

You're the *One*TM

PROTECT YOURSELF FROM PHISHING SCAMS

Internet “phishing” scams are one of the fastest-growing frauds today. Phishing expeditions can range from an elaborate website with fake graphics and logos to a simple text email offering a great mortgage rate. Both are designed for one purpose: to collect email recipients’ personal financial details, such as usernames, passwords, and account numbers.

By hijacking the trusted brands of banks, credit card companies, online retailers, and even government agencies, fraudsters are able to trick some consumers into handing over their personal financial information.

How to Protect Yourself

- Never share any personal information, especially Social Security Numbers, account numbers or login and password information via email.
- Beware of emails telling you that you must use the provided link to verify or change your account in some way.
- Keep your passwords secret and do not leave them in an unsecured area; change them regularly for better protection.
- Ensure you are using a secure website when submitting financial information; make sure the address begins with “https:” (the “s” stands for “secure”). Make a habit to enter the address of the website yourself and not depend on displayed links.
- Check your bank account, credit card transactions, and balances online regularly, and report any discrepancies immediately.
- Use antivirus and antispyware software, as well as a firewall, and update them all regularly. Some phishing emails contain software that can harm your computer or track your activities on the Internet without your knowledge.
- Contact the Internet Crime Complaint Center at www.ic3.gov if you think you have received a phishing email or have been directed to a suspicious website.

If You Become a Victim

- Report the incident to your financial institution as quickly as possible.
- Contact one of the three major credit bureaus and request that a fraud alert be placed on your credit report:
 - Equifax, 800.525.6285;
 - Experian, 888.397.3742;
 - TransUnion, 800.680.7289.
- File a complaint with the Federal Trade Commission at ftc.gov or 877.382.4357, or the Anti-Phishing Working Group at antiphishing.com.



MidWestOne.com
800.247.4418



Member FDIC