PEOPLES STATE BANK OF COLFAX

PARTNERING FOR ONLINE SECURITY

Safe online banking depends on continuing and strengthening our partnership.
The bank has security measures to protect your account information, but they can't be effective your help and cooperation. Many of the fraudulent activities come from a result of hacking into user accounts and from there electronically breaking into your information and security codes.
Some common sense and easily implemented precautions can help you safeguard your personal information:

- **Strong passwords** - It is advisable to have a strong password that cannot be compromised, an easy password is easy to remember, a more complex password is more secure. Use a character password if possible and avoid using obvious characters such as personal address. Never share online banking details such as log in and passwords with family or
- **Anti-Virus Protections** - Make sure the anti-virus software on your computer is current and your email as it is
- **Email Safety** - Email is generally not encrypted, so be very careful when sending any information such as account numbers or other personal information. Never click on link's emails that are from an unknown source. Many virus' are launched through email messages unsuspecting
- **Sign Off and Log Off** - Never leave your computer unattended when logged into electronic banking. Always log off by following the bank's secured area exit
- **Don't get Phished** - Crooks are always trying to get your personal information and they many ingenious methods. Do not respond to any unusual email requests for personal
- **Monitor your accounts** - Check your accounts regularly. Let us know immediately if you anything that does not seem right.

ONLINE AND MOBILE THREATS: Understanding how criminals try to trap you is your first line of defense:

- **Phishing** - This is the criminal attempt to steal your personal information through or smart-phone texts. They are often very believable, luring the victim to a site that asks provide (or "verify") personal financial details such as your account number and/or social number. Peoples State Bank of Colfax will never ask you for personal information through correspondence. If you are ever in doubt, pick up the phone and call us immediately before releasing personal
- **Card Skimming** - This is a criminal's attempt to gain a victim's personal information by with ATM machines. Fraudsters set up a device that can capture stripe and keypad such as PINs and accounts numbers. Use ATMs you know and trust-as well as examine the machine closely if something does not look right-DON'T
- **Spyware** - This is the term used for criminal software that a victim unknowingly loads on a computer. Once there, the spyware collects personal information and sends it to the to-date security software is the best defense.

HELPFUL HINTS:

- Cyber-criminals often prey on those who are most vulnerable, such as senior citizens or young adults, who may not be as aware of the technical aspects of the threats. Make sure you alert any friends or family members who might be in this category.
- Those who monitor their accounts online often detect fraud earlier than those who rely solely on paper statements.

Let's work together to secure your personal information. If you feel you may have become a victim of any of the above-mentioned compromises, please contact a banking representative immediately.