Our Commitment to Customers

AMERANT

SECURE BANKING IS OUR MAIN OBJECTIVE

Amerant is committed to safeguarding your financial privacy, personal information, and your funds, online and offline. We have incorporated the use of state of the art technology and a layered security approach to ensure that your financial data is protected. These measures allow us to properly authenticate your identity when you access our services online and protect your information as it travels through the internet between your computer and our institution.

SECURE LOGIN

Amerant has implemented Multifactor Authentication security safeguards to protect our customers when accessing online banking accounts. We strongly recommend our customers not to use their Social Security numbers as a username or password.

We have added an extra layer of security by implementing an authentication mechanism to comply with regulatory standards and guidelines. Online Banking customers are required to select a set of unique security questions as added security controls that may help us verify your identity.

TIMED LOG–OFF

To further protect you, Amerant's Online Banking will automatically end the session if detected inactivity for an extended period of time. This reduces the risk of others accessing your account information from an unattended computer.

FIREWALL

We have installed a mechanism known as a "firewall" that acts as an added barrier of protection. Firewalls are intended to prevent unauthorized users out of the Banks systems. In addition, a Web Application Firewall has been installed to detect, alert and prevent fraudulent activity.

ENCRYPTION

From the moment account information leaves your computer to the time it enters Amerant's system, all online sessions are encrypted, rendering it useless to hackers and unauthorized parties. Amerant's Online Banking, uses secure browser sessions which protects online banking transactions and personal information.

Look for a "closed lock" icon in the lower right–hand corner (Microsoft Internet Explorer) to determine if encryption is being used on any Web page you are viewing. Any Web address beginning with "https://..." indicates the page you are viewing uses encryption. The "s" stands for "secured."

MONITORING

Amerant's security team continuously monitors our security systems to make sure that our systems are secure.

ADDITIONAL SECURITY MEASURES

Amerant's layered approach to online security extends beyond a unique username and password, 128–bit encryption, a network firewall, technology updates, and continuous monitoring. We have additional security measures that may be activated in response to certain activities or events. If we are suspicious of any online behavior, we may restrict online access to accounts or prevent certain types of transactions. These measures safeguard your identity and your accounts. Further proof of identity may be required before online access is restored.

LIMITED DISPLAY OF ACCOUNT INFORMATION

As an added security measure, your account numbers will not be displayed in full – only the last four digits will appear.