

Online Banking Security Tips

- ❖ Create a **strong password**, avoiding common words or phrases, and change it every few months. Use a combination of letters and numbers that you know but wouldn't make sense to others, along with special characters. Help yourself remember your strong password by following these tips:
 - Create an acronym from an easy-to-remember piece of information. For example, pick a phrase that is meaningful to you, such as My son's birthday is 12 December, 2004. Using that phrase as your guide, you might use Msbi12/Dec,4 for your password.
 - Substitute numbers, symbols, and misspellings for letters or words in an easy-to-remember phrase. For example, My son's birthday is 12 December, 2004 could become Mi\$un's Brthd8iz 12124 (it's OK to use spaces in your password).
 - Relate your password to a favorite hobby or sport. For example, I love to play badminton could become ILuv2PlayB@dm1nt()n.
- ❖ Do not use the same password for more than one website.
- ❖ For security questions, the answer does not have to be the real answer, just one you will remember.
- ❖ Keep your **security software** (anti-virus, firewall, etc.), operating system, and other software up-to-date to ensure that there are no security holes present when using your computer for online banking.
- ❖ Beware of **suspicious emails and phone calls** that appear to be from Cornerstone Bank asking for account information. We will never ask you to submit confidential information via e-mail.
- ❖ Access your accounts from a **secure location**, using computers and networks you know are safe and secure. Avoid using public networks and always look for the padlock icon in the corner of the browser, signaling that the website is encrypted.
- ❖ Always **log out** and **clear your computer's cache** at the end of each session.
- ❖ Set up **Alerts** within the **Options** section in Cornerstone Bank's eBankLink or eBusinessLink to be immediately notified if there is any suspicious activity on your account, such as large withdrawals or a low remaining balance.
- ❖ **Monitor** your accounts regularly, paying attention to all transactions over the past few months.