

**TruStone Financial Federal Credit Union**  
**Online Banking Agreement and Disclosure**  
**Mobile Deposit Terms and Conditions**

By Clicking **Accept** you are agreeing to the terms and conditions of TruStone Financial Federal Credit Union Online Banking. Please read this agreement carefully and keep a copy for your records. These terms and conditions are in addition to Electronic Funds Transfer disclosure, Funds Availability disclosure, Truth in Savings disclosure, and the Owner's Manual provided to you at account opening. You may use your username and password to access your accounts online 24 hours a day at [www.trustonefinancial.org](http://www.trustonefinancial.org). However, there may be times when Online Banking is not available due to system maintenance or periods of unexpected interruptions.

I agree that by using Online Banking, I am authorizing TruStone to transfer funds or make payments, and I authorize TruStone to withdraw from the designated account the amount of funds required to complete the transaction(s). In addition, I authorize TruStone to honor requests for new account services, instructions to change existing account information or services, and process other communications received through the Online Banking. I understand that I can terminate the Online Banking service at any time by providing written notice to TruStone. In addition, I acknowledge that TruStone has the right to discontinue the Online Banking service at any time.

**Issuance of your password**

Using a personal computer, Online Banking allows you to perform transactions on your accounts 24 hours a day, seven days a week, including holidays. By connecting to Online Banking with your personal computer and proper authentication, you are requesting access to your account information using Online Banking. You agree that the security information shall be kept strictly confidential and will be used only to access your TruStone accounts via Online Banking. Online Banking allows you to change your password at any time. It is recommended that you memorize your username and password and do not write it down. You are responsible for all payments you authorize using Online Banking. If you permit other persons to use the service or your password or other means to access your account, you are responsible for any transactions they authorize. If you believe that your password or other means to access your account has been lost or stolen or that someone may attempt to use the service without your consent, you must notify us immediately at 763-544-1517 during business hours.

**Account Access**

You may access your accounts via Online Banking using your password to:

- Transfer funds between your savings and checking accounts,
- Transfer funds to your savings and checking accounts by obtaining an advance on any of your line of credit accounts,
- Make your loan payments by transferring funds from your savings or checking accounts,
- Apply for a loan, change your address, and re-order checks.
- Communicate with us via secure messaging

**Limitations**

You may withdraw and transfer up to the current available balance in your accounts. Transfers from your savings accounts are restricted by Federal Reserve Regulation D. Please refer to transaction limitations from savings accounts. All transactions made through Online Banking will be listed on your monthly account statement. You will not receive a receipt or confirmation for any transaction made through Online Banking.

**Regulation D**

Regulation D requires that during any calendar month you may not make more than six withdrawals or transfers from your savings account to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction. Transactions governed by Regulation D include, but are not limited to:

- Automatic transfers from savings to checking for overdraft protection;
- Automatic transfers from savings to any other account;
- Telephone transfers from savings to any other account (including transfers made using Phone Banking and the fax machine);
- Preauthorized payments from savings; and
- Transfers from savings to any other account using Online Banking.

Regulation D allows unlimited transfers or withdrawals from a savings account when made by mail, ATM, or in person or when such withdrawals are made by telephone provided a check is mailed to the member. Transfers to repay loans at the credit union and to pay safe deposit box rent are also unlimited.

**Transaction limitations**

There is no limitation to the number of Online Banking or Bill Pay payment transactions you may make per month, subject to the limitations of Regulation D, provided there are sufficient funds to complete the transactions. For security purposes, a maximum dollar amount for withdrawals and transfers may be imposed.

**Fees**

Online Banking is a free service with the exception of some specialty services. Please refer to our fee schedule for additional information about fees.

**Minimum Account Balance**

You must maintain a minimum account balance of \$5.00 in your Share Savings account as a condition of using online banking.

**Mobile Services**

You may also access your account using your mobile phone. When you sign up for this service, you will be required to agree to the Mobile Agreement and Disclosure. Enrollment in Online Banking is required to access Mobile Banking. There is no fee for Mobile Banking. Data usage fees from your phone provider may apply.

**eStatements**

This service offers the capability to access your account statements within Online Banking. Once enrolled in the service you will no longer receive paper statements.

**Account to Account Transfers**

You agree not to exceed the limits on the dollar amounts of Account to Account Transfers. We will charge you \$2.00 per outbound transfer from TruStone Financial Federal Credit Union, \$30.00 per transfer request against Non-Sufficient Funds, and \$30.00 per transfer request against Uncollected Funds. There is no fee for incoming transfers to TruStone Financial Federal Credit Union.

In the event you wish to cancel the Service, you may telephone us at **(763) 544-1517** or **(800) 862-1998** during customer care hours; and/or write us at [estaff@trustonefinancial.org](mailto:estaff@trustonefinancial.org). Any transfer(s) we have already processed before the requested cancellation date will be completed by us. You agree we may terminate this agreement if you breach this agreement or any other agreement with us.

Please refer to the Terms of Use for Account-to Account ("A2A") Transfer Service for complete disclosure.

**Scheduled Transfers**

The Online Banking Scheduled Transfer Date, as indicated by you, must always be a business day (as defined by our Owner's Manual). If it is not, the Scheduled Transfer Date will be deemed to be the first business day following the date indicated. You may cancel or modify a Scheduled Transfer up to 1:00p.m. Central Time on the Business Day that the transfer is scheduled to occur. Scheduled Transfers are processed after 1:00p.m. Central Time. You understand that any transaction made after 6:00 p.m. Central Time will be processed the following business day.

**Confidentiality**

In order that your privacy is protected, we will not disclose any information about you or your account to any person, organization, or agency except:

- For certain routine disclosures necessary for the completion of a transfer; or
- For verification of the existence and condition of your account for a credit bureau or merchant; or
- To persons authorized by law in the course of their official duties; or
- To our employees, auditors, service providers, attorneys or collection agents in the course of their duties; or
- Pursuant to a court order or lawful subpoena; or
- To a consumer reporting agency as defined in Chapter 93 of Massachusetts General Laws; or
- By your written authorization which shall automatically expire 45 days after our receipt of your authorization. If an unauthorized disclosure has been made, we must inform you of the particulars of the disclosure within 3 days after we have discovered that an unauthorized disclosure has occurred.

Please refer to our Privacy Policy for complete disclosure.

**Unauthorized Transfers**

You should notify us immediately if you believe your Online Banking password has been lost or stolen. Telephoning is the best way of keeping your possible losses down. Or, you should change the password online using Online

Banking. You could lose all the money in your account (plus your maximum overdraft line of credit). If you tell us within two business days, you can lose no more than \$50 if someone used your password without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your password, and we can prove we could have stopped someone from using your password without your permission if you had told us, you could lose as much as \$500. Also if your statement shows transfers that you do not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

### **Our Liability for Failure to Make Transfers**

If we do not complete a transfer to or from your account on time or in the correct amount, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance:

- If, through no fault of ours, you do not have enough money in your account to make the transfer, or
- If the transfer would go over the credit limit on your line of credit account, or
- If the ATM where you are making the withdrawal does not have enough cash, or
- If the terminal or system was not working properly and you knew about the breakdown when you started the transfer, or
- If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken, or
- If your account is subject to legal process or restricted by us, or
- If you use the wrong PIN, or
- If you use a damaged or expired card or a card that has been reported lost or stolen, or
- If the account from which you attempt to make a withdrawal has been closed.

There may be other exceptions stated in our agreement with you.

### **1. Telephone Number and Address to Be Notified in Event of Unauthorized Transfer**

If you believe your Online Banking password has been lost or stolen or that someone has transferred or may transfer money from your account without your permission, call TruStone at **(763) 544-1517** or **(800) 862-1998** immediately.

Or write to us at:

TruStone Financial Federal Credit Union,  
Attn: E-Staff,  
P.O. Box 1260, Minneapolis, MN 55440-8570.

### **Error Resolution Procedures**

In case of errors or questions about your electronic transfers: call us at **(763) 544-1517** or **(800) 862-1998**. Or write to us at:

TruStone Financial Federal Credit Union,  
Attn: E-Staff, P. O. Box 1260, Minneapolis, MN 55440-8570.

Or email us at: [estaff@trustonefinancial.org](mailto:estaff@trustonefinancial.org) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this we will credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or questions in writing and we do not receive it within ten (10) business days, we may not credit your account.

For errors involving new accounts, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

## **Mobile Deposit Capture Terms & Conditions**

### **Description**

The remote deposit capture services ("Mobile Deposit" or "Services") are designed to allow you to make deposits to your personal or business primary share or checking account from your camera-enabled mobile device capable of capturing check images and information and electronically delivering the items and associated deposit information to TruStone Financial Federal Credit Union (TruStone) or TruStone's designated processor. The device must capture an image of the front and back of each check to be deposited in accordance with the Procedures; must read and capture the magnetic ink character recognition ("MICR") line on each check; must read and capture all such other data and information as is required by this Agreement or Federal Reserve regulations for the processing of these checks for payment.

### **Application / Restrictions on Use**

You understand that in order to use the remote deposit capture service you must submit an application. Each applicant is reviewed to ensure set guidelines are met.

Health Savings Accounts (HSA) and Individual Retirement Accounts (IRAs) are not eligible for remote deposit capture services.

TruStone reserves the right to deny anyone access to the remote deposit service or any other eService at any time.

### **Service Qualification Requirements**

In order to be eligible for Mobile Deposit your membership must meet certain requirements. These requirements include, but are not limited to;

- Membership must be open for at least a minimum of 30 calendar days,
- Primary account owner must be at least 18 years of age,
- Successful enrollment in Online Banking,
- A valid email address on file,
- All contact information must be current and accurate,
- Successful enrollment in eStatements,
- All enrolled primary shares and checking accounts must be active and in good standing,
- Acceptance of Mobile Banking terms and conditions.

### **Hardware and Software requirements**

You must have a Mobile Device that is acceptable to us and a wireless plan from a compatible mobile wireless provider. You must also use the operating system(s) and software that satisfies all technical specifications and other requirements that we and/or our service provider(s) establish and specify. We and/or our service provider(s) may change these specifications and/or requirements from time to time. TruStone is not responsible for any third party software you may need to use the Services. You agree that you will perform, or cause to be performed by properly trained personnel, all vendor recommended maintenance, repairs, upgrades and replacements. Unless otherwise provided in this Agreement, you are solely responsible, at your own expense, for purchasing, installing, operating, testing and maintaining all hardware and software necessary to use the Service. You must install and test your Mobile Device, your system, and any other required hardware and software before you make your first deposit through the Service. You accept any such software "as is" and subject to the terms and conditions of the software agreement that you enter into directly with the third party software provider at the time of download and installation. We are not responsible for, and you release us from, any and all claims or damages resulting from, or related to, any computer virus or related problems that may be associated with using the Service, e-mail or the Internet. You agree that all images and files transmitted to us through the Service will contain no viruses or any other disabling features that may have an adverse impact on our network, data, or related systems.

### **Receipt of Items**

We reserve the right to reject any item transmitted through the Services, at our discretion, without liability to you. We are not responsible for items we do not receive or for images that are dropped during transmission. An image of an item shall be deemed received when you receive a confirmation from TruStone that we have received the image. Receipt of such confirmation does not mean that the transmission was error free or complete.

### **Endorsements and Procedures**

You agree to restrictively endorse any item transmitted through the Services as "FOR MOBILE DEPOSIT ONLY, (TruStone) account #\_\_\_\_\_" or as otherwise instructed by us. You agree to follow any and all other procedures and instructions for use

of the Services as TruStone may establish from time to time. Endorsements must be made on the back of the share draft or check within 1½ inches from the top edge, although we may accept endorsements outside this space. Any loss we incur from a delay or processing error resulting from an irregular endorsement or other markings by you will be your responsibility. For a check payable to you and any joint owner(s) of your account, the check must be endorsed by all such payees and you may only use Mobile Deposit to deposit such check into an account jointly owned by all such payees. If the check is payable to you or your joint owner, either of you can endorse it. If the check is made payable to you and any non-joint owner, you may not deposit the check into your account using the Services. And, you agree never to re-present the item. You will promptly provide any retained item, or a sufficient copy of the front and back of the item, to TruStone as requested to aid in the clearing and collection process, to resolve claims by third parties with respect to any item, or for TruStone's audit purposes.

#### **Deposit Limits:**

TruStone reserves the right to establish and assign to you deposit limits for the Service (including limits on the dollar amount and/or number of Checks you may transmit through the Service each day) and to modify such limits from time to time at TruStone's sole discretion, and you agree to comply with all such limits.

Daily deposit limits for personal accounts are \$2,500 with a max of five items. Monthly deposit limits for personal accounts are \$5,000 with a max of 30 items.

Deposit Limits for business accounts are: daily deposit limit of \$5,000 with a max of ten items. Monthly limits for business accounts are \$10,000 with a max of sixty (60) items.

#### **Fees and Charges:**

Please see our current rate and fee schedule for any fees that may be associated with using Mobile Deposit. TruStone reserves the right to change fees for the Services in the future.

#### **Check requirements (including image quality)**

The image of an item transmitted to TruStone using the Services must be legible and contain images of the front and back of the Check. The image quality of the items must comply with the requirements established from time to time by the American National Standards Institute ("ANSI"), the Board of Governors of the Federal Reserve Board, or any other regulatory agency, clearing house or association. These requirements include, but are not limited to, ensuring the following information can clearly be read and understood by sight review of the Check image: the amount of the Check (both written and numeric); the payee; the signature of the drawer (maker); the date; the Check number; the information identifying the drawer and the paying financial institution that is preprinted on the Check including the MICR line; and all other information placed on the Check prior to the time of an image of the Check is captured (such as any required identification written on the front of the Check and any endorsements applied to the back of the Check).

#### **Storage, security and destruction/disposal of the checks**

After you receive confirmation that we have received an image, you must securely store the original Check for 60 days after transmission to us and make the original Check accessible to us at our request. Upon our request from time to time, you will deliver to us within two Business Days, at your expense, the requested original Check in your possession. If not provided in a timely manner, such amount will be reversed from your account. Promptly after the 60 day retention period expires, you must destroy the original Check by first marking it "VOID" and then destroying it by cross-cut shredding or another commercially acceptable means of destruction. After destruction of the original Check, the image will be the sole evidence of the original Check. You agree that you will never re-present the original Check. You understand that you are responsible if anyone is asked to make a payment based on an original check that has already been paid.

#### **Presenting checks more than once**

Once you have used the Service to deposit a Check you agree not to present, or allow anyone else to present, that original Check or a substitute check of that original Check again for deposit through the Service or by any other means. If you or anyone else present a Check or substitute check for deposit more than once, in violation of this Agreement, you agree to indemnify, defend and hold TruStone harmless from and against all liability and damages that may result from any claims, suits or demands from third parties with respect to such Check or substitute check. You agree we may debit from your account the aggregate amount of any Checks which are deposited more than once. To the extent that funds in your account are insufficient to cover such amount, we shall debit the deficiency amount from any other of your account(s) with the Financial Institution in our sole discretion.

#### **Your Authentication method**

You agree we are entitled to act upon instructions we receive with respect to the Service under your user ID, password, test key or other code or authentication method that we require (these components are referred to herein collectively as your "Authentication Method"). You are liable for all transactions made or authorized with the use of your Authentication Method. We have no responsibility for establishing the identity of any person who uses your

Authentication Method. You agree if you give any component of your Authentication Method to anyone or fail to safeguard its secrecy, you will be in violation of your obligations under your Account Agreement and this Agreement. You agree to take appropriate steps to ensure all components of your Authentication Method are protected and kept confidential. You agree to indemnify and release TruStone from any and all liability, and agree not to make any claim or bring any action against us, relating to our honoring or allowing any actions or transactions that are conducted under your Authentication Method or acting upon instructions, messages or authorizations provided to us using your Authentication Method. By accessing the Service with your Authentication Method, you authorize us to complete the requested transaction(s) through the Service. Any requests or instructions we receive from you through the Service using your Authentication Method shall be considered "in writing" under all applicable law and shall have the same force and legal effect as a writing signed by you. This includes, but is not limited to, inquiries, deposit transactions, Checks deposited, Check images, changes to accounts or services or any other communication you provide us through the Service using your Authentication Method.

### **Rejection of deposits**

After we receive Check images and all other required deposit information from you through the Service, we shall provisionally credit your designated account for the total amount of such Checks. The provisional credit is subject to final payment of the Checks and is also subject to your Financial Institution Account Agreement. You agree all deposits received by us are subject to verification and final inspection and may be rejected by us in our sole discretion, and you shall be liable to TruStone for any errors, inaccuracies, breach of warranties and any other loss sustained by, or claim made against the Financial Institution relating to such deposits. TruStone is not liable for any service or late charges that may be imposed against you due to TruStone's rejection of any Check you transmit for deposit through the Service. In all cases, you are responsible for any loss or overdraft plus any applicable fees to your account due to a Check being returned. You acknowledge and agree, while we normally provide notice of rejected deposits, we may reject any Check transmitted through the Service in our sole discretion without notice to you, and we will not be liable for any such rejection or failure to notify you of such rejection. If we reject a Check for remote deposit, you must physically deposit the original Check.

### **Unpaid checks**

Should you fail to produce the original check, you authorize us to deduct that amount from your account. You are solely responsible for verifying Checks you deposit by using the Service have been received and accepted for deposit by TruStone. TruStone will provide you with notice of any deposits that are unable to process because Checks were returned unpaid by the payor financial institution. You agree to accept such notices at your e-mail address on file with us, but we may choose any reasonable method for providing such notices to you. In the event TruStone credits your account for a Check that is subsequently dishonored and returned, you authorize us to debit the amount of such Check plus any associated fees from the account. To the extent that funds in your account are insufficient to cover such amount, we shall debit the deficiency amount from any of your other account(s) with TruStone at our sole discretion. Our right to charge your account(s) will apply without regard to whether the Check was timely returned or whether there is any other claim or defense that the Check was improperly returned. You understand and agree, since the original Check is your property, it will not be returned and TruStone may charge back an image of the Check, an ACH debit, or other electronic or paper debit, as applicable, to your account. You further agree that any image we charge back may be in the form of an electronic or paper reproduction of the original Check or a substitute check. You may not use the Service to deposit a substitute check and you may not deposit the original Check through the Service or in any other manner if you receive a dishonored Check. You agree to comply with any additional instructions we may provide to you in connection with returned Checks.

### **Duty to report errors**

TruStone will provide you with periodic statements identifying the deposits you make through the Service. In addition, you may access TruStone's Online Banking service for information about your deposits, return items, deposit adjustments, Checks and other transactions on your accounts. You agree it is your responsibility to review all such information TruStone makes available to you in a timely manner to verify deposits made through the Service have been received and accepted by TruStone and are accurate. Receipt of a Check by TruStone through the Service does not constitute an acknowledgement by us, the Check is error-free or that we will be liable for the Check. You agree to notify us promptly of any errors, omissions, or discrepancies in a deposit within the time periods established in your Account Agreement. You may notify us by e-mailing us at [estaff@trustonefinancial.org](mailto:estaff@trustonefinancial.org), or writing to (TruStone, Attn: E-Staff, P.O. Box 1260, Minneapolis, MN 55440-1260) or telephoning us at (763.544.1517 or 800.862.1998). You agree to cooperate in any investigation by TruStone of any unsuccessful or lost transmission. Subject to applicable law, any failure by you to notify us of any error, omission or other discrepancy in accordance with this Agreement and your Account Agreement shall relieve TruStone of any liability for such error, omission or discrepancy.

### **Availability of service/Contingency**

In the event you are unable to capture, balance, process, produce or transmit a file to TruStone, or otherwise comply with the terms or the Procedures for any reason, including but not limited to, communications, equipment or software outages, interruptions or failures, you will transport or mail the originals of all checks to the closest TruStone location. The deposit of original checks at an office of TruStone shall be governed by the terms and conditions of the Funds Availability Policy located in the Owner's Manual and not by the terms of this Agreement.

#### **Data security**

You will complete each deposit promptly. If you are unable to complete your deposit promptly, you will ensure your mobile device remains securely in your possession until the deposit has been completed. It is your responsibility to establish and maintain procedures to safeguard against unauthorized deposits. You will notify us immediately by telephone at (763.544.1517 or 800.862.1998) or with written notice to Attn: (E-Staff, P.O. Box 1260, Minneapolis, MN 55440-1260), if you learn of any loss or theft of original checks. You will ensure the safety and integrity of original Checks from the time of receipt until the time of destruction. If warranted in our reasonable judgment, we may audit and monitor you, and you agree to cooperate with us to permit such monitoring, to confirm that you have satisfied your obligations under this Agreement.

#### **Cooperation with Investigations**

You agree to cooperate with us in the investigation of unusual transactions, poor quality transmissions, and resolution of customer claims, including by providing, upon request and without further cost, any originals or copies of items deposited through the Service in your possession and your records relating to such items and transmissions.

#### **Availability of Funds**

You agree items transmitted using the Services are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. In general, if an image of an item you transmit through the Service is received and accepted before 3 PM CST on a business day we are open excluding holidays and weekends, we consider that day to be the day of your deposit. Otherwise, we will consider the deposit was made on the next business day we are open. Funds deposited using the Services will generally be made available within two business days from the day of deposit. TruStone may make such funds available sooner based on such factors as credit worthiness, the length and extent of your relationship with us, transaction and experience information, and such other factors as TruStone, in its sole discretion, deems relevant.

#### **Denial or Termination of Service**

Service may be terminated at TruStone's discretion at any time or upon the occurrence of one or more of the following: duplicate deposits, multiple overdrafts, return of deposited checks, missing endorsements, account closed or dormant, no longer enrolled in eStatements or Online banking.

### **Important Mobile Security Guidelines**

#### **Downloading of Apps**

Replica or counterfeit App's are common in the market place. These Apps look and often behave similarly to their authentic versions. Users often unknowingly download these Apps and provide banking credentials to criminals such as, Username and Password. Before installing any App, review the issuers name, user reviews, and the length of time the App has been available. Finally, before installing review and understand the App's permission requests.

The TruStone Mobile App should only be downloaded from reputable sources. TruStone recommends that users access the respected stores (i.e., Apple Store, Google Play, etc.) using links provided on our website.

A list of available TruStone Apps can be found here; [TruStone Website](#).

#### **App updates**

All of TruStone's apps are periodically reviewed to ensure the latest security updates are included. TruStone recommends that users maintain the latest app versions at all times. In cases where critical updates are necessary, TruStone may require that users update before continuing on with the service. Most devices allow for automatic app updates. TruStone encourages users to add the TruStone App to the automatic update list. Automatic updates on all apps are not encouraged as issuers tend to periodically make change to permissions. It is important to review any changes before proceeding.

#### **Software Updates**

Having the most up-to-date security settings on your browsers and operating systems is important. Be sure to update all your software regularly to keep your data safe.

#### **Keep Your Passwords/Username Secure**

Always remember to log out once your session is over and be careful not to save your password/username to any device.

In addition, don't use the same password for all your services. Having different passwords on your accounts can help avoid security breaches.

Users should also;

- Lock their devices when not in use. This setting varies by device, but usually allows for instant locking once a button is pressed, locked after a set amount of time or both.
- Use strong passwords or biometrics for unlocking devices.

### **Stored/Cached Data**

Cached data helps increase performance for things such as frequently accessed webpages and App's. This data may also contain information such as Password and Username. TruStone recommends that users delete cached data regularly especially before sharing, disposing or selling any device.

### **Public Wi-Fi networks**

Connecting to public networks particularly those which do not require a password may be putting your personal information at risk. Read more about what you can do on our website here: [Safe Browsing on Public WI-FI Networks](#)

### **Lost or Stolen Devices**

TruStone recommends users be proactive in safeguarding their devices against lost or stolen incidences. Most devices come equipped with options to locate lost units and services to wipe their data in the event of theft. These options often require initial set up. Refer to the devices owner's manual and to the mobile service provider for details. Users who have lost their devices are encouraged to make changes to their online banking credentials and monitor their accounts for suspicious activity.