

## Mobile Banking Best Practices

The following are some best practices when using our Mobile Banking App.

Protecting the security of your money and identity is our priority. Let's work together to protect it. Your mobile phone is much more than just a phone; it's a computer in your pocket. So it is crucial that you don't leave your phone lying in public areas. Use mobile phone security software (eg. Antivirus and Malware) and patch updates to protect yourself against viruses, hackers, thieves and other. The following list includes a few items to help you better protect yourself:

- Download the TransPecos app, as well as all your mobile applications, only from trusted sources.
- Keep your mobile device operating system and applications up to date.
- Password protect your mobile device using a PIN, Password, Pattern, Fingerprint, or other authentication offered by your mobile device. One tip for creating strong, easy to remember passwords is to use phrases or sentences that include numbers, reduced down to abbreviations.
- Change your password often.
- When you are finished accessing your online accounts or social networks, make sure to LOG OUT.
- You should securely store each deposited check for a period of at least thirty (30) days after transmission to us. After thirty (30) days, you can safely destroy the original check.
- Create an automatic screen-lock feature on your mobile device to lock the device when it is not being used.
- Ensure your home wireless network is configured to use Wi-Fi Protected Access II (WPA2) Wireless Security Technology.
- Do not use public Wi-Fi hotspots to access Online Banking or Mobile Banking. Many public Wi-Fi areas are not encrypted and are prime targets for hackers to access information. If you are accessing any type of personal information, be cautious and try to avoid apps and webpages that can identify you.
- Consider using tools that allow you to remotely wipe your mobile device if it is lost or stolen.
- Do not configure your mobile applications for auto-login capability.

Notify TranPecos Banks immediately if your mobile devices is lost or stolen.