

## How To Get The Most Out Of Online Banking

If you're banking online, you're not alone. According to a 2018 American Bankers Association survey, 42 percent of Americans access and manage their bank accounts online using their desktop or laptop computers.

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From TurboTax to Lyft, online service platforms are pervasive, with consumers relying on them more and more to take care of everyday errands. However, with all the platforms out there, it's easy to overlook all the built-in features available to you.

Here are four things you may be overlooking when it comes to online banking:

### 1. Convenient access

At this point, online banking platforms let you take care of many of the self-serve transactions that, in the past, you'd have to do in person. While I always recommend that customers visit us regularly to talk about their financial needs, I also know that people lead busy lives.

Online platforms take the time crunch out of banking, letting you take care of a wide variety of tasks when it's convenient for you, including:

- Viewing your account balances
- Checking and printing your statements
- Transferring funds between accounts
- Paying bills or a friend back for dinner
- Managing tax forms and other notices

### 2. 24/7 customer service

Banks with online platforms have ramped-up their customer service efforts to accommodate their customers' needs. Most account maintenance—like changing personal information, customizing your accounts, and setting up automated account alerts—can be done through the online portal.

You can also take care of more sensitive tasks like:

- Stopping payment on a check
- Ordering personalized checks
- Applying for personal loans and new savings accounts

Of course, if you need more help, a friendly customer service rep is just a phone call away.

### 3. Increased account security

Let's face it, cyber threats are becoming more and more prevalent—so much so that federal officials are asking banks to monitor web traffic that looks for vulnerabilities in their networks.

Banks are doing what they can to protect your identity and your money.

In 2017, a group of U.S. banks launched “Sheltered Harbor,” a doomsday project that ensures members back up their customer data in case of a major hack.

PlainsCapital Bank is no different. On top of our internal IT Security efforts, we offer you enhanced protection through EZShield® ID Theft Protection. This software helps you keep your identity safe with internet and credit monitoring and helps you bounce back from fraud with personal assistance and insurance.

#### **4. Paperless statements and forms**

Not only do I think reviewing your monthly statements is a good idea, I recommend it to all customers. Yet, aside from the few you’ll want to stow away for tax time, it isn’t necessary to keep piles of statements in the “shred-later drawer” until you can’t ignore them anymore.

Online banking also led to the birth of e-statements. With 24/7 access to your statements and other important tax and account documents, waiting for them to come to you via snail mail isn’t worth your time.

Plus, by enrolling in eStatements you limit:

- The amount of paper, chemicals, and electricity used in production
- The waste that comes from statement disposal
- The emissions associated with statement delivery
- The risk of ID theft as a result of improperly disposing of statements or mail theft

#### **Don’t miss the icing on the cake**

While we built our bank on a commitment to personal service, online banking gives you more freedom when it comes to when and how you bank. At PlainsCapital, it’s the icing on the cake, and we want to make sure you take advantage of all the bells and whistles available to you in the digital realm.

Finally, if you have the time to stop by one of our branches in a neighborhood near you, please do. We look forward to shaking your hand and meeting all your banking needs.