



## Security Information Brochure

### Online Banking

- **OUR BANK WILL NEVER INITIATE CONTACT WITH YOU TO REQUEST YOUR LOG ON CREDENTIALS.**
- It is prudent to implement steps to prevent and detect spyware (software that collects data anonymously) on personal computers. As a result, there is risk of using public computers to connect to online banking Web sites.
- When using online banking, ensure the secure site icon is present. Remember periodic new password selection
- Firewall activation
- Complete log-off
- Timely statement review of account activity
- Double check the website URL to see that it is correct and not misspelled.
- Maintain your software current

#### Consumers

- Before you reveal any personal information, find out how it will be used and whether it will be shared with others.
- Password diversity with multi-case letters, numbers and punctuation (e.g., strong passwords)
- When shopping online with participating merchants, follow the steps provided by your card vendor to use your private code for protection against unauthorized use of your card.
- Password confidentiality
- See also

<http://www.fdic.gov/bank/individual/online/safe.html>

Note: As referenced in consumer account disclosures, liability limits exist for electronic funds transfers (EFT) with bank notification as specified in the EFT disclosures. See the specific error resolution process as referenced in the Electronic Funds Transfer disclosure provided at the time of account opening and as part of your statements. Call any of our offices to mail you an additional Electronic Funds Transfer disclosure copy, if needed.

#### Business Customers

- Evaluate your online banking risks and related controls via:
  - Internal/external control assessment
  - Firewall intrusion testing
  - Safeguarding of passwords/password protected software
  - Prompt deletion of access ability of former employees
  - Dual control access
  - Employee background checks/credit bureau report review

### What to do if your wallet is lost or stolen

- File a report with the police.
- Cancel your credit cards
- Report missing cards to the three major credit reporting agencies: 1-877-438-4338
- Report the loss to your bank. Consider opening new accounts and stop payments.
- Contact check verification companies to notify stores that use their databases. You can also ask your bank to notify its check verification service. Three of the check verification companies that accept reports of check fraud directly from consumers are:
  - TeleCheck: 1-800-710-9898
  - International Check Services: 1-800-631-9656
  - Equifax: 1-800-437-5120
- Get a new Check Card with a new number and password.

## Reporting Address Discrepancy/Customer Complaints/ Suspicious Account Activity/Security Events

Send notice to: Senior Operations Officer  
CFB Operations Department  
P. O. Box 1097  
Walhalla, SC 29691

### Identity Theft

- Pay attention to your statements.
- Place outgoing mail in the post office collection boxes.
- Do not give out personal information over the phone or through the mail or email unless you have initiated the contact.
- Keep items with personal information safe. Shred them.
- When you make up your Personal Identification Number (PIN), don't use something a thief might guess, such as birth date, Social Security number, or phone number.
- Order a copy of your credit report and review every year.
- Shop online with trusted companies.
- Do not click on emails from unknown senders.

### Fraud

To learn about online fraud go to [www.fraudwatchinternational.com](http://www.fraudwatchinternational.com)

**If you can answer YES to any of the following questions or to report identify theft, please notify our bank Operations Department immediately at 864-638-2105.**

- You are asked to wire funds to any other foreign country?
- You are asked to pay "upfront" money to receive a greater sum of money at a later date?
- Have you been informed via e-mail or telephone that you were the winner in a lottery from a foreign country?
- Have you been offered pay or commission to facilitate in the transfer of money?
- If you recently sold an item over the Internet, is the amount of the check more than the selling price of the item? Have you been asked to refund the difference?
- Is the check drawn on an individual or business different from the person buying your item or product?
- Have you been invited to participate in a "once in a lifetime" investment opportunity requiring a good faith down payment?

### ATM PIN Risk

- Be alert to using a PIN at a modified ATM terminal that has a suspicious device attached or that may not be genuine.

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