

- Your online banking password should have at least 12 digits, with combination of:
  - 1. At least 1 numeric characters (i.e. 1, 2, 3, 4, 5 etc)
  - 2. At least 1 Alpha (i.e. A, a, B, b, C, c etc) & must include lower & upper case.
  - 3. At least <u>1</u> Special Characters ( @, \*, \$, +, # etc.).
- Do NOT use a password that can easily be guessed, e.g., your name, account number, birthdate, etc.
- Do change your online password periodically.
- Do NOT reveal your online password to anyone else. Your password is designed to protect the privacy of your banking information, but it will only work if you keep it to yourself. If you think your online password has been compromised, change it immediately online. Do not walk away from your computer if you are in the middle of a session.
- Once you have finished conducting your banking on the Internet, always sign off before visiting other Internet sites.
- If anyone else is likely to use your computer, clear your cache or turn off and reinitiate your browser in order to eliminate copies of Web pages that have been stored in your hard drive. How you clear your cache will depend on the browser and version you have. This function is generally found in your preferences menu.
- First General Bank strongly recommends that you use a browser with 128-bit encryption to conduct secure financial transactions over the Internet, and installing and periodically updating anti-spyware, virus protection and firewall software.
- If you use business online banking to perform funds transfers (e.g., wire, ACH) we strongly recommend that you establish two levels of authority to request funds transfers/payment orders. (e.g., one employee may input a funds transfer/payment request/order, while a second authorized employee with his/her separate Access ID and password 'approves' the request/order. The request/order will not be transmitted to the Bank, unless it has been 'approved' by the second employee.) We believe this "Dual Control" will better protect against unauthorized funds transfers or payment orders
- Carefully read all End User Licensing Agreements and avoiding downloading software when licensing agreements are difficult to understand.
- Do Not open e-mail from untrustworthy sources, especially those with attachments.
- If you receive any letter, e-mail or telephone call/fax that requests for your personal information or password and claims to be from us, please do NOT respond. First General Bank does not and will not initiate requests for confidential information from customers via text, email or pop-up windows or telephone calls.
- The following websites provide more information on internet safety and identity theft:

https://www.ftc.gov/bcp/edu/microsites/idtheft//https://www.fdic.gov/consumers/consumer/news/https://oag.ca.gov/privacy/financial-privacy

## **On-Line Banking Department**

1744 South Nogales Street, Suite A • Rowland Heights • California 91748 www.fgbusa.com

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