

Digital Banking Tips

We take your privacy and protection very seriously as we know it is the foundation of our relationship with you. We want to assure you that we have industry standard protections in place for online banking. Additional information is available at [PenFinancial.com/Privacy](https://www.penfinancial.com/Privacy). We all have a role to play in the security of our online activities. Here are some tips to also help you ensure your accounts are protected.

PASSWORD SECURITY

A strong password is one that is hard to guess, but easy for you to remember. Here are some guidelines for choosing a strong password (PAC):

- When choosing a password it must be a minimum of 8 characters including upper case letters, lower case letters and numbers. The maximum length is 32 characters.
- Using long passphrases are better as they are easier to remember and more difficult to guess.
- Your password should be unique to your online banking platform. Using the same password across different platforms (banking, credit card, social media) is a huge security risk. Once a criminal has a known password of a victim they will try to access other systems using the same password.
- Security questions should be strong and not be related to information that someone can find on the internet (facebook, instagram, twitter etc.).

ACCOUNT ALERTS

Did you know that you can set up Alerts in online banking to be notified of new login attempts, password changes, the addition of new bill payees, new messages and more. This is a great way to be immediately notified of any unexpected account activities.

How to change your password

- *Mobile App:*
Tap **Settings > Change Personal Access Code**
- *Online Banking:*
Click **Profile and Preferences** in the menu and select from the available options to make a change

Tips after a password change

1. Make sure that any memorized passwords in your web browsers are cleared.
2. If you are a Mobile App user, make sure you update Quick View settings by turning Quickview off and logging out. Then log back in and turn Quickview on. This will update the password within Quickview.
3. If you use any third-party financial management apps, such as Mint or Quickbooks, ensure you are also updating these.

Setting up alerts

- *Mobile App:*
Tap **Alerts** you may have to swipe right once or twice
Choose **Settings > Notification** from the menu to allow notifications
- *Online Banking:*
From the menu, click **Messages and Alerts > Manage Alerts**
Set up and choose your options for alerts

INTERAC e-TRANSFER AUTODEPOSIT

Did you know that setting up Autodeposit is safer than using a security question and password if you receive e-Transfers? Not only does this save extra steps required to deposit a transfer, but it also prevents the notification email and/or password from being intercepted.

Set up INTERAC e-Transfer Autodeposit

- *Mobile App:*
Tap **INTERAC e-Transfer > Settings > Autodeposit**
Add or remove e-Transfer Autodeposit email addresses
- *Online Banking:*
From the menu, click **Transfers > Autodeposit** to manage your INTERAC e-Transfer Autodeposit settings.

KEEPING YOUR CONTACT DETAILS UP TO DATE

Ensuring we have your most up to date address, email and phone number on file ensures we are able to provide you with relevant updates and information, and provides an added layer of security for your account. You can do this in-branch or online.

Change contact information

- *Online Banking:*
From the menu, click **Profile and Settings > Change Contact Information**

For more information about Digital Banking, including tips and how-to's, visit **PenFinancial.com/DigitalBanking**

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