



Harbor's Online Security Statement

Ensuring the privacy of your accounts is our highest priority. Harbor has taken the following steps to maintain the security of our online account access service on the Web:

Security

Our online account access service uses the latest Internet technology for secure communications between your PC and our computer networks. We have installed a digital certificate on our web server that uses a special means of communicating with your browser called Secure Sockets Layer Protocol (SSL). This establishes a "handshake" with your computer that verifies that when you connect to our website, you have truly contacted Harbor. In fact, upon entering the online account access area, you will note that the security icon, typically a key or a lock, in the bottom left-hand portion of your screen will be closed or connected, signifying that you are in a secure session with Harbor.

In addition to encryption, Harbor also employs Mutual Authentication. When you establish online access at harborfunds.com, you will be asked to select an image and enter a phrase. Everytime you return to harborfunds.com and log in, we will display that image and phrase as proof that you are on the true Harbor website. We do this because while it's important that we verify your identity before giving you access to account records, it's equally important that you are able to verify that the site you're visiting is authentic, too.

Encryption

To provide access to your accounts via our website, we recommend that you use a web browser that supports 128-bit encryption (also called domestic or U.S. grade). The "128-bit" designation refers to the length of the key used to encrypt or scramble the data being transmitted. The longer the key, the stronger and more difficult it is for an outside party to intercept and break the communication between your web browser and our web server. 128-bit encryption is one of the highest levels of encryption currently available.

Web-Access Activation

You must first register your accounts to access them via our website. In order to register your account you will need the following:

- Your **Social Security/Tax Identification Number** and **Zipcode** of the shareholder establishing account access.

During the registration process you will be asked to choose a User ID and select a Password. Your User ID must be at least 6 and no more than 20 characters. It can use any combination of letters, numbers or symbols, but it must contain at least one letter. Your Password must also be at least 6 and no more than 20 characters and can be any combination of numbers and letters, but it must contain at least one number and one letter.

Telephone Access Activation

You must first register your accounts to access them via our automated telephone system. In order to register your account you will need the following:

- Harbor Funds **Account Number**.
- **Social Security/Tax Identification Number** of the shareholder establishing account access.

During the registration process you will have to create your own PIN. Your PIN must be between 4 and 8 digits. You may also access your accounts using your Fund and Account Number. Accessing your account via this method prompts you for a default PIN. Your default PIN is the last four digits of your Social Security/Tax Identification Number.

Verification If you are a current Internet or automated telephone user, you will be required to enter your existing user name and Password or PIN for verification purposes. In the event your Internet or automated telephone access is disabled (for incorrectly entering your Password or PIN more than three times) and needs to be reestablished, you may contact a Harbor Shareholder Services Representative at 800-422-1050, Monday through Friday, from 8:00 a.m. to 6:00 p.m. Eastern time. You will need to verify your identity and other account specific information. Your account will then be reset, and you will need to go through the initial registration process.

Exit/Reentry If for any reason you exit the online account access system, your encrypted session will be interrupted, and you will need to log in again when returning to the system. As an added precaution, if your encrypted session is idle for 20 minutes or longer you will be automatically logged out. To continue with your account access you will need to re-enter your User Name and Password.

Logging All system activity is logged for security reasons.

Access Controls Authorizations, rights, and privileges are in place to assist in ensuring that only authorized personnel or systems have access to account data. Each implementation is highly specific and technical in its choice of controls. Special hardware and software have been used to build a "firewall" to help protect confidential data from a public network. Systems have been designed to assist with both detection and rejection of system intrusions.

Termination of Service Harbor, in its sole discretion, reserves the right to terminate this service for any account. In such a situation, you will be notified. All of these measures are designed to ensure that your communications and transactions with Harbor via our website are as reliable as any other means of doing business with us.