



Tips On Avoiding Smartphone Scams

(NAPSA)—For many consumers, using a smartphone or a similar device can be a convenient way to handle much of their banking and shopping.

To help protect your phone or device from scam artists and increase your awareness of cyber security, here are a few tips designed to keep you and your money safer:

- **Sync mobile devices.** Essentially, mobile devices are small computers with software that needs to be kept up to date, just like a PC, laptop or tablet. Make sure all the mobile devices in your house have the latest security protections. This may require syncing your devices with a computer.

- **Guard your personal information.** Protect your phone just as you would your computer. Secure your mobile device by using a strong passcode and be cautious about the sites you visit and the information you release.

- **Think before you app.** Before you download applications (apps) on your devices, review the privacy policy and understand what data an app can access.

- **Protect your money.** When banking and shopping on your mobile device, check to be sure the sites are security enabled. Look for web addresses with <https://>, which means the site takes extra measures to help secure your information.

Bank of America executive Keith Gordon, who specializes in security, explained: "Bank of America's security systems analyze millions of transactions a day, looking for patterns to help identify and help stop fraud and identity theft from happening. The company has more than 50 alerts, helping



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customers detect possible fraud and keep track of their accounts."

- **When in doubt, don't respond.** Fraudulent texting, calling and voice mails are on the rise. As with e-mail, requests for personal information or calls for immediate action are almost always a scam.

As an added precaution, Gordon recommends that consumers choose a bank that offers its customers protection from such scams. Bank of America customers who are victims of fraud are protected with their \$0 Liability Guarantee and are not liable for such transactions.

Should fraudulent activity originate from a transaction on your consumer deposit or credit card account, the losses will be covered by the guarantee.

- **Stay current.** Keep pace with new ways to stay safe online. Check trusted websites for the latest information, share with friends, family and colleagues, and encourage them to be Web wise.

To learn more, visit bankofamerica.com/security.

Note to Editors: October is National Cyber Security Awareness Month.