



Mobile Banking Security FAQ

Q: Is my mobile device secure to use? I feel secure with my computer. I like to use my computer for my banking activities and I concern over using my phone.

A: Rest assured. Mobile is safe to use!

- Smartphones such as iPhones, Android and Blackberry have a very controlled and secure operating system
- Mobile Banking uses **128 bit SSL encryption** just like Online Banking – which basically encrypts and protects any transmission of data including customer account information
- Mobile Banking uses strong **Firewalls** just like Online Banking – which protects from unauthorized or malicious intrusion
- Mobile Banking uses your **Username & Password** for access, just like Online Banking. And just like with Online Banking, your account will lock down after **3** incorrect attempts from your mobile device
- Mobile banking uses additional **Security Q&A authentication** for initial access to your account

Q: What if my phone gets lost or stolen?

A: Nobody wants their phone lost or stolen. But in the rare case that it does, you should know that your mobile banking access is secured.

- No personal information from your Mobile Banking account is ever stored on the phone. Your password is **never** stored.
- Your login session automatically times out after **5 minutes** of inactivity

Q: Why can't I simply use my computer to access my account? I'm more comfortable with it, and I can just wait till I get access at home.

A: You certainly can use your computer. But you'll really miss out on all the benefits of using Mobile Banking whenever you need to.

- You can check your money at any time of the day. You'll never need to worry about unauthorized activity on your bank account.
- Just simply be notified when you receive a direct deposit. You can easily set up **text and email alerts**, and you'll always be in the know.