

Salem Co-operative Bank is committed to helping you protect yourself against identity theft and fraud. We have compiled some tips that will help you protect your personal privacy and financial security when using your mobile phone or other mobile device.

Security Tips

- Only download mobile banking apps from the Salem Co-operative Bank's website or another reputable app marketplace.
- Consider installing anti-malware on your phone or device.
- Protect access to your phone or device, in the event it is lost or stolen, by creating and using a strong, unique personal identification number (PIN).
- Use your device's auto-lock feature. Do not have the application store your user ID and password or use the "remember me" feature.
- Make sure your devices have the latest security protection.
- Before using a mobile device to connect with Salem Co-operative Bank from a public area, always check to be sure you are connecting using your cellular service and not an unsecured public Wi-Fi network.
- After completing your banking session, be sure to log out completely to ensure your account information is not accessible.
- Monitor your transactions regularly so that you can spot and report fraud right away.
- If your device is lost or stolen, go to online banking through a PC and change your passwords and contact your cell phone carrier immediately.
- If you use text message banking, delete messages after reading them.
- Never disclose sensitive information about yourself such as your password or account numbers. We will never ask you for a password.
- Never respond to a phone call or voice mail service asking you to verify account information or reactivate a bank service. A good rule of thumb is when in doubt, don't respond.

If you have any questions about mobile banking or believe you may be the victim of identity theft and/or fraud, please contact us. These simple tips along with following mobile security issues in the news and discussing them with friends, family and colleagues, offer you the best protection against identity theft and fraud.