



Internet Security Protect Yourself Online

Carver State Bank is committed to making Online Banking and Online Bill Payment safe when you access your account information.

Below are some things you can do online that will help lower the risk of identity theft and fraud:

- ✓ Stop receiving paper statement by mail to limit fraud
- ✓ View cleared checks online to monitor for check fraud
- ✓ Pay your bills online to reduce the chances of mail fraud
- ✓ Login to Online Banking and view your account activity frequently to detect fraudulent activity sooner
- ✓ Establish online alerts to monitor account changes, transactions on your account (s) and to monitor payments to ensure they meet your criteria
- ✓ Check your credit report at least once a year
- ✓ Choose passwords that are easy to remember but very difficult for someone else to figure out
- ✓ Check privacy policies on Web sites you visit
- ✓ Browse securely

Follow these tips to be safe as you travel, shop and live with your smartphone:

- ✓ Set a password for your phone
- ✓ Only download Apps from reputable sources
- ✓ Back up your data
- ✓ Don't click on links to text messages from people you don't know
- ✓ Keep Wi-Fi and Bluetooth off when not in use
- ✓ Apply software updates from your carrier or phone vendor
- ✓ Clear your inbox and outbox regularly
- ✓ Block unsolicited spam phone calls
- ✓ Install Antivirus/Antispyware on your phone
- ✓ Don't jail break your phone
- ✓ Always keep an eye on your phone while traveling

If you notice suspicious account activity or experience an information security-related event, please contact our Customer Service Representative at 912-447-4200 (local) or 1-877-489-2434 (toll free). If your call is received after normal business hours, you should leave a message and we will return your call the next business day.

Remember, we will never contact you by phone or e-mail to ask you to verify your Online Banking credentials or other sensitive information. If you contact us, however, we will ask for information that will allow us to positively identify you and ensure your privacy.

Thank you for choosing Carver State Bank to fulfill your financial needs.

www.carverstatebank.com