



## 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.