

Secure Email FAQ's

Why should you use Secure Email?

We offer secure email as means for you to encrypt and secure your electronic communications with us. By itself, Internet email is not a secure communications channel. Messages sent via standard Internet email travel in "plain text" and cross many networks before reaching their final destination. Like a postcard, the opportunity exists for prying eyes to eavesdrop on email messages as they traverse these various networks. Since confidentiality cannot be guaranteed, standard Internet email should not be used to exchange sensitive or private information such as social security numbers, bank account numbers, financial statements, etc.

Why am I getting this email?

At Horizon, we are committed to the security of the confidential information you share with us. Unencrypted (or basic) electronic mail is not at all secure.

Horizon will not communicate confidential information via basic email. For the safety of your confidential information, with the convenience of email, Horizon uses a secure email portal. A simple sign on to this portal allows two-way encrypted communication between you (the customer or partner) and us.

If you need to communicate any sensitive (financial or personal) information to us, the Secure E-mail Portal provides a web-based e-mail protection system that makes it easy for you to send, receive, read and reply to all of our encrypted communications with the same level of security the Bank utilizes.

The Secure Email Portal can be accessed from www.accesshorizon.com/SecureEmail.

How does secure email work?

When Horizon sends you a secure email message, the message is sent to a secure data center where it will be held for you to retrieve. At the same time, a notification message is sent to you to inform you that a SecureMail message is waiting to be retrieved. The notification message will contain a link to a secure web site. Simply click on the link, log into the secure web site, and retrieve your message.

How do I open this email?

To retrieve your secure email message from the SecureMessage Center...

1. Click the hyperlink in the email message:
 - a. Note: *If your email program does not support active links, cut and paste the link into your browser.*
2. The login page displays with your Email Address filled in:
3. If you've registered with our secure email system previously, enter your password.
4. If this is the first time you've received a secure email from us, click the "click here" link to create an account:
 - a. Registration Page:
 - b. Enter a password that complies with the password rules shown, re-enter it, then enter a phrase that will remind you of the password. Please make a note of this password as you will need it to open future secure messages from us.
 - c. Click Submit Password.
5. The SecureMessage Center opens and displays your email message:

How do you create your account?

The first time you use SecureMail, you will be prompted to create an account. Supply your email address and password to establish your account. You will use this password each time you log into SecureMail. A confirmation message will be sent to the email address you entered. You will need to click the link in the confirmation email to complete the account set up process. You can now begin using your SecureMail account.

How do you retrieve a secure email?

When Horizon Bank sends you a secure email message, you will receive a notification via standard Internet email. Click the link contained in the notification message to be taken to the login screen where you will be prompted to enter your email address and password that you established. Once logged in, you can read your SecureMail, download it to your computer, or send a secure reply message. As an additional security precaution, type the link address or Horizons primary Secure Email address into your browser address bar. www.accesshorizon.com/SecureEmail.

How do you send a secure email?

To send a SecureMail message to Horizon Bank, click on any SecureMail link on the web site. You will be taken to the login screen where you will be prompted to enter your email address and password that you established. Once logged in, you can create a new SecureMail message by clicking on the "Compose" tab.

It didn't take my password - now what?

Please make sure your password meets any two of the following three conditions:

- ~ Contains both alphabetic and number characters
- ~ Contains both uppercase and lower characters
- ~ Contains at least one special character, such as ~!@#%&^&

How do I access the email if I'm locked out?

After three unsuccessful sign in attempts, you will be locked out of your account for 30 minutes.

If you become locked out of your account, you will be sent a notification email message to the email Inbox of the email address you entered, while signing in, if it is a registered email address.

The email sent to you contains information on how to change your password and unlock your account. You can always click the Change your password link on the Sign In page to change your password at any time.

If you need additional assistance, please contact us at emailsupport@accesshorizon.com.

Want to receive your secure messages directly in your inbox?

Visit <http://www.zixcorp.com/products/zixmail/> for more information.

Can I access the secure email portal from my smart phone?

Although not yet formatted for the smaller screen size, access from smart phones does work.

Today ZixCorp officially supports:

- * BlackBerry® version 4.2 or higher
- * SmartPhones running Windows® Mobile 5.0 or higher
- * Apple® iPhone® version 3.0 or higher

Other mobile devices, such as iPad and Android, typically work – it's just that they have not officially tested those devices.

