



Mobile Banking Security

Winchester Savings Bank offers you a variety of ways to access your accounts. We take care to ensure that all of our platforms from our ATM network to Online Banking to Mobile Banking maintain a high level of security and integrity.

How do we keep your information secure?

The same industry standards we have always employed to keep Online Banking secure apply to our Mobile Banking application as well.

To protect the privacy of your account information, we offer a number of key security features in Mobile Banking:

- Unique Activation Code — We send you a unique activation code to verify your mobile phone number. This code associates your mobile phone with your account and lets you know your mobile phone number has been successfully registered in our system.
- Authentication — Mobile Banking authenticates each user for every interaction with Mobile Banking using established technology.
- Encryption — Mobile Banking uses 128-bit encryption for all transactions.
- Fraud Detection — Mobile Banking incorporates mechanisms such as transaction validation and transaction reconciliation processes in an effort to detect fraud.
- No Identifiable Information — We do not return any personal identifiable information, such as your full account number, e-mail address, or personal address, in a text message. We never ask for or include your user ID or password in any message we send.
- Mobile Banking does not save your personal or financial information on your mobile phone.
- Mobile Banking employs password access and application time-outs when your phone is not in use for extended periods of time.
- In the event your phone is lost or stolen, Mobile Banking can be disabled by online via the Mobile Banking enrollment website or by calling us at 1-800-WSB-1871.

Things you should do to protect your information:

- Protect your password - do not reveal it to anyone for any reason.
- Commit your password to memory – do not store it on your phone or anywhere in writing.
- Make your password unique – the safest passwords do not incorporate names, phone numbers, addresses, known dates, etc.
- Do not allow or authorize others to access your accounts through Mobile Banking - you are responsible for any transactions they initiate if you give them access.
- Change your password regularly and always whenever you believe that your password may have been compromised.
- Never leave your mobile device unattended - while using Mobile Banking or any other mobile activity.
- Utilize your phone's built-in lock function - set a password-protect for start-up or time-out. There are many options for locking your device. Go to your device's security options and you will see the various options for locking your device.
- Always exit properly by clicking the *sign off* button.
- If you sell your phone, recycle your phone or give your phone to someone else, you should reset the phone to factory defaults which is easily done within the phone system options. This process will remove any encrypted data. Uninstalling the application will also remove any encrypted data.

Our commitment to you:

Secure management of your money and the personal information required to process your transactions is at the very foundation of our business. Whether you access your accounts via teller, drive-up, telephone, internet or mobile device, Winchester Savings Bank protects you with the best security measures available.