

Mobile Banking Safety Tips

Keeping your account information safe is a priority at River Region Credit Union. River Region Credit Union is committed to doing everything to maintain account security in the branches. However, it is important that you help keep your account safe by protecting yourself while banking on your mobile device and online.

If you use your smartphone, tablet, laptop, or other device to access your bank accounts, be sure to incorporate these safety tips:

1. **Use a Strong Password.** Although it seems elementary, creating a strong password is a great asset when keeping your account information safe.
2. **Maintain Security Software.** Active and up-to-date security software helps protect you from data-hacking, malware, and viruses.
3. **Use Factory Settings.** Uninstalling or removing the factory settings (jailbreaking or rooting) from your devices creates additional security risks.

4. **Use Secure Networks.** Insecure wifi networks increase the likelihood your device and account information can be accessed from an outside source, putting your information at risk.

5. **Only Download Researched Attachments from Trusted Sources.** Only open attachments from sources you trust and understand what the attachments are for. Downloaded attachments are a great way to for outside sources to access your account information.

6. **Keep Bluetooth Off.** Keep bluetooth turned off to help prevent others from accessing your device without your knowledge.

7. **Use Secure Networks.** Insecure wifi networks increase the likelihood your device and account information can be accessed from an outside source, putting your information at risk.

8. **Check Accounts Regularly.** Regularly check your account information so you can report suspicious activity before it becomes an issue.

9. **Report a Lost or Stolen Device.** Deactivate or lock a lost or stolen device to ensure your account information is safe. Once your device is locked, login to your mobile banking from a different device and deny account access from the missing device. Contact your branch immediately for assistance if you need help removing the stolen or lost device from your mobile banking account.

General Online & Mobile Banking Safety Tips

- Store usernames and passwords somewhere other than on your mobile devices
- Manually login to all apps
- Always log out of your account
- Delete text messages containing sensitive information
- Ignore text or emails requesting personal information
- Only click on links from trusted sources
- Encrypt information