



Mobile Security

American Bank & Trust offers you a variety of ways to access your accounts. We take great care to ensure that all of our platforms maintain a high level of security and integrity, from our ATM network to Online to Mobile. However there are a number of things you can do to help protect your private information when transacting via mobile.

Application Security Tips

Mobile phones are like mini computers, and they add even more functionality to online banking through applications such as the American Bank & Trust mobile app. Fraudsters often try to access confidential information through mobile networks, so it is important to follow certain preventative measures to keep your personal data safe.

- When transacting via your mobile phone, **always type the website into your mobile browser** or download the American Bank & Trust mobile app.
- **Be mindful of the apps you choose to download.** Many apps are created for entertainment and convenience purposes and do not provide any virus protection.
- **Download apps from trusted developers only.** Apps can be used for fraudulent purposes and may include malware or other viruses.
- **Check the content the app is requesting access to;** make sure it is requesting access only to what it needs to provide the promised functionality.
- **If anything looks suspicious report it to the app store immediately** and cancel or remove the app until you have received feedback that it is safe to download.

General Security Tips

- **Use the built-in lock function** – use the password-protection feature for start-up or time-out to help prevent someone from accessing your information.
- **Never leave your mobile device unattended** - while using the American Bank & Trust mobile app or during any other mobile activity.
- If available on your device, **select a setting that requires you to approve access to wireless networks** to prevent the transfer of information without your consent.
- If you have sensitive information on your phone **set up a service that will allow you to wipe the contents of your phone remotely.** These services need to be set up while the phone is in your possession so they can be downloaded onto your device.

- **Keep your phone's brand, model, and serial number stored** in a safe place separate from your mobile phone. If your device is lost or stolen, you may need to provide this information to the local authorities or your network provider.
- Mobile phones are susceptible to phishing and vishing, and smishing. **Do not disclose any confidential information through SMS, emails, or web browsers** on your mobile phone.
- **Never respond to urgent alerts requesting personal information.** American Bank & Trust will only ask you to confirm information already on file.
- **Delete emails, SMS messages, and other content when no longer needed**, especially if they contain sensitive information that could be used to steal your identity.
- **Be mindful of what you say aloud** while on a call if you are not in a private location. Information such as your date of birth, telephone number or credit card number should never be said in a place where other people can hear and record the information.
- **Do not unlock your phone.** Unlocked phones leave you susceptible to content that has not been vetted by official app stores for potential vulnerabilities, security risks, malware, and other threats.
- If you are using Wi-Fi on your mobile device **do not access password protected websites from an unsecured Wi-Fi connection.**
- Investigate your service provider's **anti-virus software** and make sure it is regularly updated.
- **Download available updates for your mobile phone** through the manufacturer's website to ensure security patches are properly verified and up to date.
- **Check your manufacturer's website** to find out how to securely protect your device.

If your phone is lost or stolen:

- **Clear all content from the device** if you have previously installed services that allow you to remotely clear your device.
- **Contact local authorities, your network provider, and American Bank & Trust** if you feel your personal banking information is at risk of being stolen so we can help take measures to protect you.