# Digital Safety Tips

CentralPenn Bank & Trust
Member FDIC

*Keep your information secure*

## Online Banking Security

Tips for you to keep your information secure:

- **Never give out any personal information including user names, passwords, SSN or date of birth.**
- Create difficult passwords that include letters, numbers and symbols when possible.
- Do not use personal information for your user names or passwords such as birth dates and SSN.
- Avoid using public computers to access your online banking account information.
- Do not give any of your personal information to any website that does not use encryption or other secure methods to protect your personal information.
- Review your account activity and reconcile your bank statements promptly to detect, mitigate and possibly prevent incidents of fraud. Please be aware that you are required to report any error or unauthorized transaction within 60 days from the date of the first statement on which the transaction took place to limit your liability in the event of loss.

## Enhanced Multi-factor Authentication

Internet fraud is becoming more advanced every day. Multi-factor authentication works by using more than one way to confirm your identity. This is done by using a combination of technology and human input.

- Central Penn Bank's internet banking system's EMFA solution conforms with the latest FFIEC's authentication guidelines. After successfully authenticating using a username and password (something you know), a one-time password (OTP) is sent to the user's phone (something they have). The user must then enter this OTP into the banking application to complete the login.
- The user may receive this OTP via a voice call or text message. EMFA provides a secure and easy-to-use second factor authentication. EMFA reduces the risk of credential exposure due to phishing, keystroke loggers, Person-in-the-Middle and brute force attacks.

## Debit Card Protection

Debit card usage has increased dramatically in recent years, and fraudulent use of debit cards has also increased. Central Penn Bank has some suggestions for you to consider regarding the care and usage of your debit cards:

- Never give your debit card number information when requested by phone, email or texting unless you are making an authorized purchase of goods or services. Central Penn Bank will never contact you to request this type of information. Please contact us immediately if you receive this type of request. If you contact us, we may ask you for some personal or account information to verify your identity.
- It is a good idea to pay by credit card if your card leaves your sight. An example may be when a waiter takes your card from your table in a restaurant or when making purchases online. Debit cards are easier to process illegally in comparison to credit cards.
- Review your account activity and reconcile your bank statements promptly to detect, mitigate and possibly prevent incidents of fraud. Please be aware that you are required to report any error or unauthorized transaction within 60 days from the date of the first statement on which the transaction took place to limit your liability in the event of loss.

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