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**Bankers Provide Tips for Protecting Your Mobile Identity**  
*October is National Cybersecurity Awareness Month*

Glen Allen, VA — Virginia bankers are highlighting important steps that users can take to protect their mobile devices from cyber threats as a part of National Cybersecurity Awareness Month, an initiative organized each October by the [National Cyber Security Alliance](#) to increase the public's awareness of cybersecurity and cybercrime issues.

According to the Federal Reserve, more than two-thirds of the U.S. population owns a smartphone or internet-enabled device. “Customers use their smartphones for everything - whether it’s to make payments, go shopping or conduct everyday banking transactions,” said Bruce Whitehurst, president and CEO of Virginia Bankers Association. “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, Virginia bankers recommend the following tips to help consumers protect the data on their mobile device from cyber thieves:

- **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.
- **Log out completely** when you finish a mobile banking session.
- **Protect your phone from viruses** and malicious software, or malware, just like you do for your computer by installing mobile security software.
- **Download the updates** for your phone and mobile apps.
- **Use caution when downloading apps.** Apps can contain malicious software, worms, and viruses. Beware of apps that ask for unnecessary “permissions.”
- **Avoid storing sensitive information** like passwords or a social security number on your mobile device.
- **Tell your financial institution immediately if you change your phone number** or lose your mobile device.
- **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.
- **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.
- **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.
- **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.

(more)

Consumers are encouraged to report any suspected fraud to their banks immediately.

*About the Virginia Bankers Association*

Established in 1893, the Virginia Bankers Association is the unified voice for commercial and savings banks in Virginia. The VBA maintains an active legislative advocacy program, provides training to bankers statewide, and provides a variety of products and services to help its member banks best serve their communities.

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