

CONSUMER BANKING - MOBILE SECURITY

WoodTrust Bank utilizes best practices from Online Banking, such as HTTPS, 128-bit SSL encryption, password access and application time-out when your phone is not in use. Only the phones that you personally enroll in the service can access your accounts. In addition, no account data is ever stored on your phone. And in the event your phone is lost or stolen, the service can be immediately disabled by going online to the Mobile Banking Center in Online Banking.

Tips for Mobile Banking Safety

- Always lock your phone when it's not in use and set it to automatically lock after being idle for a set amount of time. Use a stronger password than the default 4-digit unlock code if possible.
- Modify the phone's settings so that only messages from authorized numbers are allowed.
- Add the WoodTrust Bank short code and customer service phone number to your contacts and only initiate SMS and phone calls from your contact list. Do not reply to SMS messages that do not exist in your contact list.
- Do not click on links in SMS messages unless you initiated the SMS conversation with WoodTrust Bank.
- Do not call phone numbers not in your contact list. If you are unsure about a phone number, you may text "Help" to your WoodTrust Bank short code and compare the phone numbers. Only call the numbers in your Help response or in your contact list.
- Bookmark WoodTrust Bank's mobile Web site and only use this bookmark to access the site.
- Avoid using unsecured, public Wi-Fi networks to access financial accounts with mobile devices.
- Always use your cellular network when conducting mobile financial services.
- Only download apps from stores, such as Apple & Android, that are submitted and branded by WoodTrust Bank.
- If your device is lost or stolen, contact your mobile service provider immediately to stop all wireless service. Additionally, sign on to online banking and disable or remove your phone.
- Keep security patches, anti-virus and malware software, browser versions, and plugins up to date for your devices.
- Finally, know that WoodTrust Bank will not ask users to provide confidential information over an email or SMS message.