

According to Pew Research, over half of all U.S. adults use online banking services. Are your concerns about online banking stopping you from joining in? You may be surprised to learn it's more secure than ever and virtually anything that can be done in-person can now be done virtually. Take a moment to ease your fears and dispel some myths of digital banking:



Myth: My banking information is at risk when it's sent over the internet.

Reality: Federal laws and regulations require financial institutions to keep customer information secure and confidential.

On your end, as long as you use a secure internet connection (such as a home or work network), have anti-virus software, and are logging in from the SNBT website or app, then your information shouldn't be at risk. To be sure you're on an official and secure website, manually type in the web address instead of clicking a link. You should also look for an "https:" (the "s" stands for "secure") or a small lock icon next to the web address. To ensure your app is safe, always keep it updated to the latest version.

Myth: I'll be charged extra fees for banking online.

Reality: It doesn't cost banks as much to maintain online services as it does to operate and staff physical branches. We don't charge any extra fees for basic online services.

Myth: I still need to go to a branch to deposit checks.

Reality: SNBT offers mobile check deposit for smartphones. Using our mobile app, you can snap a photo of a check's front and back and have it deposited into your account without ever leaving home.

Myth: I can't communicate with an actual person when I bank online.

Reality: True, you don't get face-to-face interaction unless you visit a branch. However, customer support is available over the phone.

Ready to try online banking? Visit www.snbt.com for more information on SNBT's online services and get started today.