



## Online Banking Safety Tips

Banking online has made managing money a lot more convenient- you no longer need to visit the bank to transfer fund or wait for the next paper statement to know your account balance. All that information is at our fingertips. But while online banking has made things easier, it's also made things easier for identity theft.

Criminals don't need to plan a heist to rob someone's bank account to gain access to your funds. All they need to do is wait for you to let your guard down and expose your personal information or they send out a virus that will collect the information.

The only way to avoid becoming a thief's next victim is to carefully guard your personal information and always practice these online banking safety tips

### 1. Never use unsecured public Networks

Public Wi-Fi can be a risk to the security of your online banking, with hackers and malicious programs getting direct access to your devices. If in doubt, use your Mobile Network, or wait until you are on secure private network to check your online banking.

### 2. Don't save logins

Some programs and websites have the option to save your passwords. Keep your passwords secure and do not save them where someone can easily get accesses to them.

### 3. Use complex passwords

Your passwords should include numbers letters both capital and lower case, and special characters (!@#\$%^&\*()). Do not use passwords over and over either keep them different.

### 4. Keep up on updates

Your devices should always be updated to the latest version to reduce security risks and the same applies to app updates. Whenever an app updates there are always improvements you as the user may not see.

## **5. Never click on email links**

Have you received an email that could be from the bank? **DO NOT** click that link. Open the app or type in <https://www.fnbt.com/> yourself to ensure that you are going to our secure site. Phishing scams try to get you to click links to get your information.

**Try clicking on the link provided, it will show an example of how a hyperlink can be spoofed to link to a different address.**

## **6. Check your account often from a safe location**

Checking in with your account regularly can help you notice any unusual activity as swiftly as possible.

## **7. Use a unique Login name**

Using your own name as a username makes things easy. But this can make you an easy target. Instead, create a username that you will remember but does not include your name, details, or year of birth.

**At FNBT, we take YOUR security seriously. With a focus on high-quality banking services, we know the importance of always keeping our customers safe.**

**Safe Browsing**