

Mobile Banking Security Tips

1. Keep track of your Mobile Device. Protect it as you would a \$100 bill. (i.e., you would not lay down a \$100 bill in a public place). Mobile devices can contain personal information such as passwords or contact information that you would not want to fall into the wrong hands.
2. Secure your phone with a Password or Personal Identification Number (PIN) in the event the device is lost or stolen. Do not use your name, birth date or other easily identifiable personal information in your password. Use capital letters and/or symbols in the password to make it more complex. Change your password frequently.
3. Utilize the security features available on your Mobile Phone. Enable encryption and remote wipe capabilities if available. You should research any additional security software and antivirus solutions that may be available for your type of device. (Contact your mobile provider or review your user manual.)
4. Do not allow your phone settings to auto-fill your User ID's or Password information.
5. Do not email or text message any personal information or login credentials.
6. Be careful of what you download. It is possible for someone to design an app that could try to access your information. Beware of new apps or apps that have not been downloaded a lot. Download updates regularly as these may include "fixes" to security flaws.
7. Be careful with the information you store on your Mobile Device. Regularly delete text messages, clear browser history, and delete unneeded files from your phone.
8. Immediately notify the bank and your Mobile Service Provider if your device is lost or stolen. The mobile phone number can be removed from your information at the bank. The service provider can disable your device to reduce the risk of information being accessed.
9. Avoid banking while on Public Networks. Public connections aren't secure. A solution is to disable Wi-Fi and switch to a cellular network for a more secure connection. Always log off completely after using mobile banking.
10. Don't forget to remove all information from your device before discarding or selling the phone.