVEST, AND MORE

Garrison State Bank and Trust offers a wide variety of products and services to meet the needs of individuals and businesses:

Deposit Products
Checking Accounts
NOW Accounts
Passbook Savings
MMDA Accounts
MMDA Plus Accounts
Certificates of Deposit
Retirement Accounts

Loans
Consumer/Personal Loans
Agricultural Loans
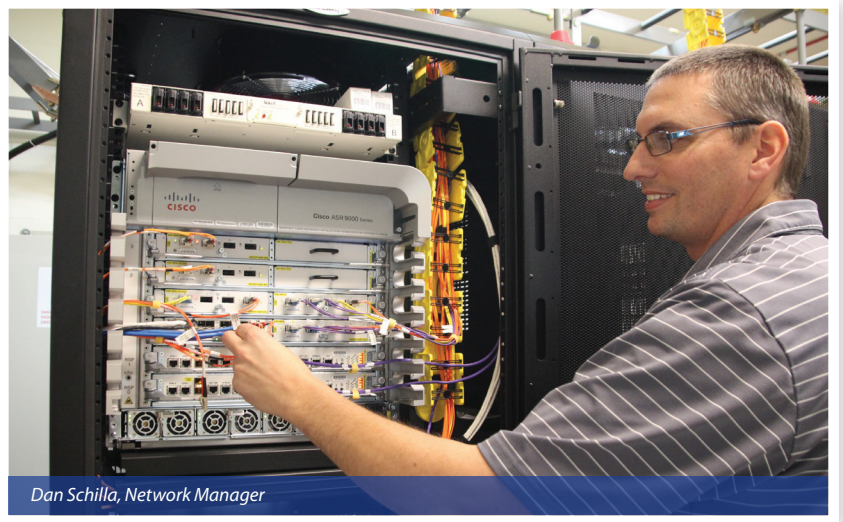Commercial/Business Loans
Real Estate Loans

Trust Services
Trusts
Investment Management
Agency/Power of Attorney
Farm Management
Estate Settlement
Retirement Accounts

Other Offerings
ATM and Check Cards
Safe Deposit Boxes
Good Neighbor Club
Credit Cards

To learn more, visit www.garrisonstatebank.com.

RTC Launches
Secure Site2Site

Dan Schilla, Network Manager

To meet the needs of different businesses, RTC has long offered point-to-point LAN service, symmetrical high-speed internet service, and other specialized internet connections. Now we've added a new service to the mix — Secure Site2Site — that enables businesses to connect two or more of their locations with a TLS circuit.

Before we get into details about Secure Site2Site, let's review the related terminology. A local area network (LAN) interconnects computers within a limited area such as a residence, school, or office building. By contrast, TLS stands for Ethernet Transparent LAN Service, a high-speed data service that provides Ethernet over a fiber optic network to transport the customer's data between customer-designated locations.

Dan Schilla, Network Manager at RTC, explains how Secure Site2Site works: "We physically connect, by fiber, two endpoints. In our software, we can then tunnel the two locations together creating a single pipe. Secure Site2Site is available to anyone within RTC's service area who is currently connected via fiber optics or FTTH (Fiber to the Home)."

How can Secure Site2Site help your business? Schilla replies, "Data security is a major concern for today's businesses, given all the threats that exist. This service provides a dedicated connection, which is more secure than sending your business information out over the open internet. Secure Site2Site can also save your business money by not having to invest in your own equipment to try and secure your traffic from one end point to another. It basically extends your Ethernet cable for miles and miles."

To find out more about Secure Site2Site and discuss its applicability to your business, call RTC at 888.862.3115.

SPEEDS AND PRICING FOR SECURE SITE2SITE

RTC offers a range of affordable options to keep your business locations connected via Secure Site2Site. To determine monthly pricing, simply multiple the number of "ends" or buildings times the desired speeds. For example, connecting two buildings (such as a main office and a branch office) would be two ends. If both offices are at 10 Mbps x 10 Mbps, the cost would be $150 (two times $75).

10 Mbps x 10 Mbps	$75.00
50 Mbps x 50 Mbps	$100.00
100 Mbps x 100 Mbps	$125.00
250 Mbps x 250 Mbps	$200.00
500 Mbps x 500 Mbps	$250.00
1 Gig x 1 Gig	$350.00

Questions about Secure Site2Site? Call RTC at 888.862.3115.
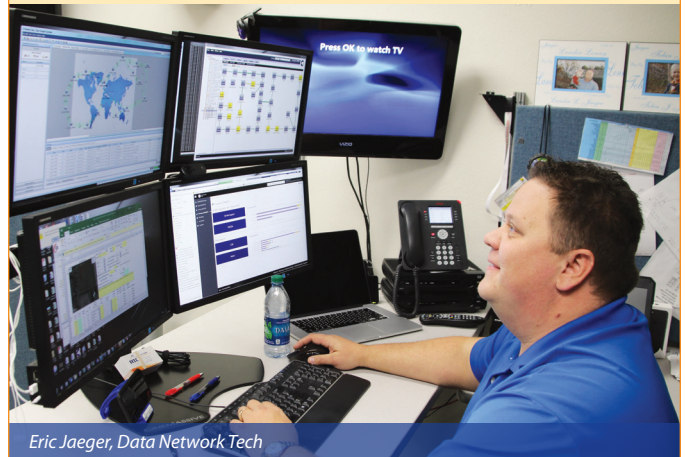
Eric Jaeger, Data Network Tech

Safeguarding Your Wireless Network

A secure network means a more secure business

While wireless networks definitely add "work anywhere" convenience to a business, they can also pose security threats. For example, an unsecured wireless network allows people outside your building to "leech" off the internet service you've paid for and get free access. These individuals could also use your connection for illegal activity such as identity theft.

Whether you're able to add an extra layer of security to your wireless network on your own, or you're getting the help of a professional, here are a few guidelines:

Change the default password

Routers typically come with a very weak default password like the manufacturer's name. So once you set up your network, be sure to create a stronger password such as one that combines both letters and numbers.

Enable security on your router

This is the most basic step. Most wireless routers come with this option but many are not pre-programmed by default. Instructions should be included with your router or you can usually find this information online.

Place your wireless base unit in the center of your workspace, if possible

Doing so will spread your coverage evenly throughout your space while limiting the range of potential signal leakage outside your building.

Disable SSID broadcasting and lower your transmission power

Many times, wireless routers automatically broadcast your network's name or SSID (Service Set Identifier) to make it easier to locate the network. By disabling this feature, you'll make your network invisible to neighboring businesses and people driving by. Likewise, if your router allows you to lower your transmission power, you'll reduce your network's radius of availability.

Choose WPA encryption for more security

This type of encryption, called Wi-Fi Protected Access, adds greater security because you assign a personal password or passphrase that's harder for hackers to crack.

SHARE WI-FI WITH CUSTOMERS AND SAVE ON INTERNET

Does your business have one phone line for RTC's High Speed Internet and share this service with your customers via a wireless network? If so, be aware there are serious risks when your single private network is opened up for public use:

- Your personal and customer database could be compromised, such as banking or credit card numbers.

- Your internet speed will suffer because of more users on a single network.

- A virus on a customer's device could be transmitted to the network and infect your machines.

RTC recommends you get a second High Speed Internet connection for customer use in order to keep one private network. To make this more affordable, we're offering this special value:

- Get a 100x100 Mbps connection at a $50 discount per month (regular price is $99.95).

- No second phone line is required.

For just an additional $5.00/month, your business can have RTC set up your wireless network and provide the correct wireless router based on a site survey by one of our technicians to determine coverage and usage.*

RTC cannot guarantee coverage of the WI-FI signal at all times due to usage and structure makeup. The $50 discount offer is NOT available to a business where someone sleeps.

You want Internet that won't keep you waiting!

See how Instant Gigafication changed my life at www.RTC.coop/gig

With RTCs Gigabit Internet, you'll have speeds up to 100x faster than what you are used to.

RTC
www.RTC.coop/gig

Contact Us for All Your Business Needs

Your RTC team appreciates the opportunity to work with you, our customer. In order to receive the best support, please reference our key contacts below for business services.
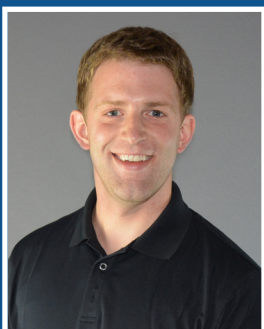
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