

## **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 our Internet Banking product, 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 Check Card Security Tips**

- Always keep your credit or debit card in a safe and secure place. Treat it as you would cash or checks. Contact Centennial Bank 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.
- Regularly review your account statements as soon as you receive them to verify transactions. Contact Centennial Bank immediately if you identify any discrepancies.
- If you have forgotten your PIN or would like to select a new one, please visit your nearest Centennial Bank Banking Center.
- 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 that appears in your wallet (such as birth date, phone number or street 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.
- 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 and exercise caution 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.
- 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.
- Safe-keep or securely dispose of your ATM receipts.

### **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 usernames and passwords regularly and use combinations of letters, numbers, and "special characters" such as "pound" (#) and "at" (@)

signs. Do not use your online banking password as a password for other online accounts. Make these changes at minimum every 90 days.

- 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 have selected security questions on other websites, avoid using the same questions to protect your Centennial Bank online account.
- 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 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 making a purchase with your credit or check 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.

### **Mobile Banking Security Tips**

- When you use a mobile device for browser or text-based account access, keep these tips in mind:
- Use the keypad lock or phone lock function on your mobile device when it is not in use. These functions password-protect your device so that nobody else can use it or view your information. Also be sure to store your device in a secure location.
- Frequently delete text messages from your financial institution, especially before loaning out, discarding, or selling your mobile device.
- Never disclose via text message any personal information (account numbers, passwords, or any combination of sensitive information like your social security number or birth date that could be used in ID theft).

- To ensure the safety of your personal and account information, download mobile apps from reputable sources only. We encourage users to download the most recent version of our apps. You can download the iPhone™ App from the iTunes® Apps Store and the Mobile App for Android™ from the Android Market.
- For your security, sign off when you finish using the app rather than just closing it.