

# Let's Work Together to Protect Your Money and Your Identity.

## Here are some steps to consider.

At Kennebunk Savings, we want you to know that we use industry-leading technology to keep your personal information safe and secure.

### Here's how Kennebunk Savings helps keep your information secure

- **Online Account Security:** Kennebunk Savings' approach to security extends beyond a unique user ID and password. We use encryption, firewalls, technology updates, multiple validations and regular security testing of our online systems
- **Account Alerts:** Online and mobile banking offer alerts you can activate to help you monitor account activity through push notifications, text messages, emails, or online banking secure messages.
- **Fraud Services:** Our Fraud Services monitor for suspicious activity on your debit card 24/7. When a transaction is not consistent with your usual card activity, you will receive a text and/or a phone call from Fraud Services to verify the authenticity of your card transaction. We will never ask for your full card number, full social security number, expiration date on your card, your card PIN, or the CVC code when identifying you. Instead we will use our standard identification procedures: we'll ask only for the last 4 digits of your card, plus the last 4 digits of your social security number. If you cannot provide these details, we'll ask you to verify your date of birth and your mother's maiden name. You will also have the option to be verified using a One Step Authentication. This simple process sends a five-digit passcode via SMS text to your cell phone, allowing for a quick and convenient verification without asking standard identification questions. Important steps you should take to be sure Fraud Services can work on your behalf:
  - Make sure Kennebunk Savings has your most current phone number(s).
  - Always notify us when you plan to travel.

To update your personal contact information or notify us of your travel plans, call Customer Care at 1.800.339.6573 or visit your local branch.

### Help protect yourself from fraud

1. Be sure to keep all of your information up to date with Kennebunk Savings.
2. Protect your user ID and use different strong passwords for different websites. Consider changing your PINs/passwords regularly.
3. Do not share your PINs, debit card numbers, passwords or social security number with anyone.
4. Do not give personal information (such as birthday, email or address) to anyone via email or over the phone unless you verify the source.
5. Beware of emails, pop-up requests and text messages that require an urgent reply. Don't ever open attachments, click on links, or respond to emails from unknown senders.
6. Always log your computer off and close your browser to prevent any unauthorized access.
7. Install operating system "updates" (Windows and Mac OS) when you receive them.
8. Install anti-virus software and keep it current.
9. Use a secure connection when providing personal information online.
10. Never leave your laptop/device unattended.
11. Scan for spyware and adware.
12. Back up important files.

### Review your free credit reports annually

It's important to verify once every year that your credit reports are accurate and do not contain any suspicious activity. Contact the central source online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free 877.FACT ACT (1.877.322.8228) to request your credit reports from the three major credit bureaus.

### Key things to remember

**Do not send money or give out personal information in response to any unexpected request(s)**—whether it comes as a text, a phone call, or an email. If you do receive a suspicious request, always verify who is contacting you before responding. Here's how:

- **Phone:** Hang up the phone and call back using a number you know to be legitimate, from your bank or other reliable source, and ask for more information.
- **Email:** Do not respond until you authenticate the sender. Call the company to confirm the sender's identity and the legitimacy of the company's offer.
- **Internet Offers:** You can check out other companies and offers with the Better Business Bureau, Federal Trade Commission and National Fraud Information Center.

### Social Networking

Social networking websites such as Facebook and Twitter allow you to reconnect with old friends and make new ones. You can help protect yourself by following a few simple guidelines:

- Limit your available personal information.
- Use privacy settings to restrict who can access your information.
- Vary your password.
- Know who you are "friending".
- Beware of following links.
- Talk to your kids about security.
- Post about vacations once you return, not while you're away.

### Think you are a victim of fraud?

- **Report Immediately:** Call Kennebunk Savings at **1.800.339.6573** or visit your nearest branch if you suspect fraud or identity theft involving your Kennebunk Savings accounts or debit/ATM cards. We provide 24/7 debit card fraud assistance. Even if you suspect fraud or identity theft that does not involve your Kennebunk Savings accounts or cards, call us so that we can monitor your accounts.
- **Document Your Communications:** Keep a log of all conversations related to the suspicious incidents, including dates, names, and phone numbers. Keep copies of all communications and send correspondence by certified mail, return receipt requested.
- **Contact the Credit Bureaus:** Contact the toll-free fraud numbers of any of the three credit bureaus to have a fraud alert placed on your credit report. Request a credit freeze, which is now available by law for free.

Equifax	<a href="http://www.equifax.com">www.equifax.com</a>	1.888.766.0008
Experian	<a href="http://www.experian.com">www.experian.com</a>	1.888.397.3742
TransUnion	<a href="http://www.transunion.com">www.transunion.com</a>	1.800.680.7289

- **Contact the Federal Trade Commission:** File a complaint with the Federal Trade Commission (FTC) by phone: 1.877.ID THEFT (1.877.438.4338); online: [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft); or by mail. The *FTC's Identity Theft website* is a national resource that provides information to help people protect themselves and helps victims of identity theft repair damage to their credit records.
- **Contact Your Local Police Department:** Report suspected theft of personal and financial information.



Kennebunk Savings

800.339.6573 • [kennebunksavings.com](http://kennebunksavings.com)

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