

Internet Security

In today's tech savvy world, your data is always at your fingertips. That makes it very convenient for us all. However, with that freedom and accessibility come potential threats. These threats can put your private data at risk. Wilson Bank & Trust uses a multi-layered approach to protect your data including security tools such as Multifactor Authentication, Data Encryption, and Firewalls. But these items alone are not sufficient. Effective data security is a partnership between the bank and you, the customer. The bank works diligently to secure your data while continuing to make it safe and easy for you to access. You, as the customer, should exercise basic security practices including:

- Using strong password management techniques, especially changing your online banking password every 30 to 60 days
- Keeping your systems up to date with security software patches
- Using and keeping updated anti-virus and malware software on your systems
- Frequently monitoring your accounts for suspicious activity

The use of electronic devices for completing financial transactions has become so accepted that we rarely give these transactions much thought through the course of each day. Nonetheless, there is a comprehensive legal framework behind every electronic fund transfer (EFT), and this framework is a major reason that EFTs have flourished.

The federal Electronic Fund Transfer Act¹ and Federal Reserve Regulation E provide a "Consumer Bill of Rights" for electronic fund transfers. These laws set forth the basic rights, financial liabilities, and obligations of both consumers and card issuers (typically banks or other financial institutions) with respect to electronic transfers of funds. They contain numerous consumer protections³ which are not subject to waiver or modification by the consumer. Their objective is "the protection of individual consumers engaging in electronic fund transfers. They generally meet the needs of both financial institutions and consumers.

As an additional layer of security, no employee of Wilson Bank & Trust will contact you on an unsolicited basis in order to request that you provide electronic banking credentials. If you need to contact us regarding any suspicious activity noted on your account or for other questions, you may call 615.443.6105 or email us using the secure email on WBT Connect (our online site).

Together we can make online banking a safe option for managing your money anytime!