



## Banking on the Go? Keep Your Information Safe in Public



Mobile banking makes managing your money easier than ever. Whether you're checking your balance from the coffee shop, paying a bill in the grocery line, or depositing a check while traveling, banking can happen almost anywhere.

But convenience should never come at the expense of security.

Public places — and especially public Wi-Fi — can create opportunities for fraudsters to gain access to your sensitive financial information if you're not careful. The good news: a few simple habits can go a long way in protecting your accounts.

### 1. Skip Public Wi-Fi Whenever Possible

Free Wi-Fi at airports, restaurants, hotels, and stores may be convenient, but these networks are often not secure. That means cybercriminals may be able to intercept information being transmitted over the network.

When accessing your bank accounts, use your cellular data connection or a trusted private Wi-Fi network instead. If public Wi-Fi is your only option, using a virtual private network (VPN) can add a layer of protection.

### 2. Use Strong, Unique Passwords

Your password is one of the first barriers standing between your money and a fraudster.

Choose passwords or passphrases that are difficult to guess and avoid using obvious personal details like birthdays, anniversaries, or pet names. A combination of upper- and

lowercase letters, numbers, and symbols works best — and be sure each online account has its own unique password.

### 3. Turn On Two-Factor Authentication

Two-factor authentication (2FA) adds an extra checkpoint before someone can access your account. Even if a password is compromised, a second verification step — such as a text code, email code, fingerprint, or facial recognition — helps keep unauthorized users out.

If available, always enable this feature on your banking and payment apps.

### 4. Watch for “Shoulder Surfers”

Not all fraud happens online.

When banking in a public setting, be aware of who may be nearby. Someone glancing over your shoulder can potentially capture usernames, passwords, account numbers, or PINs.

Keep your screen angled away from others and cover your keypad when entering sensitive information.

### 5. Always Log Out When Finished

Closing your app isn't always enough.

After completing your banking session, make sure to fully log out — especially if you are using a shared device, tablet, or public computer. This helps ensure your session cannot be accessed by someone else.

### 6. Set Up Account Alerts

One of the easiest ways to stay ahead of fraud is to know immediately when something changes.

Account alerts can notify you about:

- Debit card purchases
- Password or profile changes
- Failed login attempts
- Low balances
- Large withdrawals or transfers

These real-time notifications help you spot suspicious activity quickly and respond before a small issue becomes a bigger one.

Safe Banking Starts with Smart Habits

Mobile banking is designed to make life easier — and with a little caution, it can also remain safe and secure. By taking a few extra moments to protect your connection, your device, and your login information, you can confidently bank wherever life takes you.



We're here to help. If you have questions about a transaction, suspect you may have been targeted, or just want to learn more about safe banking practices, never hesitate to call us at 608.441.6000.

For additional security information, you can visit [Oak Bank's Security Information](#) on our website.



### Need help with your account?

Email: [bank@oak.bank](mailto:bank@oak.bank)

Call: 608.441.6000

If your Oak Bank Debit/ATM Card has been misplaced, call 877.755.2957.

If you have misplaced your Oak Bank Visa Credit Card, call 800.423.7503.

[VISIT OAK BANK ONLINE](#)



608.441.6000  
877.625.2265 Toll Free



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