

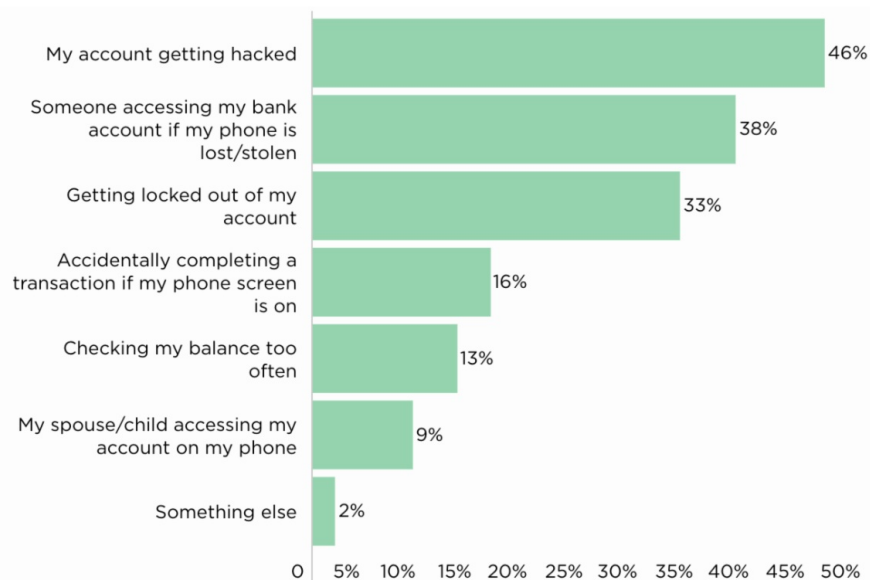


Mobile Banking is Safe and Secure. Here's Why.

Surveys show that [72% of banking customers](#) use mobile banking apps to manage their finances. However, many of those users still harbor concerns over security, especially hacking. In this update, we'll tell you why you can trust your mobile banking app just the same as you would visiting a physical branch.

Why Are Users Concerned?

NerdWallet surveyed 1,467 Americans who use mobile banking apps and found that many users were concerned about their accounts getting hacked when managing their finances through their mobile devices. Other concerns include security of stolen or lost devices, getting locked out and other household members accessing their phone.



Source: [NerdWallet](#)

The Security of Mobile Banking

The truth is that mobile banking is very secure. In fact, some [security experts say](#) that it's more secure than online banking due to the reduced risk of malware attacks. We offer a few more tips for added security on your mobile device below.



Tips for Added Security:

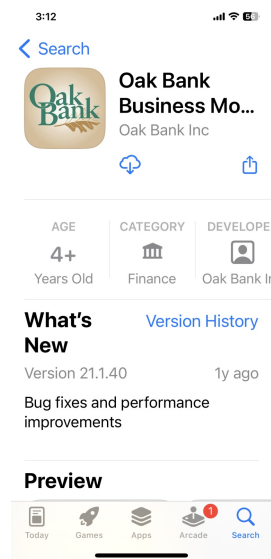
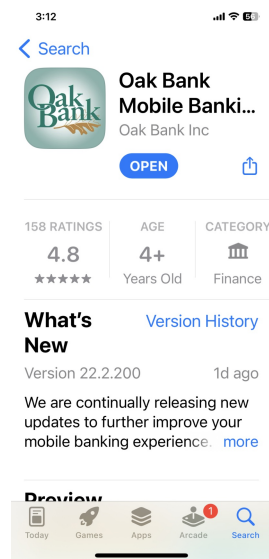
- Never use public Wi-Fi to access your bank account. Instead, use a VPN or cellular data.
- Be wary of fake banking apps. Only trust apps that come from your financial institution.
- Choose strong and unique passwords.
- Enable two-factor authentication.
- Turn on notifications to receive banking alerts.

Download the Oak Bank App!

Download the Oak Bank mobile app today to manage your banking directly from your mobile device. Features include viewing balances, tracking transactions, setting alerts, depositing checks, and much more. Available on the App Store and Google Play.



Below are screen shots of what our consumer and business mobile banking apps look like in the app stores when you search for them to ensure you are downloading the correct one.



If you receive an unsolicited phone call or text message requesting your Oak Bank account information, report it immediately by calling 608.441.6000 or sending an email to bank@oak.bank.



Oak Bank will never ask for personal information over an unsolicited phone call, text, email, or online chat. Never share your account information, PIN number, username/password or one-time password.

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

on our website.



Need help with your account?

Email: bank@oak.bank

Call: 608.441.6000

If your Oak Bank Debit/ATM Card has been misplaced, call 800.472.3272.

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

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