

You're the *One*TM

PERSONAL ONLINE BANKING SECURITY

Among many features, MidWestOne Bank's Personal Online Banking service allows you to check account balances, transfer funds, view past statements, place stop payments, and access bill pay. Since this service has so much to offer, it is important to ensure that the system remains secure. Below are some suggestions regarding how to keep your computer secure and safe enough to utilize for online banking.

Sound Password Practices

Be sure to choose a strong password. Strong passwords should be at least 8 characters long and consist of numbers, letters, and special characters. They should not contain whole words or sequential characters. It is extremely important to change your online banking password regularly as it may fall into the wrong hands. Furthermore, never use the same password for different secure websites.

Firewall

A firewall prevents unauthorized access to your computer by restricting allowable communication. Most operating systems have a built-in firewall feature, but you still need to verify that a firewall is indeed present and that it is turned on. Firewall programs are also readily available from security software providers and are often included when a security suite is purchased.

Malware Protection / Anti-Virus Software

In addition to a Firewall, your computer should also have anti-virus and anti-spyware programs. These programs detect and respond to threats that may reach your computer through an e-mail attachment or website. Malicious software, such as computer viruses or spyware, can be used to collect confidential information or even to take control of your machine. Consider purchasing a security suite from a security software developer.

Update Often

Don't forget to update your security programs; otherwise, they will be ineffective against the latest threats. You should also regularly update other software you use, especially the operating system and internet browser, as new vulnerabilities are discovered and repaired constantly. Verifying that all of your software is up-to-date will help ensure your computer's protection.

Monitor Account Activity

Check your account frequently and notify us immediately if you notice suspicious transactions. Our Personal Online Banking service offers an alerts feature that allows you to receive notifications whenever a certain type of account activity occurs.

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Keep Login Information Safe

Do not share your login information with anyone. MidWestOne will never contact you unsolicited and request your login information for online banking. Use a strong and unique password for your online banking account. If you must write down your information, be sure that it is stored in a safe place.

Watch Out for Pop-Ups

Malware on your computer can generate pop-up windows designed to trick users into entering confidential information. These malicious programs can even present pop-ups while you are visiting legitimate websites. Fraudulent pop-ups often include offers for credit score monitoring or computer virus removal. Install a pop-up blocker to avoid these unwelcomed messages.

Be Wary of Unsolicited E-mail Messages / Suspicious Websites

Do not open unsolicited e-mails sent to you from senders you do not recognize. These messages may contain malicious software designed to capture sensitive information. It is recommended that these messages be deleted. Anti-virus software may not catch every threat, so it is important to use discretion with suspicious messages. The same goes for suspicious websites and links on social networking pages, try to only visit sites that you know are trustworthy.

Avoid Unsecured Wi-Fi Networks

Use public Wi-Fi connections with caution. Public networks are often unsecured and information passed through them is not encrypted. This means a fraudster on the same network can capture confidential information or gain access to your computer. If you have a wireless network set up at home, make sure that it is encrypted and password protected.



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