



# Managing Your Money

## Stay Secure When Using Online And Mobile Banking

(NAPSA)—Whether you're saving up for a vacation or already traveling on one, banks can make it easier for you to stay in control of your finances with online and mobile banking. Mobile banking lets you access your accounts, check balances, pay bills, transfer money and locate ATMs and bank centers. With online banking, customers can usually review account balances and transactions, transfer funds and receive and pay bills electronically.

As these become increasingly popular, security is a top priority for banks. Many use the latest technology to help prevent fraud and identify theft, detect suspicious activity and resolve problems quickly. It's still important, however, that you, as the user of mobile and online banking services, take the proper precautions to be protected.

Here are some tips:

1. Don't use your full or partial Social Security Number as a Personal Identification Number (PIN), user ID or password; use separate user IDs and passwords for your financial accounts and for other sites.

2. Choose a bank with products that keep you protected without lifting a finger. For example, with Bank of America's Online Banking features such as Shop-Safe® (a unique temporary credit card number), SafePass (a one-time pass code texted to your mobile phone), SafePass Card (a wallet-sized card that provides a one-time security code) and SiteKey (an online security sign-in feature), you get an added layer of security.

3. Don't use your mobile device to store sensitive personal information or bank account numbers. The bank's Mobile Banking and Text Banking features let you access your accounts and related



**The next time you need to do a financial transaction, you can just phone it in. Your mobile phone can become your movable bank.**

details without exposing your account numbers. Consider a screen lock on your mobile device.

4. Limit the amount of personal information you provide on social networking sites and be cautious about messages on such sites that contain links.

5. Never respond to urgent e-mails or open attachments claiming to be from a bank or any company that requests your account information or personal details. Forward these e-mails to your bank.

6. Keep your computer operating system and browser up to date with the latest software and security downloads.

7. If you suspect fraudulent charges on your account, report them to your bank immediately. Bank of America customers are not liable for such transactions, they're protected with a \$0 Liability Guarantee. The bank will credit any fraudulent charges made with your debit or credit card back to your account as soon as the next day.

Learn more at [bankofamerica.com/security](http://bankofamerica.com/security).