

Safeguarding Your Information

At **First National Bank in Taylorville** the security of customer information is our first priority. We are strongly committed to the safety and confidentiality of your records. Every day, unscrupulous individuals are busy developing new scams targeting the unsuspecting public. One of the best ways to avoid fraud is to become an educated consumer by following the tips below:

- Watch out for copycat Web sites that deliberately use a name or Web address very similar to, but not the same as the real one. The intent is to lure you into clicking through to their Web site and giving out your personal information, such as a bank account number, credit card number or Online Banking login information.
- Always use your pre-established links to access Web sites and avoid clicking on links in unsolicited e-mails. If you ever receive a suspicious e-mail representing itself as First National Bank in Taylorville please forward the message in its entirety to: tom@fnbtaylorville.com.
- Ensure that your own personal computer has updated anti-virus and firewall protections. Apply security patches for all of your programs and operating systems regularly.
- Passwords should be unique to you and changed regularly. Do not use birthdays or other numbers or words that may be easy for others to guess. Never write down your password or give it to another person.
- Monitor your account activity frequently using our free Online and Mobile Banking services.
- Sign up for free Online Banking eStatements to avoid having your paper statement sitting in an unsecure mailbox where it could be compromised.
- Set up Account Alerts through Online Banking to be notified via phone, e-mail and/or SMS text message when there is login activity, changes in your expected balance and other security alerts.
- Download the free SHAZAM Bolt\$ App for your mobile device and set up fraud alerts 24/7, block and unblock your debit card and check your balance.

Please keep in mind that we will never ask for or email you requesting your online banking password. We may on occasion call to verify other information regarding your online activity should we see something of concern in your login patterns. If you plan to travel and use your debit card or credit card, it is very helpful to call us in advance to avoid your account being temporarily disabled for security purposes.

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed below, as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt please contact us. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

For personal accounts, limitations on your liability for unauthorized electronic funds transfers and other electronic errors that are covered by Regulation E are explained in our EFT Disclosure Statement. However, if you use online services for any business activity, you assume all risk of loss for unauthorized transfers and payments, and you must establish your own internal security procedures for employees you authorize to prevent all unauthorized use by other employees or persons.

We encourage you to review our Privacy Statement link which can be found at the bottom of our homepage at www.fnbtaylorville.com. If at any time you have questions regarding security or possible fraud, please contact our customer service representatives at **217-824-2241**.

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