

# Security Tips

PILOT BANK IS COMMITTED

TO ONGOING SECURITY FOR ALL CLIENTS!

- Pay special attention to the address on Bank and other statements you receive electronically. Fraudsters will often change your address on accounts where you are not mailed a statement and attempt to make purchases without your knowledge.
- Always ensure your computer is up-to-date with Virus and Malware protection. Having the most up-to-date patches is essential to securing your PC and protecting your personal information.
- EMV (chip-enabled) debit cards are a much safer way to pay! Even though your card may have a magnetic strip, elect to “Dip the Chip” whenever possible to help protect your card information and secure your bank account.
- Online Bill Pay not only makes paying your monthly bills easier, but it can also help secure your account. When your payee accepts electronic payments through Online Bill Pay, there are no checks to get lost in the mail, no late delivery, and more peace of mind.
- Do not use the same username and password for all accounts. Using the same password for multiple accounts increases the risk of your account being compromised through a data breach at any of the affected accounts. A strong password should include 8 or more characters, a special character (#, %, !, etc.), a number, and both upper and lower case letters. All financial account credentials should be different from those used for Social Media, Utilities, etc.
- Sign and activate your EMV chip-enabled Debit Card immediately upon receiving it. EMV chip Debit Cards are more secure than traditional magnetic strip debit cards and are another way Pilot Bank is helping to secure your account. If you have any questions regarding your EMV chip-enabled VISA® Debit Card, please call us at 813-349-4575.
- To protect your account when using an ATM or using your VISA® Debit Card to make a purchase, cover your PIN as you enter it into the terminal. Many skimmers today rely on a small camera to capture the PIN associated with each card. Blocking the PIN from bystanders will help keep your account secure. If you feel your account has been compromised, please call us at 813-349-4575.

- The IRS will never call you regarding an outstanding tax bill. Callers claiming to be the IRS and requesting that clients obtain a prepaid Debit Card with which to pay the tax bill. The IRS will never ask for a tax bill to be paid via prepaid Debit Card, wire transfer, or credit card over the phone. If you receive a call similar to this, please hang up and call the IRS at 1-800-366-4484.
- When making online purchases with your Debit Card, please make sure to read the merchant's Terms and Conditions before authorizing the transaction. Certain types of purchases, including special "Trial Offers", may have future recurring charges.
- The Bank will never contact you and ask you for your full debit card number or the three digit security code on the back of your card. Should you receive any calls requesting this information, hang up the phone and contact the bank immediately at 813-349-4575.
- Have you moved or changed your contact information recently? If so, stop by one of our branches today to update your records.
- Help prevent fraud on your account. Review your online account activity daily. Not an online banking user? Contact us at 813-349-4575 for details.
- As a security reminder, the bank will never send an email to verify your account or personal information. For more information, contact us at 813-349-4575.
- Stop identity thieves from stealing your information. Don't click on email links from unknown senders or from known parties without verifying the validity of the email first.
- Help keep your identity safe online. Keep your anti-virus and anti-malware software up-to-date.