

## DUE DILIGENCE CHECKLIST

# Top 5 things to do with J.P. Morgan

### ❑ Create unique, complex usernames—not just passwords

- Update your J.P. Morgan Online<sup>SM</sup> username and password by following these simple steps:

#### From a computer

- Log in to your J.P. Morgan Online account
- Click on the “person” icon at the top righthand corner of the screen; select “Protect info” under “Sign-in and Security”
- Edit your username to remove personal information and ensure it does not match your email accounts
- Review and create a strong password using the guidelines above

#### From the mobile app

- Log in to your J.P. Morgan Online account
- Click on the “person” icon at the top righthand corner of the screen; select “Settings” then “Sign in Preferences”
- Edit your username to remove personal information and ensure it does not match your email accounts
- Review and create a strong password using the guidelines above

Note: Remember to review your other online accounts to ensure those login credentials are strong and unique as well.

### ❑ Leverage dual-factor authentication to further secure your online accounts

- Contact your J.P. Morgan Client Service team to request a secure token for your online profile

### ❑ Enable online alerts

#### From a computer

- Enable alerts:
  - Log in to your J.P. Morgan Online account
  - Click on the “person” icon at the top righthand corner of the screen and select “Alerts”
  - Select “Alerts delivery” to set up your delivery profile
  - Select “Choose Alerts” from the menu on the left to enable the alerts; we recommend enabling both email and text formats

#### From the mobile app

- Enable alerts:
  - Log in to your J.P. Morgan Online account
  - Click on the “person” icon at the top righthand corner of the screen and select “Alerts”
  - Select “Alerts delivery” to set up your delivery profile
  - Select “Choose Alerts” from the menu on the left to enable the alerts; we recommend enabling both email and text formats

### ❑ Use online bill payment systems to pay your bills instead of writing personal checks

- Contact your J.P. Morgan Client Service team to learn more about enrolling in J.P. Morgan Online. If you need assistance setting up your online bill payments, you will be connected to a dedicated Banking Personal Assistant
- Consider enabling additional security features to log in

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### ❑ Set up paperless statements to help prevent your account information from being lost or stolen in the mail

#### From a computer

- Enroll in Paperless Statements by contacting your Client Service team. You can also update your preferences within J.P. Morgan Online via these steps:
  - Log in to your J.P. Morgan Online account
  - Click on the “person” icon at the top righthand corner of the screen and select “Alerts”
  - Select “Account Settings > Paperless”
  - Review and save your options

#### From the mobile app

- Enroll in Paperless Statements by contacting your Client Service team. You can also update your preferences within J.P. Morgan Online via these steps:
  - Log in to your J.P. Morgan Online account
  - Click on the “person” icon at the top righthand corner of the screen and select “Alerts”
  - Select “Account Settings > Paperless”
  - Review and save your options

# Top 5 things to do outside of J.P. Morgan

### ❑ Implement a credit freeze with each of the three credit bureaus

- To put a security freeze on your credit, as well as to protect the accounts of your family members, call or visit the websites below:
  - Equifax: 800.349.9960 | [www.equifax.com/personal/credit-report-services/credit-freeze](http://www.equifax.com/personal/credit-report-services/credit-freeze)
  - Experian: 888.397.3742 | [www.experian.com/freeze](http://www.experian.com/freeze)
  - TransUnion: 888.909.8872 | [www.transunion.com/freeze](http://www.transunion.com/freeze)
  - Innovis: 800.540.2505 | [www.innovis.com/personal/securityfreeze](http://www.innovis.com/personal/securityfreeze)
  - ChexSystems: 888.478.6536 | <https://www.chexsystems.com/security-freeze/place-freeze>

### ❑ Choose a reputable email provider that offers spam filtering and multi-factor authentication, and enable those features

- Compare your provider against others
- Delete emails containing personal information—such as photos of IDs or documents saved in your email Inbox, Sent and Trash folders. Fraudsters often review the emails in your account to understand how you transact, communicate and conduct business months before they attempt to commit fraud

### ❑ Contact your mobile service provider to proactively prevent phone porting and call forwarding

- Log in to your online account or call your service provider to freeze phone porting and call forwarding capabilities, and add a verbal password to your account for additional security

### ❑ Install antivirus and ad-blocking software on all of your devices, and keep it up-to-date

- Do your homework—not all software is created equal. You will want to consider software that includes multi-layered malware, spyware and adware protection. Some also offer firewall and spam filtering capabilities as well as ransomware protection

### ❑ Limit the amount of personal information shared online by reviewing and removing personal information posted on social media accounts

- Conduct an audit of your social media privacy settings and the information a person may have access to when viewing your accounts as well as your children’s

## DUE DILIGENCE CHECKLIST

# Top 5 things you should never do

- ❑ **Do not assume a phone call, email or text message is genuine**
  - Be wary of impersonators. Fraudsters use social engineering techniques to deceive you into divulging information or taking action on a financial account
- ❑ **Do not share personal information with unknown individuals**
  - Be mindful of the information you share with others, even in the normal course of business
- ❑ **Do not use the same credentials and passwords for your online accounts**
  - Consider using a password management tool
- ❑ **Do not allow unknown individuals to access your computer remotely**
  - Even if they claim to be from a reputable service or technology provider
- ❑ **Do not use public Wi-Fi networks (such as those in hotels, airports and coffee shops)**
  - Do not use without a Virtual Private Network (VPN)



## For questions

Contact your J.P. Morgan team.

JPMorgan Chase Bank, N.A. Member FDIC

This checklist is intended to share core account opening information, but is not an all-inclusive list. Please speak with your J.P. Morgan team for more information on what may be required.

By visiting a third-party site, you may be entering an unsecured website that may have a different privacy policy and security practices from J.P. Morgan standards. J.P. Morgan is not responsible for, and does not control, endorse or guarantee, any aspect of any linked third-party site. J.P. Morgan accepts no direct or consequential losses arising from the use of such sites.