

# Security Information

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**CENTRAL NATIONAL BANK**

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## Partners in Protecting Your Information

On an almost daily basis, you are warned of some new scam designed to illegally obtain your financial information or identity. We at Central National Bank are committed to keeping the information that you have entrusted to us secure. As a customer, you can help in protecting your private information by learning and practicing good security habits. This brochure was designed to provide you with some basic but very important security information. We hope that you find it informative and helpful. Should you have any questions, please don't hesitate to call us at (254) 776-3800.

## Some Common Types of Fraud

Identity theft occurs when a criminal obtains your personal information and uses it to steal money from your accounts, open new credit cards, apply for loans, rent apartments and commit other crimes using your identity. These acts can damage your credit, leave you with unwanted bills and require significant work to clean up your credit.

Though these criminals can obtain your information from something as simple as your mailbox or trash, there are some other common tools:

1) "Phishing", "Spoofing" or "Vishing" are where criminals email you a fraudulent website or telephone number.

## Some Common Types of Fraud (cont.)

When you make contact, personal information will be requested. Even though these websites may very well look authentic (perhaps like a genuine bank website), no legitimate business will request personal financial information via email. For details, please see:

<http://www.ftc.gov/bcp/online/pubs/alerts/phishregalrt.htm>

2) Spyware and viruses are programs that are loaded onto your computer without your knowledge and can capture your private information.

Other Fraud:

1) Check Scams – There are many versions of this scam in which someone sends you a check to be deposited into your account and then requests that you send them a smaller amount of money, usually via a wire transfer (i.e. Western Union), money order, or cashier's check. For details, please see:

<http://www.ftc.gov/bcp/online/pubs/alerts/overpaymentalrt.htm>

To protect yourself from these scams, do not send money, to anyone whom you don't know. If there is any question in your mind, please call us.

2) International Lottery Scams – Please be advised that participating in a foreign lottery is illegal. For details, please see:

<http://www.ftc.gov/bcp/online/pubs/alerts/intlalt.htm>

## How We Protect Your Information

- 1) We regularly update our Information Systems Security Policy and our Privacy and Information Security Program Policy which detail guidelines for us to follow to protect your information, whether stored electronically or physically within the bank.
- 2) We provide you with free online, real-time access to your accounts and bill payment via CentraNet. This allows you to monitor your accounts as transactions occur enabling you to see potential fraud immediately. It also reduces the amount of paper entering the system that could be intercepted by criminals.
- 3) We provide you with the option to receive your bank statements by email, which is faster than receiving the paper version and once again, reduces the amount of paper in the system that could be intercepted.

## How You Can Protect Your Information

- 1) Monitor your accounts regularly – sign up for CentraNet and e-Statements to receive timely information on your account, but, at a minimum, review your bank statement as soon as it arrives.
- 2) Monitor your credit report – you can obtain a free copy of your report from each of the credit reporting agencies once a year. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com). Instead of requesting all three at once, you may stagger them every four

months to enable you to check for identity theft three times a year instead of only once a year.

- 4) Never give out your Social Security number, account number or information, or passwords via the telephone or email unless you initiated the communication.
- 5) Never send money to someone unless you know them and understand the reason you are sending the money. Avoid sending cash if at all possible. And, remember, if a deal seems too good to be true, it probably is.
- 6) Protect your paper information by storing it in a safe place and by shredding items before throwing them away. Mail items in mailboxes that don't allow access to the mail inside.
- 7) Protect your electronic information by keeping your computer "healthy" – install anti-spyware, anti-virus, and other security software on your computer. Use it and keep it up-to-date. Change your passwords often, make them difficult to guess, and don't share them or write them down in an accessible place. Don't open email attachments from unknown sources.
- 8) Educate yourself.

## Tips for Recognizing Fraud

Any of the below could be signs that you have been a victim of fraud:

- 1) If you find new accounts on your credit report that are not yours.
- 2) If you did not receive an expected bill or statement by mail.

- 3) If unexpected charges occurred on your account.
- 4) If you receive credit cards that you didn't apply for.
- 5) If you get calls from creditors or debt collectors regarding merchandise or services that you did not buy.
- 6) If you are denied credit for no reason.

## If You Suspect You Are a Victim of Fraud

- 1) Contact us immediately to alert us to the situation.
- 2) Contact the fraud division of the three credit bureaus.
- 3) Contact the Federal Trade Commission.
- 4) File a police report.

## Resources / Contact Information

### CREDIT BUREAUS

Equifax: 1-800-525-6285, [www.equifax.com](http://www.equifax.com)  
Experian: 1-888-397-3742, [www.experian.com](http://www.experian.com)  
TransUnion: 1-800-680-7289, [www.transunion.com](http://www.transunion.com)

### FEDERAL TRADE COMMISSION

General Consumer Information:  
<http://www.ftc.gov/bcp/menu-internet.htm>

To Report IDTheft: 1-877-IDTHEFT or  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

### CENTRAL NATIONAL BANK

(254) 776-3800 or 1 (888) 262-9226

To Report a Lost or Stolen Debit Card:  
1 (866) 298-0073, Option 7 (if answered by The Informant).

