Conducting Online Transactions

If you are using online banking or just surfing the web, these precautions can help safeguard your personal information.

1. **Passwords** – a strong password is your best security. A combination of letters and numbers is advised by the experts. Do NOT use a password that could be easily guessed, such as a birthday, anniversary, home address or phone number.

2. **Anti-Virus Protection** – always have a current anti-virus software on your computer. Set scan and definitions to run automatically, each day. Make sure your email is scanned as it is received.

3. **Email Messages** – are not encrypted, so it is not wise to send any sensitive information such as an account number, SSN, or any other personal information in an email. If you receive an email from your bank be cautious. Your personal information will NEVER be requested from you in this manner. Take time to call your bank and report possible Phishing attack.

4. **Log Off** – follow exit procedures, always logging off secured site. Proper exit of a secure site will ensure the protection of your personal information.

5. **Be Alert** – ingenious methods are used by crooks to obtain your personal information. Do NOT respond to any request for personal information in any unusual manner. You gave this information to the bank at account opening. Call your bank if you are in doubt about a request.

Your bank has security measures in place for your protection. Be safe! Be smart! Be secure!