



Harbor's Electronic Access 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 and telephone account access services:

Internet Security (Online)

Our online account access service uses the latest Internet technology for secure communications with 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" that verifies that when you connect to our website, you have truly contacted Harbor. When you visit harborfunds.com, you will note that the security icon (usually displayed as a lock in the browser address bar) is "locked," signifying that you are in a secure session with Harbor.

In addition to encryption for the entire website, Harbor also employs Two-Factor Authentication when you log into your account. When you register your account for online access at harborfunds.com, you will be asked to confirm your identity by providing some personal information. Once you do that, you will be asked to provide one or more methods by which Harbor can contact you – via e-mail address or text message – in case we need to once again verify your identity. Most often, since you are likely to log in from the same computer or device, it won't be necessary. However if a login attempt is made from an unfamiliar device, a security code will also be required.

Encryption (Online)

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 the encryption 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 (Online)

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 ZIP Code 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.

Exit/Reentry (Online)

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 10 minutes or longer you will be automatically logged out. To continue with your account access you will need to re-enter your User ID and Password.

**Telephone
Access
Activation**
(Telephone)

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
*(Online and
Telephone)*

If you are a current Internet or automated telephone user, you will be required to enter your existing User ID 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.

Logging
*(Online and
Telephone)*

All system activity is logged for security reasons.

**Access
Controls**
*(Online and
Telephone)*

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**
*(Online and
Telephone)*

Harbor, in our sole discretion, reserves the right to terminate this service for any account. In such a situation, you will be notified.