

# Best Security Practices for Mobile Banking Use

## Protecting your Information

### Phone Security:

- You should lock your phone with a password so that it is not easily accessed.
- Do not leave your phone unattended where others can use it.
- Do not save your User ID, Password or account information on your phone.
- If you should lose your phone, contact your cell carrier immediately and have your phone disabled. Also, login to Online Banking using a PC and change your password.
- First National Bank will never send an email or text message requesting your User ID or Password. If you get such a request, be sure to check your phone for malware or other viruses.
- If you purchased a used or refurbished phone, check it for pre-loaded malware or viruses that can be used to steal your data.
- Confirm that your Bluetooth technology is set to a high security mode so that you must approve any connections or downloads before they are made.
- Always disable your phone's Bluetooth function when it is not in use.
- Make sure you are using a secure internet browser and connection while connected to Mobile Banking.
- Regularly run anti-virus and anti-spyware programs on your smartphone, just as you would on your PC. Ask your smartphone service provider for anti-virus and anti-spyware program recommendations.

### Access Security:

- Do not share your User ID and Password. If you allow others to use your User ID and Password, you are responsible for any transactions that occur.
- If you click the option to "Remember this phone", it will disable the challenge questions but also reduces the level of access security. We do not recommend clicking this option.
- If you have clicked "Remember this phone" and would like to reverse this option, click on the "Remove extra security from this phone" link on the Accounts tab. This will remove the security cookie and cause you to answer your challenge questions each time (which enhances your account security).
- You may be required to answer the challenge questions each time if you clear cookies or remove the battery from your phone.
- Close out of Mobile Banking when you are finished with your session. For added security, Mobile Banking will automatically log you out after 5 minutes.