

Protecting Your Personal Accounts: Essential Fraud Prevention Tips

Financial fraud is increasing, and scammers are using more sophisticated methods to access personal information and steal funds. Using your bank's security tools and practicing safe account habits can greatly reduce your risk.

We recommend the following best practices:

- ✓ **Enroll in Online and Mobile Banking**
- ✓ **Set Up Account Alerts & Conduct Daily Monitoring**
Enable alerts for purchases, withdrawals, online banking logins, and balance changes so you can quickly spot unauthorized activity. Review your accounts daily and report any suspicious transactions immediately.
- ✓ **Use Multi-Factor Authentication (MFA)**
When an online banking login occurs from an unrecognized device, we'll verify your identity using the phone number or email on file and send a one time security code to your preferred contact method.
- ✓ **Utilize Card Controls (Card Safe)**
Use Card Safe to instantly turn your debit card on or off, monitor spending by category, time and location, and receive real time alerts. You can also report lost or stolen debit cards and reset your PIN.
- ✓ **Provide the Bank with a Security Codeword**
Adding a security codeword to your bank accounts enables our team to verify your identity during phone calls and in-person interactions, providing you even more protection against unauthorized access.
- ✓ **Be Cautious of Urgent or Unusual Requests**
Scammers often pressure you to send money immediately via gift cards, wire transfers, cash, cryptocurrency, or payment apps. They may claim your bank account is compromised and instruct you to transfer funds to "keep them safe." This is a common scam designed to gain your trust and steal your money.
- ✓ **Never Share MFA Security Codes, Login Information, or PIN**
To help protect your account, please remember: **We will never ask for your login credentials** – including your username or password. We may use **secure, one-time verification codes** to confirm it's really you during login or selected transactions.

If anyone asks you for your password or a code you did not request, do not share it, and contact us immediately.



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