



## **ICBA and First National Bank & Trust Company Offer Consumers Advice on Mobile Banking Safety**

**Washington, D.C. (March 10, 2010)**—As part of the 12<sup>th</sup> annual National Consumer Protection Week (March 7-13), the Independent Community Bankers of America (ICBA) and First National Bank & Trust Company are offering consumers advice on how to safely use mobile banking applications.

“Mobile banking, one of the fastest growing trends, gives our customers flexibility and the chance to manage their finances anytime, anywhere. To stay ahead of the demand, community banks are investing millions to secure their banking channels, but consumers need to make good decisions as well to avoid the scams and schemes that are growing up around this new technology,” said R. Michael Menzies, ICBA chairman and president and CEO of Easton Bank and Trust Co., Easton, Md.

ICBA and First National Bank & Trust Company offer these tips for consumers on the safe use of mobile banking applications:

1. Never provide personal identification or banking information over your mobile device unless you initiate the contact and you know that you’re dealing directly with your bank.
2. Remember, your bank would never contact you asking for personal or banking information. Assume any unsolicited text request is fraudulent. Giving this information places your finances and privacy at risk.
3. Avoid sharing your password, account number, PIN and answers to secret questions. Don't save this information anywhere on your phone.
4. Don't set the Web or client-text service to automatically log you in to your bank account. If your phone is lost or stolen, someone will have free access to your money.
5. Set the phone to require a password to power on the handset or awake it from sleep mode.
6. Immediately tell your bank and your mobile operator if you lose your phone.

It is our job as common-sense community bankers to not just provide this service but to also empower consumers by giving them the information they need to make the right decisions. Whether they choose mobile, online or in-person banking, we want to help our customers manage their money safely and wisely.

National Consumer Protection Week is a coordinated consumer education campaign to encourage individuals across the country to know and take advantage of their rights. Go to <http://consumer.gov/ncpw/> to learn more. Additional resources, including ICBA’s comprehensive fraud toolkit, are available by visiting [www.icba.org/goto/fraud](http://www.icba.org/goto/fraud).

### **About ICBA**

*The Independent Community Bankers of America, the nation’s voice for community banks, represents nearly 5,000 community banks of all sizes and charter types throughout the United States and is dedicated exclusively to representing the interests of the community banking industry and the communities and customers we serve. For more information, visit [www.icba.org](http://www.icba.org).*