

# The First State Bank of Kiowa

Customer Newsletter

Customer Fraud Awareness  
Volume 1

## Commitment to Security

The First State Bank of Kiowa pledges to take all precautionary measures to safeguard your confidential information, and to give you guidance on how to protect yourself against ID theft, electronic fraud, and other common threats encountered by today's banking customers.

listed on the email. Never give out any information that the bank already has to a caller, text message, or email sender. We will never contact you and ask for your complete debit card number or social security

**The First State Bank of Kiowa will NEVER request personal information by email or text messaging, including account numbers, passwords, personal identification information, or any other confidential customer information.**

This newsletter's purpose is to inform you of the latest fraudulent trends, and advise you in ways you can protect against becoming a victim.

### Fraudulent Emails

Fraudulent emails may be designed to appear as though they are originated by The First State Bank of Kiowa. Do not respond to any email communications which request any type of personal or confidential information and do not click on any links

number. If we need to contact you, it will always be in a manner that protects your personal, confidential information and we will clearly identify ourselves. Please report any suspicious calls, e-mails, or messages to The First State Bank of Kiowa, by calling 620-825-4147.

## What is Identity Theft?

Identity theft involves the unlawful acquisition and use of someone's identifying information such as:

- Name
- Address Date of Birth
- Social Security Number
- Mother's Maiden Name
- Driver's License
- Bank or Credit Card Account Number

Thieves can use the information to repeatedly commit fraud in an attempt to duplicate your identity which may include opening new accounts, purchasing automobiles, applying for loans, credit cards, social security benefits, renting apartments and establishing services with utility and telephone companies. It can have a negative effect on your credit and create a serious financial hassle for you.

## How do I protect myself?

- Report lost or stolen checks or credit cards immediately
- Never give out any personal information including Date of Birth, SSN or Passwords
- Shred all documents containing personal information, like bank statements, unused checks, deposit slips, credit card statements, pay stubs, medical billings and invoices
- Don't give any of your personal information to any web sites that do not use encryption or other secure methods to protect it.

## The Internet & You

The internet has altered America's lifestyle. The biggest impact is how we shop. The internet is the most convenient way to purchase things.

**When Shopping Online**, you should:

- Learn as much as possible about the product and seller
- Understand the retailer's refund policies
- Choose a secure password to protect account information
- Use a secure checkout and payment process
- If an offer sounds highly suspicious or too good to be true, it probably is

### Best Practices

- Maintain active & up-to-date anti-virus software
- Maintain spy-ware protection
- Set up automatic Windows (or other operating system) updates
- Maintain firewall installed on the network
- Password protect wireless networks

### Steps to secure your personal information

- Never give out any personal information including Usernames, Passwords, Social Security Numbers or Date of Birth
- Create difficult passwords which include letters,

numbers, and symbols whenever possible.

- DO NOT use personal information for your user names, or passwords
- Avoid using public computers to access internet banking accounts
- Block cookies on your browser. When you surf, hundreds of data points are collected by the sites you visit
- Don't put your full date of birth on social networking profiles
- Don't download Facebook apps outside of the US
- Use multiple usernames and passwords. Keep them separate for social networks, online banking, e-mail and online shopping.

## The First State Bank of Kiowa

*is committed to protecting your personal information*

If you feel your account has been jeopardized or you have questions regarding your account, please call or visit a customer service representative at any of our branch locations.

**First State Bank of Kiowa**  
546 Main St. /PO Box 105  
Kiowa, KS 67070-0105



**Phone:** 620-825-4147  
**Bookkeeping:** 620-825-4100  
**Fax:** 620-825-4790

### Lobby Hours

9:00-3:00 Monday, Tuesday,  
Thursday, Friday  
9:00-6:00 Wednesday  
Closed Saturday

### Drive-thru

8:00-4:00 Monday, Tuesday,  
Thursday, Friday  
8:00-6:00 Wednesday  
8:00-12:00 Saturday