

# Tips for Mobile Banking Users

## Bedford Loan & Deposit Bank

Bedford Loan & Deposit Bank is committed to a secure Mobile Banking System. To that end we want to provide some tips to our customers that will help them be more secure.

- 1. Jail-breaking:** Jail-breaking is the process of removing the protections put in place by the phones manufacturer to isolate an app from the rest of the phone. The primary reason to jail-break a phone is to install software that has not met the requirements of the devices manufacturer. For example, Apple puts applications through testing to ensure that they are safe, secure, and stable before it is released on iTunes. Applications that don't make it are sometimes available for download on other sites but will not usually work unless the device has been jail-broken. However, this opens up the likelihood that the app may contain malware. Malware can record things such as usernames and passwords as well as answers to security questions that many banks use for security. This information is then passed on to the criminal who created the malware and often times is sold or used immediately to steal money from your bank accounts.
- 2. Password Protection:** Bedford Loan & Deposit Bank recommends password protecting your device. This will make it much harder for a thief to access your device in the event that it is stolen. Most devices will be locked out after too many failed attempts.
- 3. Bluetooth:** Bedford Loan & Deposit Bank recommends that you leave your Bluetooth turned off when not using it, but especially when conducting mobile banking transactions. Bluetooth is susceptible to Bluesnarfing which criminals use to access your phone to steal personal information. However, a criminal must be within close range of your device. When using Bluetooth you should maintain situational awareness and try to maintain distance from others if viewing personal information.
- 4. Remembered Passwords:** The bank suggests that you configure your device not to remember passwords to any app that would contain personal information.
- 5. Remote Wipe Apps:** For customers interested in even more security the Bank suggests that you look into remote wipe apps such as Find my iPhone and Find my Droid.
- 6. As a Customer** of Bedford Loan & Deposit Bank you are the first and most important line of defense. All the security in the world on our end can easily be undone by carelessness on your part. Please report any incidents that have happened or that you believe may have happened.

**To report an incident please call 1.502.255.3287.**