

Protecting Your Financial Information

****NOTICE REGARDING SECURITY PRACTICES:** Bank of Hays and its personnel will never ask you for your Personal Identification Number (PIN) or login credentials whether by phone or e-mail. If you detect suspicious activity on your accounts or experience any security-related events, please call 785-621-2265 immediately and ask to speak with John Clarke or Darla Braun.

General Tips

- Understand your rights as a consumer
- Place outgoing mail in the secure USPS mail collection box
- Notify us of any phone inquires asking for account information
- Shred financial solicitations that arrive in your mailbox
- Keep all your personal information private and secure
- Do not give out any of your personal information to anyone
- Shred any documentation containing account or financial information, do not throw it away
- Do not carry your Social Security number or card with you
- Do not provide financial information over the phone unless you have initiated the call to a trustworthy vendor

Check/ATM Card and Checks

- Make a copy of everything in your wallet along with the phone numbers of who you need to contact in the event that your wallet is stolen. Store it in a safe place.
- If you lose your card or checkbook, contact your bank immediately
- DO NOT record your PIN on your card or anywhere associated with your card
- Store your unused and cancelled checks in a secure location
- Always write checks using ink, never use a pencil
- Do not use deposits slips for notes or scrap paper
- Sign your card immediately when received
- Keep all receipts of purchases and verify amounts
- Destroy any old or unused cards by cutting them in half and disposing of them securely
- Balance your account at least on a monthly basis
- Make sure you retrieve your card after every purchase/withdrawal
- Pay attention to any unusual devices on an ATM. If something doesn't seem right, don't use your card.

Internet Banking

- Do not send sensitive account information through email; especially unsecured e-mail
- Passwords should be unique and complex; not a birthday or a maiden name
- Be careful when using public computers to access your online banking account. Devices or malware can be placed on them to record keystrokes
- Make sure the bank website is legitimate when registering your account
- Protect your computer with anti-virus software
- Do not open unsolicited e-mail or click on links within unsolicited e-mail

OBTAIN A FREE COPY OF YOUR CREDIT REPORT ANNUALLY

www.annualcreditreport.com