Steps You Can Take to Enhance Account Protection

Grant Street and our service providers already utilize advanced technology, high privacy standards and a culture of risk management to protect your accounts but we encourage you to turn on additional security options for an extra layer of protection.

When calling into Schwab or Fidelity:

Both account custodians we utilize, Schwab and Fidelity, offer the ability to access your account when you call in to their service line using voiceprint recognition.   Just like your fingerprint, your voice is unique to you. Even if you have a head cold, the unique elements of your voice are still recognizable. Voiceprints are stored in a secure and encrypted manner.

- For accounts custodied with Schwab, please call 1-800-435-4000 and ask for a representative when prompted and tell them you would like to establish VoiceID.

- For accounts custodied with Fidelity, please call 1-800-343-3548 and say "account access" when prompted. From there, tell the associate you are interested in recording a voiceprint.

## For logging into your account online or using a mobile app:

Schwab and Fidelity both recommend using strong complex passwords for online and mobile app access. This means avoiding the common passwords that contain children's or pet's names, or your favorite car. A strong password is typically 12 characters or more and contains upper-case and lower-case letters, numbers and symbols. It is recommended that you change your password at least quarterly or if you feel that your device has been compromised in some way. In today's environment, even complex passwords may not be enough. That is why we strongly suggest that you take advantage of two factor authentication. Two factor authentication is where you login using your regular credentials and password and are then asked to enter a randomly generated code that is provided by either a text message from the custodian or by a third-party application on your mobile device.

- If your accounts are custodied with Schwab, after you login you will go to the Profile drop down (next to the search box) and choose Security Center and select Two-Step Verification.

- If your accounts are custodied with Fidelity, once logged in, go to User Options in the top right, then under Authentication & Security Settings select "2-Factor Authentication Settings"

Additional resources and tips for securing your accounts can be found at the following websites:

https://www.schwab.com/schwabsafe

https://www.fidelity.com/security/overview
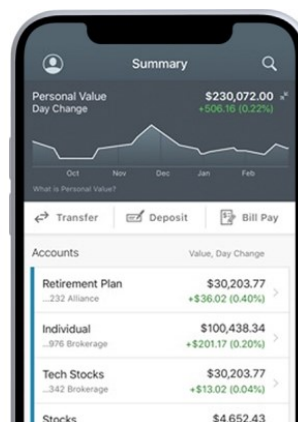
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