



# **Banking at the Speed of Technology**

Millions of people use mobile devices to manage their finances, and the number of users continues to grow. Mobile banking technology provides convenient access your accounts from anywhere in the world by using your smartphone or mobile device. While very convenient, it is very important to exercise caution when managing your finances on the go. Below are some tips to help ensure that your mobile banking is secure.



## Mobile Check Deposit.

Mobile check deposit at First County Bank allows you to take a picture of a check with your mobile device and deposit that check remotely. When using mobile check deposit, track your mobile deposits by writing "for mobile deposit only" on the back of the check. Once the deposit is verified, destroy the check using a high-quality paper shredder.

#### Set account alerts.

Subscribe to First County Bank account alerts to receive messages about your account (s) via email or text. We can notify you about account activities such as your current account balance, insufficient funds charges, and large withdrawals.

## Research apps before downloading.

Be familiar with the website and download only the official app from a trusted source. Fraudulent apps are created all the time so verify the app before adding any personal information.

- Be on guard against unsolicited emails or text messages appearing to link to a bank's website. This could be a phishing attempt designed to steal your information by including an urgent request or amazing offer designed to lure you to a fake website.
- Take additional precautions if your device is lost or stolen.

Check with your wireless provider in advance to find out about features that enable you to remotely erase content or turn off access to your device or mobile account.

## Be careful where and how you conduct transactions.

Don't use unsecured Wi-Fi n networks and don't send sensitive information through regular email or text because they are vulnerable to hackers.

#### Be proactive in securing your mobile device.

Never leave yor mobile device unattended and be sure to enable the auto-lock feature. Create a strong password or PIN on your mobile device and enable any available biometric authentication features. Periodically change your PIN or password and NEVER share your PIN or password.

For more helpful tips on banking and technology,

visit: https://www.fdic.gov/consumers/consumer/news/cnsum17/scams.html https://www.fdic.gov/consumers/consumer/news/cnwin16/smartphone\_tablet.html For more fraud prevention information visit our eFraud Prevention tool at https://www.firstcountybank.com/efraud-protection

If you have any questions please call our Customer First Contact Center at (203) 462-4400 (Mon – Fri 8:30 a.m. to 4:30 p.m.)





