

Don't Get Lured into a Phishing Scam

Con artists now use email to try to hijack your personal financial information. In a scam known as "phishing," swindlers claim to be from a reputable company and send out thousands of fake emails in hopes that consumers will respond with the bank account information, credit card numbers, passwords or other sensitive information.

These emails can look quite convincing, with company logos and banners copied from actual Web sites. Often, they will tell you that their security procedure has changed or that they need to update (or validate) your information, and then direct you to a look-alike Web site. If you respond, the thieves use your information to order goods and services or obtain credit.

Consumer Tips

- Never give out your personal financial information in response to an unsolicited phone call, fax or email, no matter how official it may seem.
- Do not respond to email that may warn of dire consequences unless you validate your information immediately. Contact the company to confirm the email's validity using a telephone number or Web address you know to be genuine.
- Check your credit card and bank account statements regularly and look for unauthorized transactions, even small ones. Some thieves hope small transactions will go unnoticed. Report discrepancies immediately.
- When submitting financial information online, look for the padlock or key icon at the bottom of your Internet browser. Also, many secure Internet addresses, though not all, use "https" to signify that your information is secure during transmission.
- Report suspicious activity to the Internet Crime Complaint Center, a partnership between the FBI and the National White Collar Crime Center.
- If you have responded to an email, contact your bank immediately so they can protect your account and your identity.
- For more information on phishing, visit the following: Federal Deposit Insurance Corporation, Federal Trade Commission, the Anti-Phishing Working Group, the National Consumers League, the OCC Consumer Protection News and the OCC Consumer Complaints and Assistance Web site.



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