

Mobile Banking Security Tips

Members can access their Big Island Federal Credit Union accounts 24/7 with Mobile Banking*. Members can conveniently check balances, view transaction history, transfer money between your Big Island FCU accounts and pay bills right from your mobile phone. Big Island FCU is committed to keeping your information secure and confidential. To ensure the safety and privacy of your account information, we provide some key security features in Mobile Banking:

- Unique Activation Code – We send you a unique activation code to verify your phone number. This code associates your mobile phone with your account. This verification also lets you know your mobile phone number has been successfully registered in our system.
- Authentication – You are authenticated for every interaction with Mobile Banking.
- Encryption – We use 128-bit encryption for all transactions.
- Fraud Detection – We incorporate mechanisms such as transaction validation and transaction reconciliation processes to detect fraud.
- Auditability – We provide full audit capabilities through event logs and event-based reporting.
- No Identifiable Information – We don't return any personally identifiable information in a text message, such as your full account number, e-mail address, or personal address. We never ask for or include your user ID or password in any message we send.

Here are a few security tips to keep your account information safe:

- Sign off when you finish using Mobile Banking.
- Password protect your mobile device and set your device to auto lock.
- When not in use, store your mobile device in a secure location.
- Be cautious when using unsecured, public Wi-Fi.
- Keep your mobile operating system and mobile software up-to-date to ensure the highest level of security.
- Install a security app on your mobile device.
- Avoid storing passwords and other sensitive information on your mobile device where it could be discovered if lost or stolen.

If you lose your mobile device, immediately contact your carrier to block or suspend your device. Then, login to our Big Island FCU Online Branch and delete your mobile device by selecting the Self Service tab, Mobile Money link. If you have any questions, please contact us at 808-935-9778.

*Mobile Banking is free to all Big Island Federal Credit Union Online Branch members. An internet-enabled device is required to access Big Island FCU's TouchBanking Mobile App. You must be enrolled in our On-Line Branch to access Mobile Banking. Enrollment in Big Island FCU's Online Branch Bill Pay is required to access any bill payment services on Mobile Banking. Standard messaging and data usage fees may apply. Check with your mobile phone carrier for details. iPhone® is a registered trademark of Apple® Inc., registered in the U.S. and other countries. Android™ is a trademark of Google Inc. App Store is a service mark of Apple Inc. Google Play is a trademark of Google Inc. Trademarks and Service Marks are the property of their respective owners. Trademark owners have no affiliation with Big Island FCU, its products and services nor its website.