

Online Banking Safety Recommendations

Citizens Bank & Trust has taken steps to provide you with a safe and secure online banking environment. You can learn more about these protections on our Security and Fraud page. However, there are some steps that you can take to further protect your financial information.

- Make sure that you have enabled account alerts in your Internet Banking profile. You will receive an email anytime there are changes made to your profile so that you can verify they were conducted by you.
- Periodically review your account activity using the online transaction history to review for unauthorized activity. The Federal Reserve Board's Regulation E provides certain protections against Internet Banking losses on **consumer** accounts provided these losses are reported to the institution in a timely manner. By law, these protections are not extended to business accounts. In general, these rules state that if you report losses within 2 days, your liability is limited to the first \$50. After two days, your liability can increase up to the full amount of the loss.
- Maintain up-to-date operating system security patches and virus/spyware protection software.
- Implement firewall and intrusion detection/prevention software or services on your home network.
- Always keep your Internet Banking credentials confidential. Remember, Citizens Bank & Trust will **never** contact you and request your online credentials. If you receive a request for this information over the phone or online, do not provide it. Contact your local branch immediately.
- For business customers, consider conducting a risk assessment and controls evaluation on your online banking activities on a periodic basis. If you would like to discuss further how to implement these processes in your company, please contact Tammy Morrison at 225-687-1916.
- If you encounter any suspicious activity related to your online banking account, or experience any unauthorized activity on your account, please contact your local branch immediately.

For more information on how to protect your financial information online, please visit the following websites:

- www.ftc.gov/idtheft
- www.idtheft.gov
- www.usa.gov
- www.staysafeonline.org