

# Croghan Colonial Bank

## — Online Banking Education —

### **Is Online Banking Safe?**

The internet is an inherently unsafe environment and consumers must be careful when using online banking services at any financial institution. Croghan Colonial Bank works hard to provide a safe and secure online banking service, however consumer awareness and diligence are encouraged to minimize risks of internet usage.

### **Type of threats to online banking customers:**

#### **Malware**

Malware is short for malicious software. Malware includes viruses, spyware and other software designed to gain access to or damage a consumer's personal computer. Malware may be present on websites or hidden in document attachments, links, photos or videos. Malware is often disguised as email from a known contact and is often activated when a link or attachment in the email is opened.

#### **Phishing**

Phishing is an activity that allows criminals to access your personal information through your computer. Phishers pose as individuals from organizations you know and trust to obtain your log-on information, passwords and account numbers.

#### **Pharming**

Pharming occurs when internet traffic is diverted from a legitimate site to a criminal's fraudulent site. Once consumers are on the fraudulent site, pharmers can record their keystrokes to obtain personal information.

#### **Scareware**

Scareware is an official-looking pop up screen that warns consumers about a potential problem with their computer. Spyware programs are launched onto the computer when a consumer opens the pop-up window.

#### **Spyware**

Spyware is loaded to a consumer's pc and used to collect address book information, passwords, banking information and behaviors for ease in accessing their credit card or bank accounts.

#### **Viruses**

Viruses are malicious software (malware) programs designed to reproduce and infect other computers. Viruses can spread from one personal computer to another by attaching to a consumer's address book. Viruses can also spread by accessing a computer connected to a company network and spreading to other computers on the network. Once on a computer, viruses can alter, destroy or use personal information for malicious purposes.

### **How Will Croghan Colonial Bank Contact You?**

Croghan Colonial Bank may occasionally call or email you promotional information. If you contact us to discuss your account, we will request personal information to verify your identity before we share any information. This is for your security.

However, Croghan Colonial Bank will not:

- Send an email asking for your bank account numbers or passwords.
- Notify you by email of a required change in your online banking records.
- Send you an email directing you to an attached link for a promotion.
- Call you to confirm your account or online banking information.

## **Online Security Best Practices**

What can you do to protect yourself? Here are some suggestions:

### **Protect yourself**

Use reputable anti-spyware, anti-virus and anti-malware programs on your computer. Update your security software regularly. Avoid using free programs, whose results are often unreliable. Free programs may also be decoys for malware.

### **Maintain your protection**

Perform security scans weekly or whenever you suspect malware has been loaded to your computer. Follow your security software's recommendations and install updates when they are provided.

### **Passwords**

- Use passwords that will be difficult to detect; avoid names or common phrases.
- Use passwords that contain a combination of letters and numbers.
- If programs permit, use special characters in your passwords.
- Capitalize various letters in passwords, not just the first letter.
- Change passwords often.
- Do not use the same passwords for different websites.

### **Surf Safely**

Be careful when surfing the internet. Visit sites you know and trust. Be careful about promotions and offers presented without your request. Be careful about pop-up windows and suggested links. Close each website before proceeding to another. Log out of any financial services website before proceeding to other activity on the web.