

Don't take
the bait



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PHISHING
INFORMATION

WHAT IS PHISHING?

Phishing is the act of sending an email that appears to be from a legitimate organization to a large email list with the hope of luring some users into giving out personal financial information. The email is the bait, and you are the phish.

HOW BIG IS THE PROBLEM?

There were nearly 13,000 unique phishing scams reported in 2004. In 2003, 1.8 million Americans gave out their personal information in phishing scams. It can happen to anyone.

HOW CAN I DETECT PHISHING?

We will never ask for your account number, social security number, or any other personal financial identification information in an email. No matter how official the email may look, if the sender is asking for any personal information, it is likely a phishing scam. Do not click on links in these emails. If you are unsure, type the URL of the sender into your web browser yourself.

HOW CAN I AVOID BEING HOOKED?

Do not reply to or click on a link in an e-mail that warns you, with little notice or prior legitimate expectation that an account of yours will be shut down unless you confirm your billing information. Instead, contact the company cited in the e-mail using an authenticated telephone number or other form of communication that you are sure is genuine.

IS THERE ANYTHING ELSE I CAN DO?

Always make sure your internet browser has the latest security patches, downloaded directly from the browser creator's website. Never click on a browser update sent to you in an email.

Also, keep an eye on your accounts. Report any suspicious account activity--it could be a phisher at work. Report suspicious activity to the FTC. Send the actual phishing e-mail to uce@ftc.gov.

WHAT IF I THINK I'VE BEEN HOOKED?

Call the real institution the phishing email was purporting to be. If they have no record of asking for your information, cancel or change your account immediately to minimize the damage.

REMEMBER: WE WILL NEVER ASK FOR YOUR PERSONAL FINANCIAL INFORMATION THROUGH AN EMAIL.

If you have questions or concerns, contact us, and we'll be happy to address them.