

Know the Threats to Help Protect Your Identity – Phishing

This type of Internet piracy focuses on attacking your email inbox by sending messages you may believe are coming from a reputable company that you recognize or do business with, such as your financial institution. Sometimes, the e-mail may even appear to come from a government agency, including one of the federal financial institution regulatory agencies. What these “phishers” do is hope you will click on their message, at which point you could be redirected to a phony website that may look exactly like the real thing. Once inside that website, you may be asked to provide your Social Security Number, account numbers, passwords, or other personal information used to identify you. By providing this information, those perpetrating the fraud can begin to access your accounts or actually assume your identity.

- **NEVER** reply directly or click on a link in response to an e-mail that asks for your personal or financial information.
- **REMEMBER**, your financial institution will never contact you in such a manner to ask for personal financial information.

Do not respond to e-mail that may warn of dire consequences – This is just another way for “phishing” criminals to coerce you into giving them personal information. If possible, contact the company with whom the email concerns directly to confirm the e-mail's validity using a telephone number or web address you know to be genuine.

When submitting financial information to a website, look for the padlock or key icon at the bottom of your browser, and make sure the Internet address begins with "https." This signals that your information is secure during the transmission.

Use anti-virus software and keep it up to date. Anti-virus software and a firewall can protect you from inadvertently accepting unwanted "key-logger" files. Look for anti-virus software that recognizes current viruses as well as older ones.

Keep your computer's operating system up to date and download security patches. These patches for your operating system close holes that "hackers" or "phishers" could manipulate to gain access to your identity.