



# BANK OF HOLLAND

*A better way to bank.<sup>SM</sup>*

## BEST PRACTICES FOR ONLINE BANKING SECURITY

### USER ID AND PASSWORD GUIDELINES

- Create a "strong" password with at least 8 characters that includes a combination of mixed case letters and numbers.
- Change your password frequently.
- Never share username and password information with third-party providers.
- Avoid using an automatic login feature that saves usernames and passwords.

### GENERAL GUIDELINES

- Do not use public or other unsecured computers for logging into Online Banking.
- Check your last login date/time every time you log in.
- Review account balances and detail transactions regularly (preferably daily) to confirm payment and other transaction data and immediately report any suspicious transactions to your financial institution.
- View transfer history available through viewing account activity information.
- Whenever possible, use Bill Pay instead of checks to limit account number dissemination exposure and to obtain better electronic recordkeeping.
- Take advantage of and regularly view system alerts; examples include:
  - Balance alerts
  - Transfer alerts
  - Password change alerts
  - ACH Alerts (for cash management users)
- Do not use account numbers, your social security number, or other account or personal information when creating account nicknames or other titles.
- Whenever possible, register your computer to avoid having to re-enter challenge questions and other authentication information with each login.

- Review historical reporting features of your online banking application on a regular basis to confirm payment and other transaction data.
- Never leave a computer unattended while using Online Banking.
- Never conduct banking transactions while multiple browsers are open on your computer.

## TIPS TO PROTECT ONLINE PAYMENTS & ACCOUNT DATA

- Take advantage of transaction limits.
- When you have completed a transaction, ensure you log off to close the connection with the financial organization's computer.
- Use separate accounts for electronic and paper transactions to simplify monitoring and tracking any discrepancies.
- Reconcile by carefully monitoring account activity and reviewing all transactions initiated by your company on a daily basis.

## ACCOUNT TRANSFER

- Use limits provided for monetary transactions.
- Review historical and audit reports regularly to confirm transaction activity.
- Utilize available alerts for funds transfer activity.