



## Mobile Banking Safety

The U.S. is one of the largest markets for smartphones. With that, the number of people using mobile banking is increasing year after year.

Mobile Banking is very secure and convenient but it's always good practice to follow these tips to help you keep your information safe while using a mobile banking app.

- **Keep your password private**  
Scammers try to get you to give them your private information, such as your password to access your accounts. They may contact you through an email or text claiming to be from FNBT Bank. They will request your password directly or provide a fraudulent link to a site where you enter your password. This is fraud. FNBT Bank will not send you an email asking for your mobile account password or other sensitive data. Do not reply to anyone with this information. Also, do not submit your username or PIN.
- **Be sure you have a secure Internet connection**  
Public Wi-Fi connections are very convenient when you do not want to use up your data. However, entering your credentials (username, password, PIN), through a public Wi-Fi leaves you vulnerable for a possible hack.
- **Use the FNBT.COM Mobile Banking app to connect**  
For best practices, download the FNBT.COM Mobile Banking app instead of using a browser to get to the site and log in. Apps are designed with greater security than a browser. Some apps offer enhanced security tools, such as Touch ID, use these beneficial tools for added safety.
- **Stay up to date**  
Make sure you have the latest updates of your apps. Updates often contain components that improve security.
- **Be sure to log out after every session**  
Regardless of how you entered the FNBT.COM Bank site, be sure to log out and close the browser or exit the app. This will sever the connection and also protect you if your device is lost or are later connected to a public Wi-Fi service.
- **Download additional security tools**  
Since your financial data is of such importance, you will want to install any barriers to protect your information and keep unwanted people out of your mobile device. Many devices have Touch ID or facial recognition tools as options to install. Set up these features if they are available. This will create another obstacle between your data and others gaining access to your phone.
- **Delete apps and information before you retire or hand over your unneeded phone**  
If you are upgrading your phone or giving it to someone else, be sure to delete your personal information. This includes deleting any apps that connect to your financial institutions or private data.
- **If you lose your phone – contact FNBT Bank**  
If you were to lose your credit or debit card, contact us at 850-796-2190 to report your card lost/stolen. The same applies if you lose your phone. Contact FNBT Bank at 850-796-2000 so we can take preventative measures to secure your account(s).