



## Online, Computer, Email, Bank Account & Credit/Debit Card Security Tips

### Online Security Tips

- Use a current web browser.
- Avoid downloading programs from unknown sources.
- Do not use your Social Security number as a username or password. Change your passwords regularly and use combinations of letters, numbers, and "special characters" such as "pound (#) and "at" (@) signs.
- Protect your online passwords. Don't write them down or share them with anyone.
- Protect your answers to security questions. Select questions and provide answers that are easy for you to remember, but hard for anyone else to guess. Do not write down your security questions or answers or share them with anyone. If you selected security questions on other websites, avoid using the same questions to protect your Texas National Bank online account. Please note that we will never ask you to provide answers to your security questions via email.
- Use secure websites for transactions and shopping. Shop with merchants you know and trust. Make sure internet purchases are secured with encryption to protect your account information. Look for "secure transactions" symbols like a lock symbol in the lower right-hand corner of your web browser window, or "https://....." In the address bar of the website. The "s" indicates "secured" and means the web page uses encryption.
- Always log off from any website after making a purchase with your credit or debit card. If you cannot log off, shut down your browser to prevent unauthorized access to your account information.
- Close your browser when you're not using the internet.

### Computer Security Tips

- Keep your computer operating system up to date to ensure the highest level of protection.
- Install a personal firewall on your computer.
- Install, run, and keep anti-virus software updated.
- Turn your computer off completely when you are finished using it – don't leave it in sleep mode.
- Conduct online banking activities on secure computers only. Public computers (computers at internet cafes, copy centers, etc.) should be used with caution, due to shared use and possible tampering. Online banking activities and viewing or downloading documents (statements, etc.) should only be conducted on a computer you know to be safe and secure.



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### Email Security Tips

- Be wary of suspicious emails. Never open attachments, click on links, or respond to emails from suspicious or unknown senders.
- If you receive a suspicious email that you think is a phish email, do not respond or provide any information.

### Bank Account Security Tips

- Report lost or stolen cards and checks immediately.
- Review account statements carefully. Regular account review helps to quickly detect and stop fraudulent activity. Ask about suspicious charges.
- With Texas National Online Banking you can monitor your account online any time and as frequently as you like.
- Limit the amount of information on checks. Don't print your driver's license number or Social Security number on your checks.
- Store new and cancelled checks in a safe and secure location.
- Carry your checkbook with you only when necessary.

### Credit Card and Debit Card Security Tips

- Always keep your credit card or debit card in a safe and secure place. Treat it as you would cash or checks.
- Contact Texas National Bank immediately if your card is lost or stolen, or if you suspect unauthorized use.
- Do not send your card number through email, as it is typically not secure.
- Do not give out your card number over the phone unless you initiated the call.
- Review account statements carefully. Ask about suspicious charges.
- Cancel and cut up unused credit and other cards.
- If you receive a replacement card, destroy your old card.
- When selecting a Personal Identification Number (PIN) don't use any number or word that appears in your wallet (such as name, birth date, or phone number).
- Ensure no one sees your PIN when you enter it.
- Memorize your PIN. Don't write it down anywhere, especially on your card, and never share it with anyone.
- Shop with merchants you know and trust.



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- Make sure any internet purchase activity you engage in is secured with encryption to protect your account information. Look for "secure transaction" symbols like a lock symbol in the lower right-hand corner of your web browser window, or "https://..." in the address bar of the website. The "s" indicates "secured" and means the web page uses encryption.
- Always log off from any website after a purchase transaction made with your credit or debit card. If you cannot log off, shut down your browser to prevent unauthorized access to your account information.
- Safe-keep or securely dispose of your transaction receipts.

When using your card at an ATM:

- Be aware of your surroundings when withdrawing funds.
- Watch for suspicious persons or activity around the ATM. If you notice anything out of the ordinary, come back later or use an ATM elsewhere. If you observe suspicious persons or circumstances, do not use the ATM at that time. If you are in the middle of a transaction, cancel the transaction, take your card and leave the area, and come back at another time or use an ATM at another location.
- Report all crimes immediately to the operator of the ATM or local law enforcement.
- Consider having someone accompany you when using an ATM after dark.
- Never allow a stranger to assist you with using an ATM.
- When using a drive-up ATM, keep your car doors locked and your engine running.
- Ensure no one sees your PIN when you enter it.
- Refrain from displaying cash, and put it away as soon as your transaction is completed. Wait to count your cash until you're in the safety of a locked enclosure, such as a car or home.
- Take your receipts with you so potential criminals will not know how much you withdrew or how much money is in your account.
- After completing your transaction, remember to remove your card, cash and any printed documents such as receipts or statements.
- Safe-keep or securely dispose of your ATM receipts.