

## INTERNET BANKING CUSTOMER AWARENESS AND EDUCATION

First American Bank and Trust is committed to safeguarding your personal information. Your identity is one of the most important assets you own. It is important to keep your information safe from criminals who could potentially harm your financial well-being and reputation. The techniques used by identity thieves are becoming increasingly sophisticated; however, there are ways to keep your identity from being hijacked.

### RISK CONTROL

You can protect yourself from most forms of identity theft. The best way to stay protected is to stay educated on the latest risks. Common ways identity thieves may attempt to steal your information include:

- Email scams, such as Phishing, where you receive an email from a scam artist attempting to obtain your sensitive information such as social security number, credit card information, or bank account information. You can avoid this type of scam by:
  - Not responding to an email requesting confidential information;
  - Being cautious when opening attachments, especially executable files;
  - Not clicking on any link within an email. Instead, type in the known website address for the bank or company into your web browser;
  - Not calling phone numbers within suspicious emails. Instead, call the telephone number on the company's or bank's known website.
- Internet attacks such as viruses, spyware, and keystroke loggers. Ways to protect yourself from this type of attack include:
  - Installing and maintaining up-to-date antivirus and antispyware protection;
  - Using a firewall;
  - Keeping your computer's operating system and hardware up-to-date;
  - Using only trusted websites when downloading items such as music, movies, and photographs from the Internet;
  - Being cautious when using public computers to perform any personal transaction.
- Telephone scams such as Vishing, where a caller calls claiming to be from a bank or company and attempts to get information about you and/or your account. You can protect yourself from this type of scam by:
  - Verifying the identity of the caller;
  - Returning the call to a number that you confirm from another source such as a trusted website or paper statement;

- Being suspicious anytime your personal information is requested over the phone.

Additionally, any paper statements containing your personal information should be shredded to protect from identity thieves going through your trash. Monitor your account activity regularly so that you can quickly identify any unauthorized activity. Report lost or stolen checks, debit cards, and credit cards immediately. Never keep PIN numbers with your debit and credit cards.

Information concerning mitigating identity theft risk can be found at the following locations:

United States Department of Justice Fraud Section  
<http://www.justice.gov/criminal/fraud/websites/idtheft.html>

Federal Trade Commission Consumer Information – Identity Theft  
<http://www.consumer.ftc.gov/features/feature-0014-identity-theft>

Federal Deposit Insurance Corporation  
<https://www.fdic.gov/consumers/theft/>

## **UNSOLICITED CUSTOMER CONTACT**

First American Bank and Trust will never contact its customers on an unsolicited basis to request their Internet Banking security logon credentials such as the combination of a customer's username and password by either telephone or email. If someone claiming to be from First American Bank and Trust contacts you to request this information, do not provide this information. If you receive an email that appears to be from First American Bank and Trust requesting any type of personal or confidential information, do not respond to this information or click on any links in the email. Please report any activity of this nature to us at (800) 738-2265.

We may contact you to address items such as suspected fraudulent activity, any changes or disruptions in our service, or to confirm changes to your account submitted through Internet Banking. If we do need to contact you, we will clearly identify ourselves and any communication will be done in a manner that protects your confidential information. We will never ask you for your logon security credentials. If you contact us, we will verify your identity using personal information you have provided us, but we will not ask you to provide your electronic banking credentials.

## **CONTACT US**

Please contact us with any questions or concerns at (800) 738-2265 and we will be happy to help. We appreciate your business!