

YOUR SAFETY COMES FIRST

People constantly develop new ways to steal your identity and commit fraudulent schemes and scams. The best way to protect yourself is to understand potential risks and to develop defensive habits, such as reviewing your credit report frequently. Your Savvymoney account, which can be accessed via online banking, is an excellent tool to use to reveal what is taking place on your credit report.

To use this free service, you can log into your online account and access the menu bar. From there, under "Services", you will click on "My Credit Score" to enable the Savvymoney feature. A series of disclosures will be available for you to read.

We are always searching for new ways to protect your information. With this new feature we offer, you can review your credit score, see your credit report, and find ways to save money. The Savvymoney tool is a great way to stay informed and on-top of your financial information.



Identity Theft

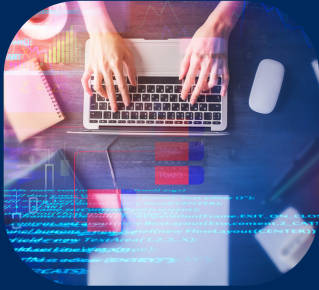


Cyber Crimes



Scams

KNOW THE DIFFERENCE



Identity Theft

Identity theft happens when someone uses your personal or financial information without your permission.



Cyber Crimes

Cybercrime is a criminal activity that either targets or uses a computer, a computer network, or a networking device. Cybercrimes aim to damage computers or networks for reasons other than profit.



Scams

A scam is a dishonest or fraudulent scheme that attempts to take money or something of value from people.

5 STEPS TO PREVENT FRAUD

1. Don't answer phone calls or open emails from someone you don't know.
2. Protect your personal information.
3. Please take a look at your Credit Report often.
4. Set high privacy settings on social media accounts.
5. Don't use public Wi-Fi.

For more information, contact the Federal Trade Commission.

