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12 Tips To Protect Your Mobile Device From Hackers

October is National Cybersecurity Awareness Month

Morrisville, VT – According to the Federal Reserve, more than two-thirds of the U.S. population owns a smartphone or internet-enabled device. As popularity among these devices continues to grow, Union Bank is highlighting 12 important steps that users can take to protect their devices from cyber threats.

“Customers use their smartphones for everything— whether it’s to make payments, go shopping or conduct everyday banking transactions,” said Tricia Hogan, Senior Vice President and Senior Risk Officer. “As usage increases and more data is transmitted, it is extremely important that consumers avoid downloading any app that requests unnecessary permissions or clicking links that may raise suspicion.”

In recognition of National Cybersecurity Awareness Month, Union Bank recommends the following tips to help consumers protect the data on their mobile device from cyber thieves:

1. **Use the passcode lock on your smartphone and other devices.** This will make it more difficult for thieves to access your information if your device is lost or stolen.
2. **Log out completely** when you finish a mobile banking session.
3. **Protect your phone from viruses** and malicious software, or malware, just like you do for your computer by installing mobile security software.
4. **Download the updates** for your phone and mobile apps.
5. **Use caution when downloading apps.** Apps can contain malicious software, worms, and viruses. Beware of apps that ask for unnecessary “permissions.”
6. **Avoid storing sensitive information** like passwords or a social security number on your mobile device.
7. **Tell your financial institution immediately if you change your phone number or lose your mobile device.**

8. **Be aware of shoulder surfers.** The most basic form of information theft is observation. Be aware of your surroundings especially when you're punching in sensitive information.
9. **Wipe your mobile device before you donate,** sell or trade it using specialized software or using the manufacturer's recommended technique. Some software allows you to wipe your device remotely if it is lost or stolen.
10. **Beware of mobile phishing.** Avoid opening links and attachments in emails and texts, especially from senders you don't know. And be wary of ads (not from your security provider) claiming that your device is infected.
11. **Watch out for public Wi-Fi.** Public connections aren't very secure, so don't perform banking transactions on a public network. If you need to access your account, try disabling the Wi-Fi and switching to your mobile network.
12. **Report any suspected fraud to your bank immediately.**

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Union Bank has been helping people buy homes and local businesses create jobs in area communities since opening its doors over 126 years ago. Union Bank has earned an exceptional reputation for residential lending programs and has been recognized by the US Department of Agriculture, Rural Development for the positive impact made in the lives of first time home buyers. Union Bank is consistently one of the top Vermont Housing Finance Agency mortgage originators. Additionally, Union Bank has also been designated as an SBA Preferred lender for its participation in small business lending. Proud to be one of the few independent community banks serving Vermont and New Hampshire, Union Bank maintains a strong commitment to its core traditional values of keeping deposits safe, giving customers convenient financial choices and making loans to help people in our local communities buy homes, grow businesses, and create jobs. These values - combined with financial expertise, quality products and the latest technology - make Union Bank the leading choice for your banking services, both personal and business. Member FDIC. Equal Housing Lender.

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