

Mechanics Bank Mobile Banking Safety Tips

Protect yourself, your family and your personal information. The following information and online resources can give you tips to help keep you safe while Mobile Banking.

Password-protect your phone

A simple four-digit or an eight-digit password.

Stay off public wi-fi networks

This is the same advice you'd get if you were using a laptop. Sending sensitive information over an open wi-fi signal is an invitation to get that data stolen. If you must check your bank balance away from home or work, turn off wi-fi and use your 4G or 3G connection instead.

Use the bank's app

If you use your phone's browser to go to your bank's website and log in from there, your log-in credentials are more vulnerable to being stolen if someone breaks into your phone.

Make sure the app you download is the real bank app. Apple, BlackBerry, Google and Microsoft vet the apps that are available for download through their official app stores, whereas apps from alternate sources may not be verified and could harbor malware.

Software updates

Regularly check your phone's settings tool for platform updates. Smartphone vendors will regularly fix security flaws with updated software, which can save your device from being hacked. Also, make sure to install updates to your bank's app and any third-party security software you have on your phone for the same reason. Software providers are constantly updating their code for more services, capability and security.

App Update

Make sure that all apps on your mobile device are up to date and at the latest release. Update your apps anytime new releases become available and only use apps from trusted sources.

Log off when you're done

Most bank apps will log you off automatically after a period of inactivity, but it's smart to manually log yourself out after you're done. Never stay permanently logged in. This could leave you vulnerable. Your operating system should also be the latest version of software. If your older device cannot update to the latest version due to hardware limitations, you should upgrade the device to remain current.

Modified Devices

Be sure your mobile device is not rooted or jailbroken (modifying the operating system to escalate the user's privileges on the device).

Simple Steps for Safe Mobile Banking

<https://www.fdic.gov/consumers/consumer/news/csum15/mobilebanking.html>