

Many financial institutions that conduct business on the internet have become the target of a form of online fraud called “phishing”. Phishers use fraudulent emails or pop-up web pages that appear legitimate and are designed to deceive you into sharing personal or account information. When you respond to these online scams, you jeopardize the security of your accounts and your identity. You should never provide your personal or account information in response to unsolicited emails or pop-up web pages.

There are many things you can do to help secure your identity and your accounts at First National Bank of Benton. Here are some suggestions to follow:

Look beyond the logo. To make fraudulent emails or web sites appear real, scammers often include actual logos and images of legitimate companies. They also convey a sense of urgency, stating that if you fail to provide, update or verify your personal or account information, access to your accounts will be suspended. It’s important that you look beyond the logo and not give out your information.

Use your spam filter. Many email services now have spam filters that minimize the amount of spam you receive. The filters can help you minimize the number of fraudulent emails in your inbox.

Type, do not click. Even if you do open a suspicious email, don’t click on any links. By clicking on the links you could unknowingly download a virus or spyware to your computer. Even if you think the email is legitimate, type web addresses into your browser instead of clicking on links. If the email is from an institution you do business with, use a bookmark that you’ve already created or type in the address to visit the company’s web site.

Change your online passwords often. The rule of thumb is to change your password every 30 to 60 days. Be creative with your passwords – stay aware from obvious passwords like your zip code, year of birth or sensitive information such as your mother’s maiden name or your social security number.

Update your anti-virus and anti-spam software. By keeping anti-virus and anti-spam software up to date on your computer, you make it more difficult for scammers to access your personal and account information. You can purchase anti-virus and anti-spyware software at major retail stores as well as on the internet.

To report a suspicious email or web page, call First National Bank of Benton at 318-965-9691. We may request that you forward the email to us. You are your own best protection against online fraud. By staying informed, you can help protect your identity and accounts.