

eServices & Security

How You Can Protect Yourself



We are committed to providing you with the latest tools and information you need for a safe banking experience. Take advantage of our eServices to protect your personal information and reduce your risk of identity theft and fraud.

ONLINE & MOBILE BANKING

Online and Mobile Banking (including Bill Pay and Mobile Deposit) utilize the following security features to help protect your financial data:

- Your data is stored and transmitted with 256-bit SSL encryption
- Your passwords and account numbers are not stored on the device
- You will be asked at least 3 questions during enrollment to establish your identity
- You are required to enter your username and password upon login (unless fingerprint login is enabled for mobile banking)
- You will be asked to answer challenge questions to gain account access on an unrecognized device
- Your device will only display the last 4 digits of your account number and your account nickname
- You will periodically be asked to update your password
- You will automatically be logged out of an inactive session

Online Banking: Sign up for Online Banking at milfordbank.com/personal/enroll

Mobile Banking: Download Milford Bank Mobile Banking app from the iTunes® App Store or Google Play™

ACCOUNT ALERTS

Stay informed about your finances with real-time account and security updates via email, text message or push notification.

CARD VALET

Manage your debit cards directly from our Mobile Banking app. Instantly block/unblock cards, report lost or stolen cards, and set restrictions for transaction amounts, locations, and merchant types.

CREDIT SENSE

Monitor your credit within Online banking and Mobile banking to detect fraud or identity theft. View your credit score, history, and factors affecting your score. You can also receive credit monitoring alerts by email when there are changes to your credit.

BILL PAY

Make payments electronically with the Bill Pay feature within our secure Online Banking or Mobile Banking platforms. Using Bill Pay reduces your risk of checks getting lost or stolen in the mail, and is safer than paying bills online with your Debit Card.

ZELLE® PAY

Make person-to-person (P2P) payments electronically through Online or Mobile Banking. Zelle allows you to move funds from your bank account (payer) to another person's bank account (payee), and is generally safer than paying by cash or check.

eSTATEMENTS

Opt for electronic statements to reduce the risk of identity theft that occurs with paper statements. eStatements are stored on secure encrypted servers with several layers of protection. Plus, by switching to electronic statements, you eliminate the need to shred old paper statements.

For assistance with our eServices, please visit any TMB office or call 203-783-5700.



eServices & Security

How TMB Protects You



At The Milford Bank (TMB), we take privacy and security seriously. Learn about TMB's security protocols, and ways we can work together to safeguard your financial information online, over the phone, and in person.

BANKING SECURITY TIPS

- Never share your account numbers or passwords.
- Check account activity often with Online or Mobile Banking
- Carefully review your bank statement every month
- Check your credit regularly for errors or unauthorized activity
- Destroy old documents containing personal information
- Beware of people watching you at the ATM or checkout
- Secure incoming and outgoing mail to prevent theft
- Make sure your computer and mobile device are using the latest operating systems and applications

THINGS TO REMEMBER

- TMB will never ask for your PIN or password.
- Unless you initiate contact, TMB will never request your personal information (e.g., account number, Social Security number or mother's maiden name) through email, mail, phone or text message.
- TMB will not send you an email requesting that you click on a hyperlink and enter your login credentials or personal information.

SECURE WEBSITE

We recognize and respect your need for privacy and security as you visit our site. We use a combination of Hypertext Transfer Protocol (http) with SSL (Secure Sockets Layer) on all pages of milfordbank.com that display sensitive information. Additionally, we do not collect any identifying information about our site visitors. Learn more at [milfordbank.com/privacy-statement](https://www.milfordbank.com/privacy-statement)



Tip: Check your address bar for the the padlock icon and the "https" at the beginning of the web address to indicate that you are using a secure internet connection.

FRAUD PREVENTION

Our Fraud Prevention team proactively monitors customer accounts for suspicious activity, tracks the latest threats, and uses cybersecurity best practices. Our employees are trained on our security policies and procedures and work diligently to protect the integrity of your information.

SECURITY eNEWSLETTER

We regularly provide customers with the latest information on preventing Identity Theft, Check Fraud and Internet Scams via our Security eNewsletter. Subscribe at [milfordbank.com/enews-signup](https://www.milfordbank.com/enews-signup)

FDIC INSURANCE

Your deposits at The Milford Bank are fully insured by the Federal Deposit Insurance Corporation (FDIC) up to the standard limits and guidelines of the FDIC. FDIC insurance is backed by the full faith and credit of the United States government. For more information about FDIC coverage, visit [fdic.gov](https://www.fdic.gov).

REGULATION E PROTECTIONS

Regulation E helps protect consumers against losses relating to unauthorized electronic fund transfers (EFT) involving personal deposit accounts at The Milford Bank. For more information regarding Regulation E protections at The Milford Bank, please refer to your account-related agreements and disclosures, or contact customer service.

If you have security concerns, contact us immediately.

If you are concerned that your account has been compromised, contact Customer Service at **203-783-5700**. To report a lost or stolen ATM or Debit Card, call **1-800-554-8969**.

