



 **Terrabank, N.A.**

Be Safe **Online**



Help Prevent Fraud
and Identity Theft
while online.

The Internet today, has evolved in such a way that most of your Banking needs can be conducted online. You can pay your bills, transfer funds and deposit checks from the comfort of your home or business.

Unfortunately, it has also created opportunities for criminals to flourish and gain access to your personal and financial information.

We make security a top priority. By using advanced online security measures such as firewalls, encryption keys, intrusion protection systems, anti-virus, anti-malware protection and security patches.

Still, we find it extremely important that your online practices are safe and secure.

Please take a moment to review some key tips you should use to better protect yourself against online threats.

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Key Tips for helping you prevent **Fraud and Identity Theft** when online

- **Keep your computer security current.**
Use a comprehensive security software tool to help prevent viruses, identity theft and fraud, and check for updates regularly to protect yourself from the latest threats.
 - Use a hardware firewall
 - Protect your Computer with anti-virus software, anti-malware software, and update security patches; assure it is updated regularly
 - Never share your passwords or PINs with anyone
 - Memorize your passwords and PINs instead of writing them down
 - Avoid obvious passwords or PINs, such as Date of Birthday or your zip code, and never use personal information or your secret password, such as your Social Security number.
 - Do not open e-mails from unknown sources
- Don't leave your Computer unattended
- Sign off when you are finished with your transactions
- Don't use public computers for banking activities
- **Know who you are buying from.**
If you haven't shopped at the retailer before, research it online to see what other customers are saying. Or call the customer service number to ask about their policies and guarantees. If the website doesn't include a phone number, email the company and start a dialogue with them before buying anything
- **Never buy from online spammers.**
Watch out for emails from companies you don't know offering to sell products at unreasonable discounts. It's probably spam - an email sent indiscriminately to thousands of people. If you do buy from a spammer, chances are your purchase will be of poor quality - if you even get it. Or worse, the spammer could steal your credit or debit card number.
- **Use a secure means of payment.**
Credit cards are one of the safest ways to make online purchases.
- **Make sure the website is encrypted.**
Once you get to the purchase page, check that the address begins with "https" rather than just "http" before hitting "send". The "s" means the site is secure, and your financial and personal information is encrypted before being sent over the Internet.
- **Review the website's policies.**
Before making your purchase, review the website's online shopping and return policies. Make sure the site's declaration to customer service is what you'd expect from any retailer.
- **Trust your instincts.**
If you have any doubts about the site, listen to your gut instincts and don't buy from them. Warning signs that the site may be illegitimate are lack of contact information and deals that are too good to be true – most likely they probably are.

