

ONLINE BANKING FRAUD INFORMATION FOR PERSONAL BANKING CLIENTS

Banking and Paying Bills Online safely - What precautions can you take?

Online Banking from First Midwest, as well as other similar solutions, are designed to give you more control and convenience over your banking transactions than ever before with features like 24/7 access to account history, pay anyone flexibility, the ability to transfer funds between accounts, e-mail and sms text message alerts, and more. Frankly, you'll wonder how you ever managed your money without it. Even with all that convenience and security put in place by the bank, there are a few best practices you should observe.

- ◆ If you ever find an activity or transaction that seems suspicious, always notify a First Midwest Bank representative immediately.
- ◆ Review the displayed data and time you last logged into the system on the Welcome page to make sure they represent your usage.
- ◆ Enable these optional alerts: new payee setup, new external account setup, and balance thresholds.
- ◆ Review these alerts frequently.
- ◆ Check recent payments made by reviewing payment history. The report shows payments made in historical order with the most recent payments appearing first.
- ◆ Review transfer history.
- ◆ Consider changing your password periodically (recommended every 90 days).



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