



## Online Banking Tips - Protect Your Online Accounts

- ✦ **Monitor your accounts.** Regularly make sure all transactions posted to your account are ones you authorized. Report any fraudulent or suspicious activity to the bank.
- ✦ **Never log on to your Online Banking account through an email.** F&M does not include a link to online banking in emails for your account safety. Fraudsters could send an email with a link to redirect you to a fraudulent website designed to steal your user name and password.
  - Never respond to emails that ask you to verify your identity by providing your user name and password.
  - Think twice before clicking on an attachment or clicking on a link within an email.
  - If you are suspicious of an email, don't be afraid to call the bank to verify whether we sent you the email.
- ✦ **Look for F&M's secure website [fmstate.bank](https://www.fmstate.bank).** F&M's web address ends in .bank. .Bank websites can not be spoofed as only banks can receive this domain name. The F&M website uses secure https. This means the URL browser line will turn green and have a picture of a lock on it signifying you are using a secure connection.
- ✦ **Access your accounts from a secure location.** Do not use public wi-fi as someone can easily intercept your user name and password when logging on.
- ✦ **Change your password regularly.**
  - Use a strong password.
    - ❖ Use a mix of upper and lower case letters, numbers and characters.
    - ❖ Avoid using words or phrases
    - ❖ Avoid using your name, initials, birthdate
  - Change your password every few months
  - Keep your password in a safe location
  - Use a different password for each website you use.
- ✦ **Protect your computer.** Protecting your computer helps protect your accounts.
  - Install anti-virus software
  - Make sure your firewall is turned on
  - Install updates to the computer's operating system as they become available
  - Run anti-virus scans regularly