

Tips for Keeping Customer Financial Information Safe From Phishing

What is phishing?

Phishing is a scam that uses unsolicited phone calls, emails and fraudulent websites designed to fool recipients into divulging financial data such as account numbers, usernames, passwords and Social Security numbers.

Who can be targeted?

Criminals using this technique not only target **consumers** directly, but also can use this technique to target **employees of financial institutions** and trick them into giving away account information.

How can you help prevent it?

Fortunately, you can help prevent phishing schemes by following these tips

1. **Never give out any financial information in response to an unsolicited phone call, fax or email**, no matter how official it may seem.
2. **Do not respond to a phone call or an email that may warn of dire consequences if you do not validate your information immediately.** Contact the company to confirm the call's or email's validity using a telephone number or website you know to be genuine. Clicking on a link within the unsolicited email could give a criminal access to information they are not authorized to have.
3. **Only use approved secure methods if you need to share financial information electronically.** When submitting financial information on a website, look for the padlock or key icon at the top or bottom of your browser, and make sure the Internet address begins with "https." This signals that your information is secure during transmission. When submitting financial information via email, only use bank-approved, secured email systems.
4. **If a customer reports discrepancies in their account, no matter how small, report the incident to your supervisor.** Some thieves hope small transactions will go unnoticed.

What should you do if you think you have been a target of a phishing scam?

If you have responded to an email or phone call you think may be a phishing scheme, contact your supervisor immediately, so they can help with protecting the account and the customer's identity. It is essential to communicate quickly to help address the issue and to protect those who could be impacted.