



## **Fraud Prevention and Identity Theft**

You can take steps to reduce your risk of fraud and identity theft. Review the information below to find out how fraudsters may try and scam you and what you can do to protect yourself.

Identity theft is a serious crime. People whose identities have been stolen can spend months or years and thousands of dollars cleaning up the mess the thieves have made of a good name and credit record. In the meantime, victims of identity theft may lose job opportunities, be refused loans and even get arrested for crimes they didn't commit. Humiliation, anger and frustration are among the feelings victims experience as they navigate the process of rescuing their identity. While there are no guarantees about avoiding identity theft, it's important for you to protect yourself and your information. Community Bank of the South is proud to offer this identity theft and fraud information on our website in hopes of assisting our customers in mitigating their risks and ultimately avoid being a victim.

### **Online Banking Security**

- Community Bank of the South will never ask you for your on-line banking ID or password. Never share your login ID or password with anyone.
- Create passwords that are not based on any information that can be easily obtained about you, such as your birth date.

### **Eliminate Paper:**

- Sign up for eStatements and download and review your statement online instead.
- Review your monthly statements promptly.
- Sign up for direct deposit to have your funds deposited directly into your account.
- Retain only necessary documents which contain your personal information and maintain these in a secure location. Shred all unnecessary documents.

### **Safeguard your social security number**

- Never provide your social security number unless you have initiated the contact and have confirmed the business or person's identity.
- Do not use your full or partial social security number as a personal identification number (PIN) or password.

- If you must provide your social security number in an e-mail or on a website, ensure that it is encrypted, and you know the recipient will protect it.
- Don't carry your social security card in your purse or wallet.

### **Computer Security**

- E-mail
  - Email is not a secure form of communication. Never send personal information through email unless the email is encrypted.
  - Community Bank of the South will never contact you via e-mail or over the telephone to request account numbers, account information or passwords.
  - For your protection, any e-mail sent from Community bank of the South, including eStatement notifications and alerts, will require you to log on to our secure website before entering any personal information.
  - Phishing is a way to lure victims into disclosing their personal information. Never respond to unsolicited e-mails, telephone calls or texts asking for personal information regarding your accounts, credit or debit cards.
  - If you ever receive an e-mail that appears to be from Community Bank of the South that request personal information such as your account number or social security number, do not respond to the e-mail. Please notify us immediately at [info@cbsouth.com](mailto:info@cbsouth.com).
- Secure your computer
  - Keep anti-spyware and anti-virus protection up to date.
  - Install a firewall to prevent unauthorized access to your computer.
  - Keep operating system and software updates current.

### **ATM Fraud and Security**

- Maintain a safe distance from others in line. Do not allow anyone to distract you or offer assistance.
- Have your card ready to use before approaching the ATM.
- Stand close to the screen, shielding your personal identification number entry from others waiting.
- Secure your cash and card prior to leaving the ATM.
- Use a familiar ATM, preferably one located at a bank. Avoid ATM's in unfamiliar or remote locations.
- Check the card slot, keyboard and machine for signs of tampering. Do not use the machine if the card slot and keyboard have an overlay or anything else seems suspicious.
- If anything about the ATM appears suspicious, cancel your transaction, remove your card, and report your suspicion to the financial institution.

### **Community Bank of the South contact information**

- In the event you notice suspicious account activity or experience personal information related security incidents, please notify us as soon as possible at 770-436-4567 or info @ cbsouth.com.

### **Credit Reports**

- You are entitled to a free credit report annually from each of the major credit reporting bureaus. We recommend that you order your free credit report from www.annualcreditreport.com, which consolidates information from Equifax, Experian, and Transunion.

### **The following links offer additional information and assistance with identity theft and fraud.**

- FDIC consumer alerts
- Consumer Credit Counseling Service- take control of your debt now
- Don't be an online victim: How to guard against internet thieves and electronic scams.

### **Regulation "E" (electronic funds transfer)**

Regulations "E" covers transactions initiated through an electronic terminal, telephone, computer, or magnetic tape that instructs the bank to credit or debit the consumer's account. The information provided here does not in any way negate the regulation "E" disclosures that you were provided at account opening.

- The following types of transactions are covered.
  - Point of Sale transactions
  - Automated Teller Machine (ATM)
  - Electronic check conversion
  - Direct deposits or withdrawals
  - Transfers initiated by telephone
  - Transactions initiated by debit cards, including those that do not involve an electronic terminal
- The following transactions/accounts are not covered by Regulation "E"
  - Credit Card Transactions
  - Business accounts- Accounts not established for family, personal, or household use.
  - Transactions initiated by paper instrument, such as a check.
  - Wire Transfers
  - Intra-bank automatic transfers between the customer's account and the bank, between customer accounts, or from customer's account to another account at the bank.
  - Certain incidental telephone-initiated transfers not under a pre-arranged plan.

### **Customer responsibilities under regulation "E"**

- Contact Community Bank of the South as soon as possible if you discover any of the following.
  - You believe your visa debit card, ATM card, or personal identification number have been lost or stolen.
  - If you discover an authorized electronic funds transfer has been made on your account.
  - Calling the bank at 770-436-4567 is the best way to minimize your losses

### **Protections provided and not provided under regulation “E”**

- Consumer liability
  - You could lose all of the money in your account (plus the maximum overdraft on your line of credit or money in your attached accounts)
  - If you inform Community Bank of the South within 2 business days of learning of the loss or theft of your debit card and or personal identification number you can lose no more than \$50.00.
  - If you do not tell us within 2 business days after you learn of the loss or theft of your debit card and/or personal identification number and we can prove we could have stopped someone from using your card and/or code, without your permission, you could lose as much as \$500.00.
  - If your account statement shows transfers that you did not make, including those made by card, code or other means, contact the bank at once
  - If you do not tell us of unauthorized transactions on your account statement within 60 days after the statement was mailed to you, you may not get back any money that you lost if we can prove that we could have stopped someone from taking the money if you had told us in time.
- Additional limit on liability for Visa Debit Card transactions
  - Unless you have been negligent or have engaged in fraud, you will not be liable for any unauthorized transactions using your lost or stolen visa card.
  - This additional limit on liability does not apply to ATM transactions or to transactions using your personal identification number which are not processed by Visa.