



TIPS FOR SAFE ONLINE BANKING:

User ID and Password Guidelines

- Create a “strong” password with at least 8 characters that includes a combination of mixed case letters and numbers.
- Change your password frequently.
- Never share username and password information with third-party providers.
- Avoid using an automatic login feature that saves usernames and passwords.

General Guidelines

- Do not use public or other unsecured computers for logging into Internet Banking.
- Check your last login date/time every time you log in.
- Review account balances and detail transactions regularly (preferably daily) to confirm payment and other transaction data and immediately report any suspicious transactions to your financial institution.
- View transfer history available through viewing account activity information.
- Whenever possible, use Bill Pay instead of checks to limit account number dissemination exposure and to obtain better electronic record keeping.
- Take advantage of and regularly view system alerts; to include:
 - Balance alerts
 - Transfer alerts
 - Password change alerts
 - ACH Alerts (for cash management users)
 - Wire Alerts (for cash management users)
- Do not use account numbers, your social security number, or other account or personal information when creating account nicknames or other titles.
- Whenever possible, register your computer to avoid having to re-enter challenge questions and other authentication information with each login.
- Review historical reporting features of your online banking application on a regular basis to confirm payment and other transaction data.
- Never leave a computer unattended while using Internet Banking.
- Never conduct banking transactions while multiple browsers are open on your computer.



TIPS FOR SAFE ONLINE BANKING:

Online Payments & Account Data

- Take advantage of transaction limits.
- When you have completed a transaction, ensure you log off to close the connection with the financial organization's computer.
- Use separate accounts for electronic and paper transactions to simplify monitoring and tracking any discrepancies.
- Reconcile by carefully monitoring account activity and reviewing all transactions initiated by your company on a daily basis.

Account Transfer

- Use limits provided for monetary transactions
- Review historical and audit reports regularly to confirm transaction activity.
- Utilize available alerts for funds transfer activity.