

## Consumer - Online Banking Best Practices

SunTrust is committed to helping you keep your online transactions safe and secure. SunTrust maintains company-wide programs that include technology tools, corporate policy, and procedures to help protect your information. Below are a few recommended best practices that will help you mitigate the risk of unauthorized access and fraud.

### Password/Authentication

- Create passwords memorable to you and difficult for others to learn. Do not write passwords down. o Avoid obvious passwords or Personal Identification Numbers (PIN), such as your zip code or year of birth, and never use personal information, such as your Social Security number.
  - o Use a mix of letters and numbers.
  - o Create different passwords for each online account.
- Do not share your account and login information such as user names, passwords or PINs with anyone.
- Change your passwords every 30 to 60 days. If you suspect your accounts, user names, passwords or PINs are compromised, contact that company immediately and change your passwords.
- Log off when you are finished with a site.

### Computer and Mobile Security

- Install and keep anti-virus and security software up-to-date on your computer. Personal firewalls also assist in preventing cyber-attacks.
- Install software patches, operating system updates, legitimate third party application updates, and hotfixes.
- Secure your home or office wireless network.
- Use a password on mobile devices and protect other electronic devices by using a password.
- Report lost/stolen mobile phones.
- Only download mobile applications from trusted sources.

### Monitor Your Accounts

- Use online and mobile banking to monitor your bank accounts. SunTrust's Online Banking with Bill Pay provides you full access to your accounts 24/7, so you can quickly identify any suspicious activities and notify the bank.
- Set up Online Banking alerts via email and text message. Alerts will notify you of unusual purchases or activity on your account. Notification options include when:
  - o Your balance is above or below specified amounts
  - o A bill payment is due
  - o Your account is overdrawn