



**For Immediate Release  
October 3, 2017  
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## **Cybersecurity Awareness Month Tips - Security in the Mobile Era**

**Springfield, IL** - The vast majority of Americans – 95% – now own a cellphone of some kind, and the percentage of Americans with smartphones has risen to 77%. Navigating the waters of security in the wake of this expansive usage of mobile devices presents serious challenges for families and businesses alike. In recognition of National Cybersecurity Awareness Month, the Illinois Bankers Association, on behalf of all of its member banks, offers some key actions users can take to help minimize the likelihood of becoming a victim.

### **Regularly update your device and mobile apps.**

Incidents of mobile malware and mobile ransomware are increasing. Updated operating systems and security software are critical in protecting against emerging threats.

### **Enable encryption.**

Enabling encryption on your smartphone is one of the best ways to safeguard information stored on the device, thwarting unauthorized access.

### **Use a strong, unique passcode.**

In case your phone ever does fall into the wrong hands, don't make it easy for someone to access all your important information! Enable strong password protection on your device and include a timeout requiring authentication after a period of inactivity. Secure the smartphone with a *unique* password, and do not share it with others. Avoid storing sensitive information like passwords or social security numbers on your mobile device.

### **Take advantage of multi-factor authentication.**

Many sites offer a second step of logging in by either sending a text message to your registered phone or by generating a code on an "Authenticator" application. Take advantage of this added security.

### **Do not use public Wi-Fi.**

Do not log into accounts or conduct any sensitive transactions, such as shopping or banking, while using public Wi-Fi.

### **Log out completely.**

When you finish a purchase or mobile banking session, be sure to completely log out of the transaction or retail site.

**Page 2**  
**Security in the Mobile Era**

**Beware of mobile phishing.**

Avoid opening links and attachments in emails and texts, especially from senders you don't know. Note that your bank will never send a text or email requesting your password or other personal information. Be wary of ads (not from your security provider) claiming that your device is infected.

**Install applications from trusted sources.**

When downloading apps, be proactive and make sure that you read the privacy statement, review permissions, check the app reviews and look online to see if any security company has identified the app as malicious.

**Install a phone locator/remote erase app.**

Misplacing your device doesn't have to be a catastrophe if it has a locator app. Many such apps allow you to log on to another computer and see on a map exactly where the device is. Remote erase apps allow you to remotely wipe data from your device, helping minimize unauthorized access to your information in the event you cannot locate the device.

**Disable unwanted services when not in use.**

Bluetooth and Near Field Capabilities (NFC) can provide an easy way for an unauthorized user nearby to gain access to your data. Turn these features off when they are not required.

**Carefully dispose of mobile devices.**

With constant changes in the smartphone market, many users frequently upgrade to new devices. Make sure you wipe the information from your smartphone before disposal. For information on how to do this, check the website of your mobile provider or the manufacturer.

**Report any suspected fraud to your bank immediately.**

Additionally, tell your financial institution if you change your phone number or lose your mobile device.

*The Illinois Bankers Association is a full-service trade association dedicated to creating a positive business climate that benefits the entire banking industry and the communities we serve. Founded in 1891, the IBA brings together state and national banks and savings banks of all sizes in Illinois. Visit [www.ilbanker.com](http://www.ilbanker.com).*