



# PATRIOT EQUITY

Summer 2017

*Serving Members Since 1929*

We   
our  
MEMBERS!

**Patriot Equity would like to say  
Thank You  
to all of our members!**



## Reducing the Risks of Mobile Banking

Many believe mobile banking will become consumers' primary platform for financial services in the future. With the freedom and flexibility mobile devices offer, the use of mobile devices is on the rise and so is the risk of using them. Mobile devices, such as smartphones and tablets can be lost, stolen, infected with malware, or used for fraud.

### *Safeguard Mobile Devices*

**Keep Mobile Devices Physically Secure** – Keep your mobile device with you at all times or stored in a secure location to prevent loss or theft. Store sensitive financial and consumer data using encryption or on another computer instead of on a mobile device.

**Require Strong Authentication, Use Password Controls** – Built-in biometrics, such as fingerprint scanners, facial recognition, voiceprint recognition, etc., found on modern mobile devices offer additional security over older devices. However older devices can become more secure by using multiple forms of authentication, such as a password, unlock pattern, passcode, and/or PIN to make sure unauthorized users are unable to access important information and systems.

**Enable Other Security Options** – Mitigate information exposure risk due to loss or theft of your mobile device by enabling a lock-out option after 10 failed login attempts on your device. Alternatively, enable auto-wipe as a more secure option, which will automatically erase all stored data and reset itself to factory defaults after the specified number of failed login attempts.

**Use Anti-malware Software on Mobile Devices** – Install and update anti-malware software on smartphones and tablets.

**Control Software** – Limit the number of software applications downloaded to your mobile device; verify applications come from a reliable source before downloading.

**Secure Mobile Communications** – Since wireless communications are so easy to intercept and snoop on, use data encryption on laptops and notebook computers. Be sure to logout of applications rather than just closing them to limit your exposure.

**Choose Secure Mobile Devices** – Configure mobile devices to avoid unsecure wireless networks and hide Bluetooth devices from discovery. When not in use, Bluetooth devices should be disabled altogether.

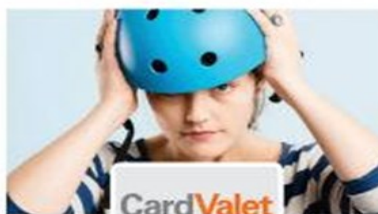
**Erase Devices Before Ownership Transfer** – Wipe (i.e., erase) all data stored on devices before transferring ownership (e.g., by sale or trade-in).

*By taking appropriate steps to safeguard mobile devices against loss and mitigate user risks, you will be able to benefit from the incredible benefits that mobile devices can bring, including more secure mobile banking.*

## Play it Safe

Protect your debit card with easy on/off controls  
**Your card, on your terms**

Get the **mobile app** that lets you control  
debit card usage and spending on the go.



[Learn More](#)

Download CardValet from  
Google Play App Store  
or Apple I-Tunes from your  
Smartphone Today!



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## STUDENT EQUITY ACCOUNT

**Are you a student in need of a Checking Account? Come see us today and enroll in our Student Equity Account for FREE!**

**Enjoy CONVENIENT SERVICES that make your life EASY!!!**

**NO MONTHLY FEES**

**FREE GIFT WHEN STUDENT ACCOUNT IS OPENED!!!**

## EASY EQUITY ACCOUNT

We know life can be TOUGH, enjoy a checking account that will make your life **EASY!**

Check out our NEW **EASY** Equity Account

**EASY** Equity Account- **\$6.50/Month**

**Services Included:**

**Debit Card, Mobile Banking, Online Banking, Bill Pay, Teller Line, E-Statement, Photo Deposit Capture, A2A Transfer, Self-service PIN activation**

## Time to Prepare ... for Back-to-School

Now is the time to start listing all of the back-to-school supplies and other necessary purchases that have to be made before the school starts in the fall. This includes garments needed to update school wardrobes, coats for the cooler weather, books, tablets and any other items that may be needed.

Kids may not want to think about returning to school yet, but early planning means you may be able to save money. Watch for sales and make sure to carry your back-to-school list when visiting various stores throughout the coming weeks. You never know when you might come across bargains for the items on your back-to-school list!



Take advantage of Patriot Equity's Special Saving Accounts TODAY!

Special Accounts offered to help you plan for the future:

- \*Special Savings
- \*Christmas Club
- \*Future Savers



**COFFEE MONDAY!!**  
Come enjoy a fresh cup of coffee EVERY Monday

Credit Union Closings

Tuesday July 4th  
Independence Day

Monday, September 4  
Labor Day

Monday, October 9th  
Columbus Day