

**HOME TRUST & SAVINGS BANK**  
**ONLINE BANKING INFORMATION**  
*www.hometrustedbank.com*

**USER ID & PASSWORD**

- *First time login instructions are found on the first page of this letter.*
- As a security measure, you will be asked to change your Password the first time you sign on.
- Your new Password must be made of 8 – 17 characters, two of which must be alpha and two numeric (Example abc12345).
- We recommend changing your Password periodically.
- If at any time you sign on using an incorrect Password or User ID three or more times, your Internet account will be locked for security measures. Please contact us immediately at 641-732-3763.
- If you suspect your Password is lost or in the hands of an unauthorized user, call us at once.

**SECURITY**

- Set your Security Questions. Your answers are case sensitive. Alternate question choices may be selected by clicking the down arrow found to the right of the question.
- When logging in on your personal device, select “Do not challenge me again on this device” to register the device and bypass multi-factor authentication. You should not register a public computer.
- Security settings, including changing your password, may be changed by clicking “Profile” located at the top of the page or under “More” on the app.
- If you are in the system and have no activity for 20 minutes, your connection will automatically be terminated.

**Best Practices for Online Banking**

- We will never email, call or otherwise ask you for your last name, password or other electronic banking credentials. We may need that information if you call us asking for assistance, but we will never initiate the call. Always call us if you are unsure of any correspondence you receive.
- You can help protect yourself by implementing risk control processes like:
  - Making sure you choose an adequate password that is not easily found within your personal information such as your name, birth date, family names, social security number, etc.
  - Periodically changing your password (we recommend every 90 days)
  - Safeguarding your user name and password information
  - Making sure your computer or mobile device is safe when conducting financial transactions including keeping antivirus products up to date
  - Setting security on your mobile device
  - Logging off the system when you are finished conducting business (don't just close the page or “X” out of the system)
  - Monitoring your account activity on a regular basis

CONTACT US AT 641-732-3763 WITH ANY QUESTIONS

- MOBILE BANKING
- Money – payments – financial obligation – multi layer security – biometric authentication – view accounts – transaction history – view check images – transfer between your accounts – payments – manage payments pay bills – Zelle – send & receive \$ with ppl you know in minutes – deposit paper checks – more = settings – log out when finished to securely end session
- BILL PAY
- Easy – secure – manage payments – pay anyone in the US – local bakery – fortune 500 company – babysitter – group similar payment s- utilities cable phone into categories into household – stay organized – email reminders for bills due – same bills each month – mort car loan cable – use auto payment – pd each month automatically – personal assistance paying bills – bill history at fingertips – search for past payments – very secure – then mailing checks – reduce risk of fraud/id theft – save time – pay bills in as little as one business day – manage your payments while traveling – save time paying bills -