E-mail Encryption

For an ever-increasing number of our clients, e-mail has become a preferred method of communication with Ledyard. We also recognize that regular email isn't a private conversation and can be easily intercepted and read by unwanted parties. Therefore, we have applied an email solution through Zix Corporation, a leader in e-mail encryption services that encrypts and protects e-mail messages between Ledyard and our clients.

Email Encryption is the process of transforming the content of emails using an algorithm to make it unreadable to anyone except those with the ability to decrypt it.

The service enables us to protect our clients' personal information, such as social security, driver's license, credit card and other account numbers, from undesirable external parties on the internet.

By law we are required to protect this type of personal information, but more importantly we believe it is simply a smarter way to do business. Maintaining the security and handling the private information of our clients is of the utmost importance to us – it is just one of the many ways we've committed to protecting your personal private information.

Receiving Encrypted Messages

The e-mail encryption method that we've applied is called ZixPORT.

When a client receives our encrypted e-mail, he will be asked to click on a link in that email, which will connect him to our secure message center. There he will register a private password to securely retrieve and reply to Ledyard's messages.

<u>Note:</u> If a client already uses Zix then he is already part of the ZixDirectory, and will automatically receive secure emails in his inbox and be able to send secure emails back to us transparently.

Instructions

First Time Registration

- 1. When you receive a secure e-mail from Ledyard, click the hyperlink in the e-mail message*
- 2. The Registration page displays with your e-mail address filled in. Enter a password that complies the password rules shown, re-enter it, then enter a Password Reminder Phrase
- 3. Click Submit Password
- 4. The secure message center opens and displays your e-mail message

Receiving secure e-mails post registration

- 1. When you receive a secure e-mail from Ledyard, click the hyperlink in the e-mail message*
- 2. The Welcome page displays. Enter your e-mail address and password
- 3. Click Sign In
- 4. The secure message center opens and displays your e-mail message

To set up a secure e-mail account between you and Ledyard

- 1. Click on the hyperlink https://securemail-ledyardbank.com/s/login?b=ledyardbank
- 2. Click on "For first time users, click here to create your account"
- 3. Follow the steps for first time registration shown above

Sending secure e-mails post registration

- Click on the hyperlink <u>https://securemail-ledyardbank.com/s/login?b=ledyardbank</u> which will take you to the Ledyard login screen
- 2. Enter your e-mail address and password
- 3. Click Sign In
- 4. Once logged in, you can draft your secure message by clicking on the "Compose" tab
- 5. Click "Send"

* If your email program does not support active links, cut and paste the link into your browser.