

Safe E-Banking:

Ways to protect yourself

Skip public Wi-Fi for private banking. With a public network, you can't be totally sure who sees what you send online, unless each page you visit is encrypted. The security of your private home network is ideal. If you have to log in while away from home, consider using your cellular data plan instead of Wi-Fi, or a virtual private network, known as a VPN. However you choose to log in, check for web page encryption by making sure the address on the browser starts with "https." The "s" signals that the page is secure.

Keep anti-virus software current. Make sure yours is up to date on your home computers and mobile devices. Mobile Devices are miniature computers and do need to be protected with virus software.

Choose an institution that uses industry-standard security. Farmers and Merchants Bank offers accounts with low fees and high interest rates. Now we add "top notch security" to your checklist. We make sure your online accounts are backed by robust technology.

An example is multifactor authentication. Here's how it works: When logging in, instead of just asking for a username and password, we require you to provide another piece of information, or factor, to verify yourself. We will send to you a unique passcode to your smartphone as a text message. This adds another layer of safety; one not so easy to steal.

Change passwords regularly. Use combinations that are difficult to guess, such as a mix of uppercase and lowercase letters, numbers and symbols. The more complex the password, the harder it will be to crack and the more likely it will provide protection against hackers.

Ask for text alerts. Farmers and Merchants Bank lets customers choose to receive alerts via text or email whenever large transactions are made on their accounts, or if the balance drops to a certain amount. With this option you can reach out to us immediately if you see a purchase or transfer you didn't make and protect your account against further fraudulent activity. In addition, all consumer customers can dispute unauthorized charges for 60 days after the date of their bank statement.

Be on guard against unsolicited e-mails or text messages appearing to link to Farmers and Merchant Bank's website (www.fmb.net) Those could be "phishing" messages containing some sort of urgent request (such as a warning that you need to "verify" your bank account or other personal information) or an amazing offer (one that is "too good to be true") designed to lead you to a fake website controlled by thieves. ***Farmers and Merchants Bank will never email or text you asking for confidential information***

Have questions regarding our Internet Banking or Mobile App, call our toll-free Help Desk at 1-866-923-5362.