

## Simple Steps for Safe Mobile Banking

While mobile banking and payments can be convenient, consumers should always take certain precautions. For example:

- Make sure that access to your mobile phone is protected by a personal identification number (PIN) in case the phone is lost or stolen;
- Only download mobile banking and payment apps from your bank's website or another reputable app marketplace;
- Consider installing anti-malware software on your phone. Your bank may provide this software for free;
- Monitor your transactions regularly so that you can spot and report fraud to your bank right away;
- Before using a mobile device to connect with your bank from a public area, such as a coffee shop or an airport, always check to make sure that you are connecting using your cellular service and not an unsecured public Wi-Fi network; and
- Contact your bank with any questions you have before you sign up to use mobile banking or payments.

