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## *Your Cybersecurity*

No industry or aspect of life is immune to scammers who try to trick you out of your personal information and your money. Here are a few things to look out for:

- **Email Scams**—criminals will “phish” for something they can use to deceive you by asking you to verify personal information. It is important to know that Bank of Utica will never send you an email asking for account details.
- **Spyware, malware, trojans, and keylogger software**—with the personal information they are able to obtain, cybercriminals frequently deliver malicious software to their victims with messages that may appear to be legitimate in an attempt to record your password key strokes, send additional information back to them, or get you to complete a task (e.g., send them money) under false pretenses.
- **ACH (automated clearing house) & Wire Transfer Fraud**—because these two forms of electronic funds transfers (EFTs) offer the fastest ways to send money to other recipients, cybercriminals often employ phishing emails, compromised websites, malware, and other tools to steal bank login credentials, then transfer money out of the victim’s bank account and into the thieves’ account—often, at a bank halfway around the world, where the funds cannot be recovered.

### *Protect Yourself*

- Do not open strange attachments or download information from unexpected emails.
- Keep private information in a safe place and use a paper shredder to dispose of any documents containing personal information.
- Visit trusted websites and avoid clicking on pop-up windows.
- Implement a strong information security program for your business.

For more information, visit our website: [www.bankofutica.com/education](http://www.bankofutica.com/education)

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