

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

**PC REQUIREMENTS**

- You must have an active account with an Internet Service Provider
- Your browser must be compatible with our software
- Internet Explorer with commercially reasonable level of encryption

**USER ID**

- You must have an ACCESS ID to sign on to Online Banking. Your ACCESS ID is included in the enclosed letter.

**PASSWORD**

- You will sign on using the Password you chose on your Online Banking Application.
- **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 9 – 17 characters; 1 Uppercase, 1 Lowercase, 1 Numeric, and 1 Special Character (Example Abcd1234\*).
- 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.
- If you have forgotten your Password, call the Bank and we will help you establish a new temporary Password.

**SET SECURITY DATA**

- An E-mail address is required.
- Answer the 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.
- Register your computer. Once the computer is registered, you will only need your User ID and Password to log on. You may register other computers by answering a security challenge question when logging on and then choosing to register that computer. You should not register a public computer.
- Security settings, including changing your password, may be changed by clicking the "User Options" bar located at the top of the account page.

**ACTIVE CONNECTION**

- If you are in the system and have no activity for 20 minutes, your connection will automatically be terminated.

## Best Practices for Online Banking

In order to help ensure the security of your online transactions, we want you to know that:

- 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 is safe when conducting financial transactions including keeping antivirus products up to date
  - 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

## **FREE Mobile Banking App Information** Available for use with Online Banking Search: HTSB Osage in your app store

### **With Mobile Banking you can:**

- ◆ Review balances
- ◆ See recent transactions
- ◆ Transfer funds
- ◆ Make loan payments
- ◆ Deposit checks
- ◆ Access Online Bill Pay
- ◆ Access *Zelle*®



# HTSB