



Communicating With Milton Savings Bank

- ◆ **When Milton Savings Bank calls you**, we will not ask for personal information, including your account number, passwords, PIN numbers, or any other personal identifying or confidential customer information.
- ◆ **If you call Milton Savings Bank**, we will either ask for your keyword or your last four digits of your social security number and your birthdate. This process will ensure that no one other than you can access your bank information over the phone.
- ◆ If Milton Savings Bank emails you and you were not expecting to receive something, we will not ask for your personal identifying information. We will also never ask you to click on a link or download software.

Online Banking Protection

- ◆ Milton Savings Bank's website utilizes MFA (Multi Factor Authentication) to protect you online. When you sign into your online banking account, you will need your username and password. Also, every time you log onto a device which is not registered with our website, you will need to answer one of your challenge questions. If you are using a personal device, click on the box that states, "Don't Challenge Me Again On This Device", and you will not be asked to answer a challenge question again.

Protecting Yourself Online

- ◆ Use complicated passwords. Include uppercase letters, lowercase letters, numbers and special characters.
- ◆ Don't use personal information for your passwords. Items such as birthdates, kids' names and pets' names are easy to guess.
- ◆ Also, create unique passwords for every site that you use.
- ◆ Always log out of websites on which you have an account when you are done.
- ◆ Don't open your online banking, or other personal sites on open Wi-Fi (not requiring a password).
- ◆ Review/reconcile your Bank Account as early as possible. (You can view your recent transaction history on your online account, or you can get 18 months of statements by signing up for e-statements). You have 60 days from the date of your statement to report unauthorized transactions.

Any time you see suspicious activity on your account, please call Milton Savings Bank at 570-742-8541, as soon as possible.

