

The First State Bank of Kiowa

Customer Newsletter

Customer Fraud Awareness

Volume 3

Debit & Credit Card Fraud Awareness

As a customer of The First State Bank of Kiowa, the security of your personal and account information is extremely important to us. Practicing good security habits can ensure that your private information is protected. It is The First State Bank's responsibility to apprise our customers of any security issues/threats and help educate you on how to prevent Identity Theft and fraudulent activity on your account(s). Debit cards and credit cards have become the most convenient

Please advise The First State Bank of Kiowa if you are planning on traveling abroad. If we see unusual activity on your account, we may temporarily freeze your account until we are able to verify the transaction(s) with you. To advise us of your travel plans, or if you suspect unusual transactions on your account, please call us at 620-825-4100.

form for purchasing your everyday needs. They have replaced the actual need to carry cash. With the ever increasing volume of debit and credit card transactions, there has been an increased number of fraudulent attempts as well. Follow these steps to protect your cards.

- **Safeguard your card:** Keep your Debit or ATM card in a safe place at all times.
- **Protect your Personal Identification Number (PIN):** Do not write your PIN down. *Memorize it.*
- **Know your daily withdrawal limit**
- **Minimize Transactions:** fewer transactions will reduce your exposure to fraud and fees.
- **Keep your receipts:** Retain the receipts of your transactions so you can reconcile your account when your statement comes.

Guarding Against Fraud

Here are some tips to help protect yourself from debit & credit card fraud

- **DO:**
 - ✓ Sign your card as soon as they arrive.
 - ✓ Carry your cards separately from your wallet in a zipped compartment or small pouch.
 - ✓ Keep a record of your account numbers, their expiration dates and the phone number and address of each company in a secure place.
 - ✓ Keep an eye on your card during the transaction and get it back as quickly as possible.
 - ✓ Void incorrect receipts.
 - ✓ Destroy carbons.
 - ✓ Save receipts to compare with billing statements.
 - ✓ Open bills promptly, and reconcile accounts monthly.
 - ✓ Report any questionable charges promptly and in writing to the card issuer.
 - ✓ Notify card companies in advance of change of address.
- **DON'T**
 - ✓ Lend your card to anyone.
 - ✓ Leave cards or receipts laying around.
 - ✓ Sign a blank receipt. Draw a line through the blank spaces above the total.
 - ✓ Write your account number on a post card or envelope
 - ✓ Give out your account number over the phone unless YOU'RE making the call to a company you know is reputable. If you have questions about the company, check it out with your local consumer protection office or Better Business Bureau.

Passwords & You

Creating a strong password

Passwords Put in Perspective

If you choose a one-character password, any upper case, lower case or digit, there would be 62 possible passwords. Clearly, a would-be hacker could try all 62 password very quickly.

You can make your password harder to guess by using more characters. Using the same possible characters, there are 3,844 possible 2-character password and 218,340,105,584,896 (218 Trillion) 8-character passwords. Even IF a would-be hacker tired out 5,000 8-character passwords PER SECOND, it would take, on average, 700 years for them to guess your 8-character

password. Clearly, longer passwords are more secure than shorter ones.

Longer Does Not Mean Secure

Even if you choose a longer password, that doesn't mean it's a secure one. For example, you might choose a long password based on something you know, your spouse's name, your child or pets name or a random word from the dictionary. If you do this, then instead of trying 218 trillion passwords, this hacker would just have to try a few thousand times. If they use a computer program to guess passwords, it will only take a few seconds.

Change Passwords Regularly

The First State Bank recommends changing your password monthly.

Strong Password MUSTS

1. Be as long as possible: 8 or more characters are recommended.
2. Include mixed-case letters
3. Include digits and punctuation
4. Do not base password on personal information
5. Do not base password on a dictionary word in any language.
6. Do not use "password" as your password.

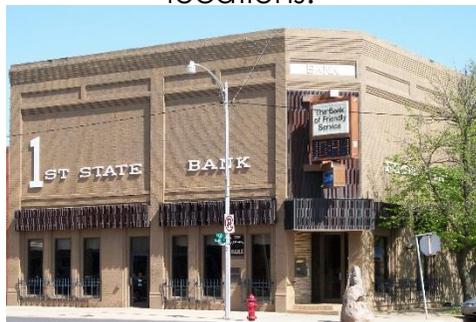
Do NOT use the same password twice.

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.

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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