

# Mobile Banking

## SECURITY TIPS

- Use the keypad lock or phone lock function on your mobile device when it is not in use.
- Frequently delete text messages from the bank, especially before loaning out, discarding or selling your mobile device.
- Do not store your banking password or other sensitive information on your phone where it could be discovered if your phone is lost or stolen.
- Never disclose via text message, phone call or email your personal or financial information, including account numbers, passwords, Social Security number or birth date.
- Keep your mobile operating system up to date to ensure the highest level of protection.
  - Before downloading an update to your mobile device go to the website of the company for your particular device to confirm the update is legitimate, or confirm the update with your cellular provider.
- Consider installing an anti-malware for your smart phone.
- Consider an anti-theft or remote wipe solution for your smart phone.
- Do not use public Wi-Fi while accessing your bank accounts. When connecting to a network, you are exposing your device and all your traffic to all other users on that network. Also, it is very simple for a Fraudster to spoof the name of the reputable hotspots.
- Be cautious when using your Bluetooth connections as this could potentially allow total access to your device.
  - Enable Bluetooth functionality and discovery only when necessary.
  - Keep paired devices close together and monitor what's happening on the devices.
  - Pair devices using a secure long passkey.
  - Never enter passkeys or PINs when unexpectedly prompted to do so.
  - Disconnect paired devices immediately after use.
- Download mobile apps only from reputable sources. This will help keep your personal and account information safe.
- Download the most recent version of apps and keep them updated.
- Sign off your banking app when you are finished using it rather than just closing it.
- If you have suspicions about the authenticity of a mobile banking app, access your account through the Web Mobile site using your browser, or Internet Banking, or contact the bank directly.
- When disposing of your phone—whether donating it, giving it to someone, reselling it, or throwing it out—you should wipe your phone instead of merely deleting files. The easiest way to do this is to use your device's "factory reset" function. The factory reset function varies among devices.
  - Apple iOS Devices: Settings | General | Reset | Erase All Content and Settings
  - Android Devices: Settings | Privacy | Factory Data Reset
  - Windows Phones: Settings | About | Reset Your Phone
  - Check your owner's manual or manufacturer's website.