Know the Threats

Most electronic fraud falls in to one of these three categories:

- **Phishing:** Fraudulent e-mails appearing to be from your bank or similar trusted sources lure you to a copy cat website (one that may look just like your trusted website). Once there, you are instructed to "verify" certain information, which is then used to hijack your accounts and your identity. If you receive a suspicious e-mail, delete the message and call your bank to inform them of the email.

- **Pharming:** Also called "domain spoofing," this cyber crime intercepts Internet traffic and re-routes it to a fraudulent site. Once there, the victim is asked to enter personal information, just as with Phishing.

- **Malware:** This is software designed to infiltrate or damage a computer system without the owner's knowledge. Examples of this malicious software includes: computer viruses, worms, Trojan horses, spyware, and adware.

Learn more by visiting any of the websites listed below:

First Arkansas Bank & Trust
www.fabandt.com

Federal Deposit Insurance Corporation
www.fdic.gov

Board of Governors of the Federal Reserve System
www.federalreserve.gov

Office of the Comptroller of the Currency
www.occ.treas.gov

Office of Thrift Supervision
www.ots.treas.gov

Federal Trade Commission
www.ftc.gov

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TIPS ON UNDERSTANDING
THE THREATS, AND HOW
TO PROTECT YOURSELF,
YOUR FAMILY, AND
YOUR FINANCES

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In today's world, where people do their banking has changed. It is not often that a customer actually goes to a branch to conduct business. With the ease of Online Banking, a customer's finances are only a few keystrokes or mouse clicks away. That is why it is more important than ever to ensure that FAB&T has safeguards in place to keep your personal financial information secure. Here are some of the safety measures that we provide to you:

- **Password Protection & PIN:** Your password and PIN (personal identification number) are the first line of defense, and are your unique identifier. Do not share them with anyone! Most frauds originate with someone the victim knows.

- **Multi-factor Authentication:** This form of ID verification provides added security by requiring multiple forms of identification, such as something only you know (password or PIN), and an answer to a specific security question.

- **Encryption:** Once online with FAB&T, your transactions and personal information are secured by encryption software that converts the information into code that is readable by only you and FAB&T.

- **Privacy Policies:** FAB&T has very stringent privacy policies in place to protect your privacy. Your confidential information is treated with the utmost care, and we meet or exceed both federal and state mandates.

Remember...

- **Choose a strong password:** Security begins with a strong password, which only you, the user, knows. Choose a password that contains a combination of letters and numbers. Don't choose an easily guessed password, such as birthdays or home addresses.

- **Anti-Virus Protection:** Make sure that your anti-virus software is current, and that it scans your email as it is received. This is critical to your personal safety and security when online.

- **E-mail Communication:** E-mail is generally not encrypted, so be wary of sending sensitive information such as account numbers or other personal information in this way. If you receive an unscheduled or unsolicited e-mail from FAB&T, be cautious and take the time to call us and make sure that the e-mail was sent from FAB&T.

- **Signing (or Logging) Off:** Always log off by following FAB&T's secured area exit procedures to ensure the protection and integrity of your personal information.

- **Be Aware:** Crooks are trying to get your personal information! They employ some ingenious methods to do so. Do not respond to any unusual requests for personal information. You already supplied it when you opened your accounts at FAB&T. When in doubt, call us.